CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT
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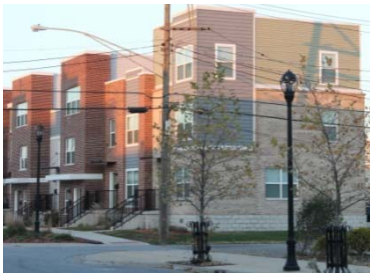
NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN

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

FEBRUARY 2013

Anthony Copeland,
Mayor, City of East Chicago

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Executive Director,
Department of Redevelopment





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A. INTRODUCTION

The City of East Chicago, Indiana is located on the south side of Lake Michigan in close 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 vast 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 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

- Indiana Harbor Coke Company
- 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: 2011 Annual Report http://www.ameristar.com).

Despite the 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 is to investment in improvements for city parks, new housing, new businesses and a performing arts center. A new Harbor Initiative is the Neighborhood Revitalization Strategy Area (NRSA) Plan which will promote economic development and homeownership in the Harbor Area Neighborhood. This 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 2009-2013. 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 96-1.

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 will be submitted as an amendment to the City of East Chicago's FY 2009-2013 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/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 (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 will be exempt from the public service cap (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 meeting the national criteria of the CDBG Program. In the NRSA, only 37.1% of civilians over the age of 16 are employed, and the median household income is $27,497 (Source: U.S. Census Bureau, Census 2010, 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 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:

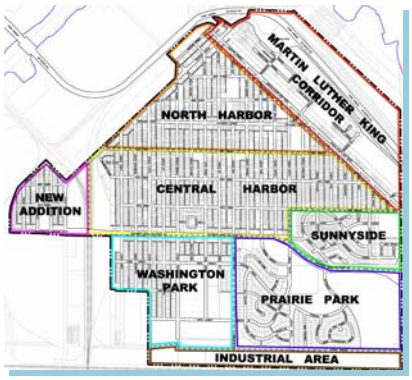
- It is a contiguous neighborhood that is surrounded by industry which creates an "island."
- The area is primarily residential with 72.8% of the parcels considered residential in land use.
- The Harbor Area has the highest concentration of lower income persons loving in one neighborhood, which contains 47% of the City's total LMI 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 situated in a good location for transportation and circulation with easy access to state and federal routes.

1. BOUNDARY DESCRIPTION

The Harbor Area is generally bounded by the railroad tracks north of East Chicago Avenue on the South; Cline Avenue on the East; State Highway 912 on the North; and Michigan Avenue, Garfield Place, Canalport Avenue, Columbus Avenue, Carey Street, 143rd Street, and Euclid Avenue on the West.

The Harbor Area NRSA encompasses the following sub-neighborhoods:

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



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:

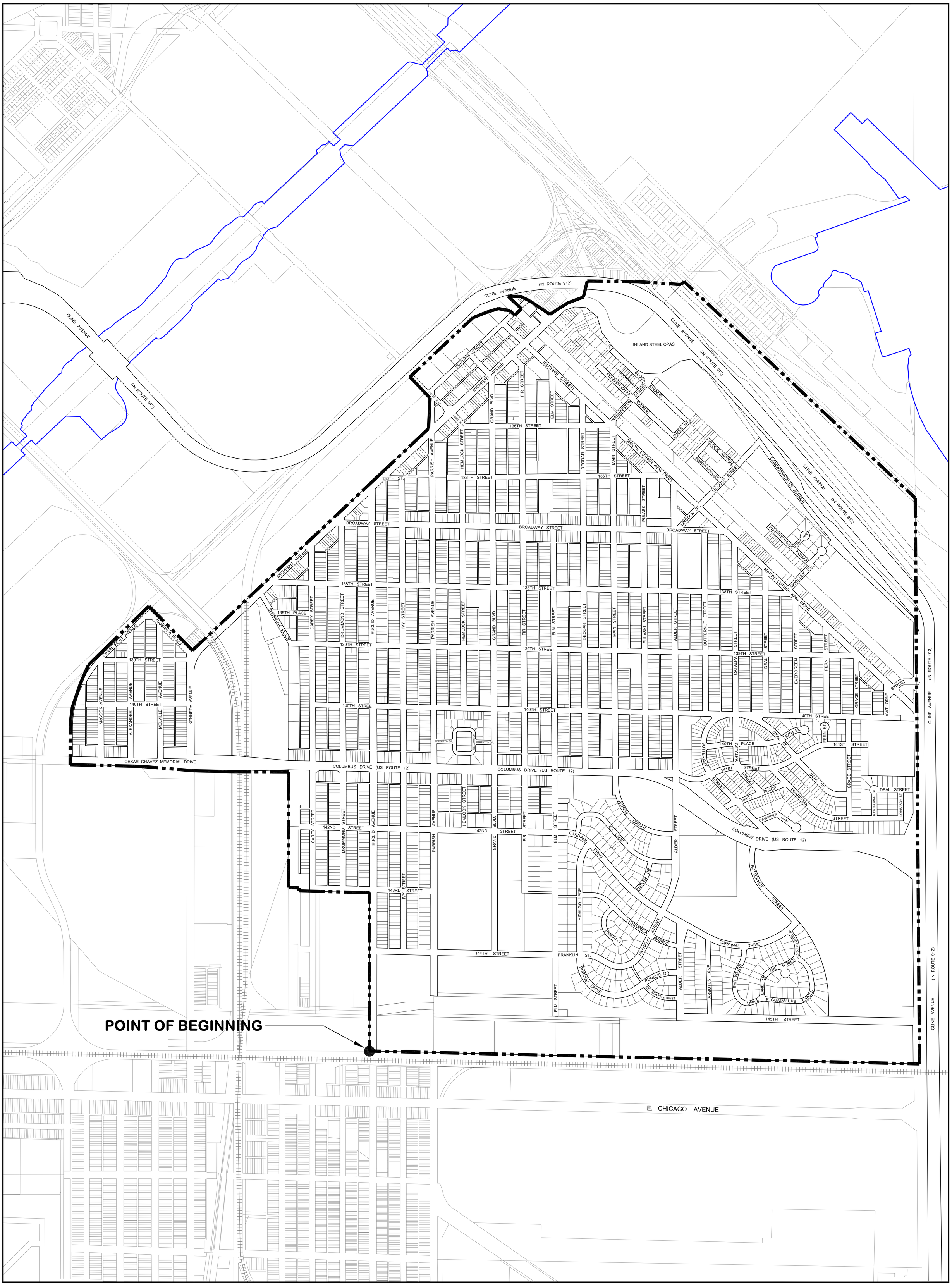
- Census Tract 301, Block Group 1
- Census Tract 302, Block Groups 1 and 2
- Census Tract 303, Block Group 1 and 2*
- Census Tract 307, Block Group 1*
- Census Tract 308, Block Groups 1, 2, 3 and 4
- Census Tract 309, Block Groups 1, 2 and 3
- Census Tract 310, Block Groups 1 and 2

*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 would prevent 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 not established a time schedule for completion of the remediation work.



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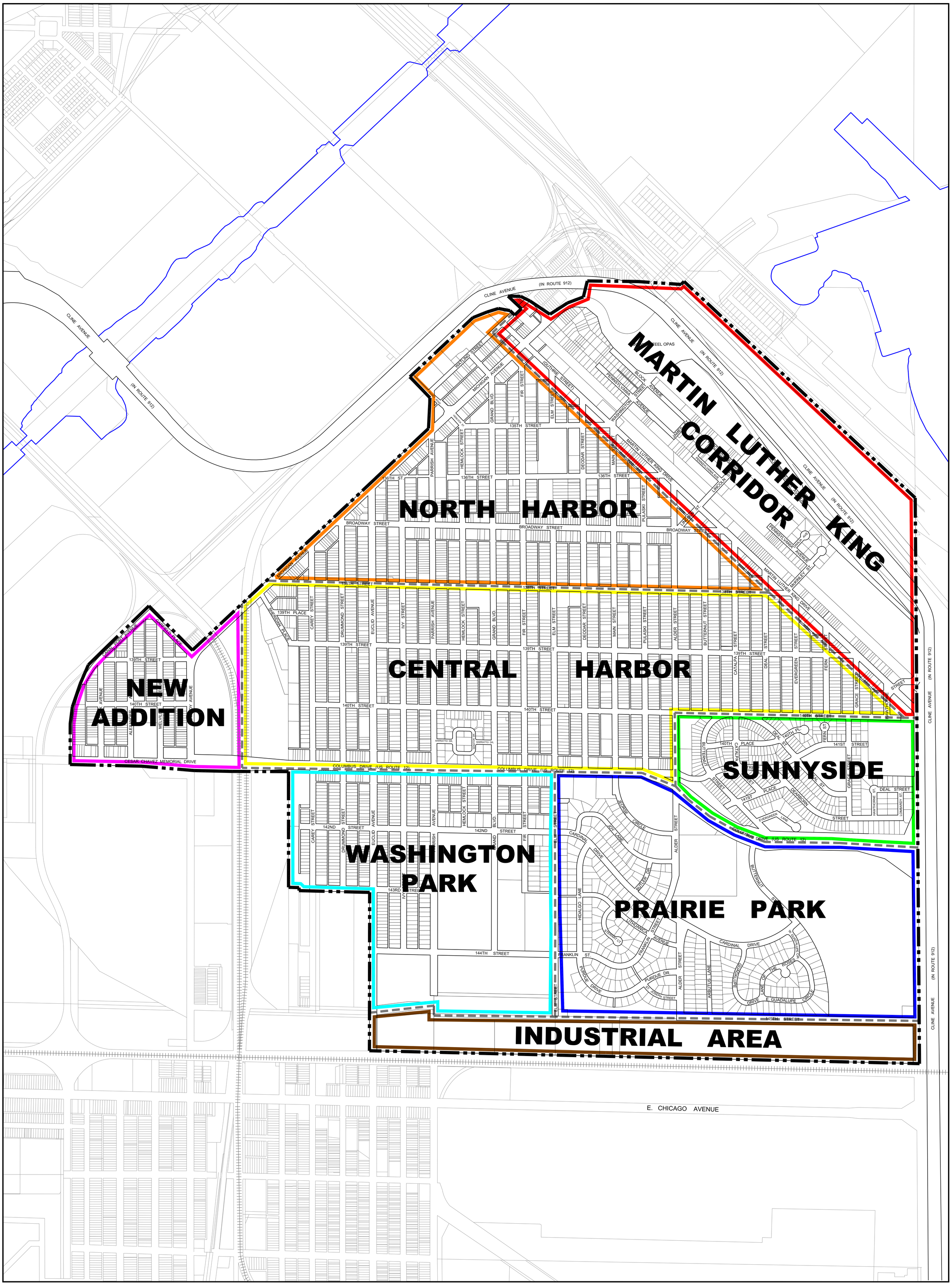
Map Legend

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Project Area Boundary Map

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Map Legend

Neighborhood Boundary

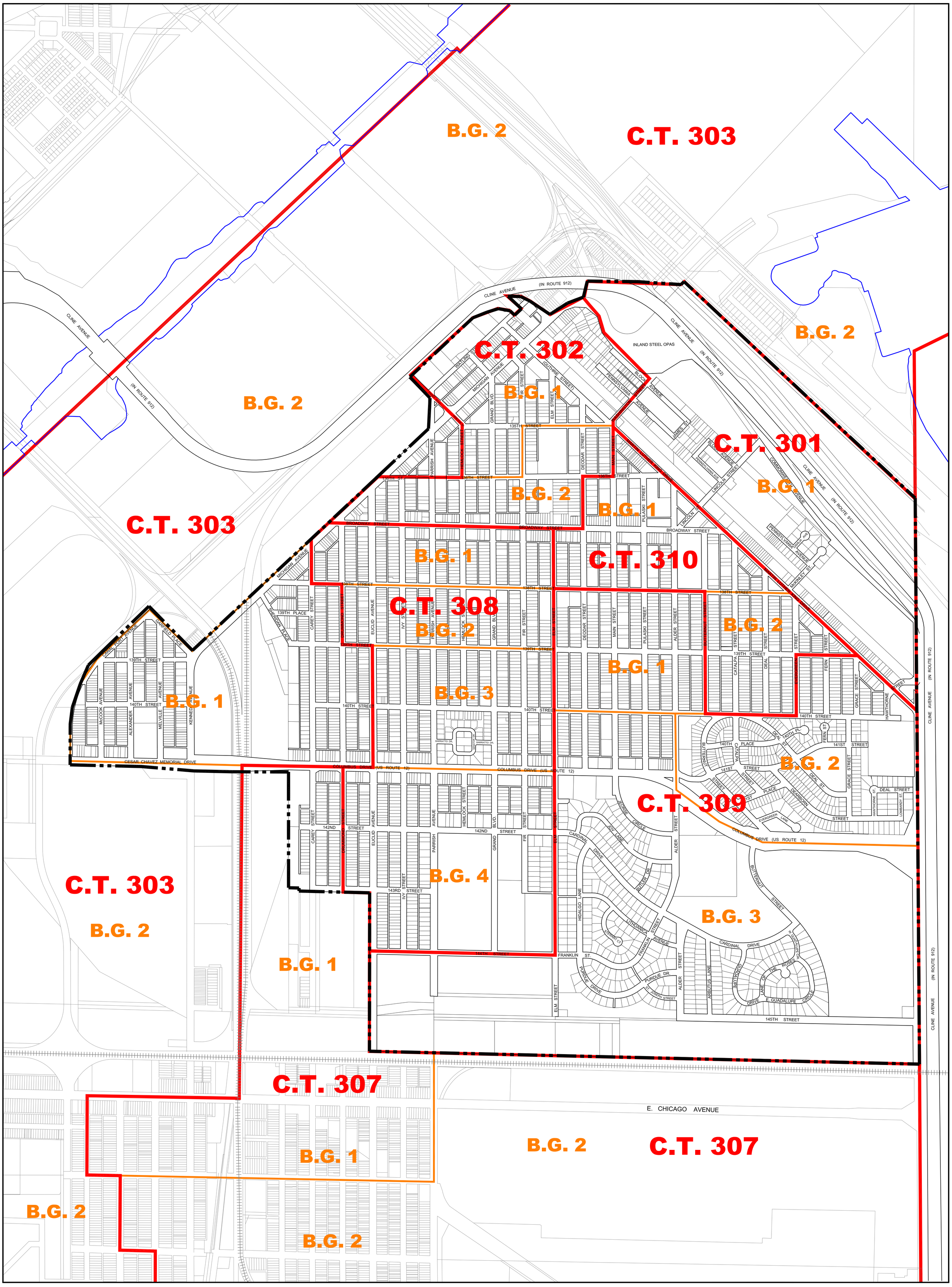
PARK — Neighborhood Identity

N.R.S.A. Boundary

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Neighborhood Area Map

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Map Legend

- Census Tract Boundary
- Block Group Boundary
- N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Census Tract Map

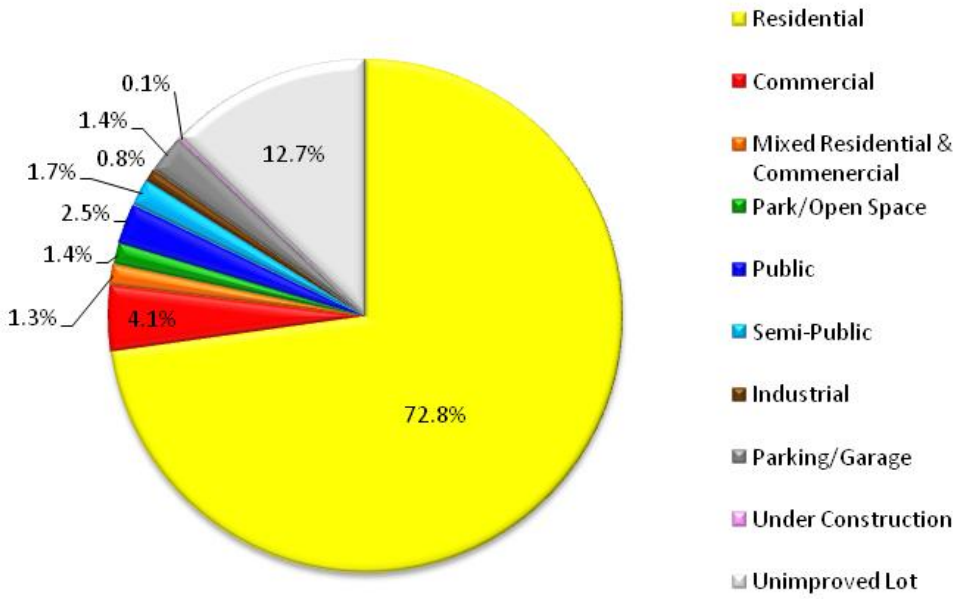
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2. EXISTING LAND USES

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

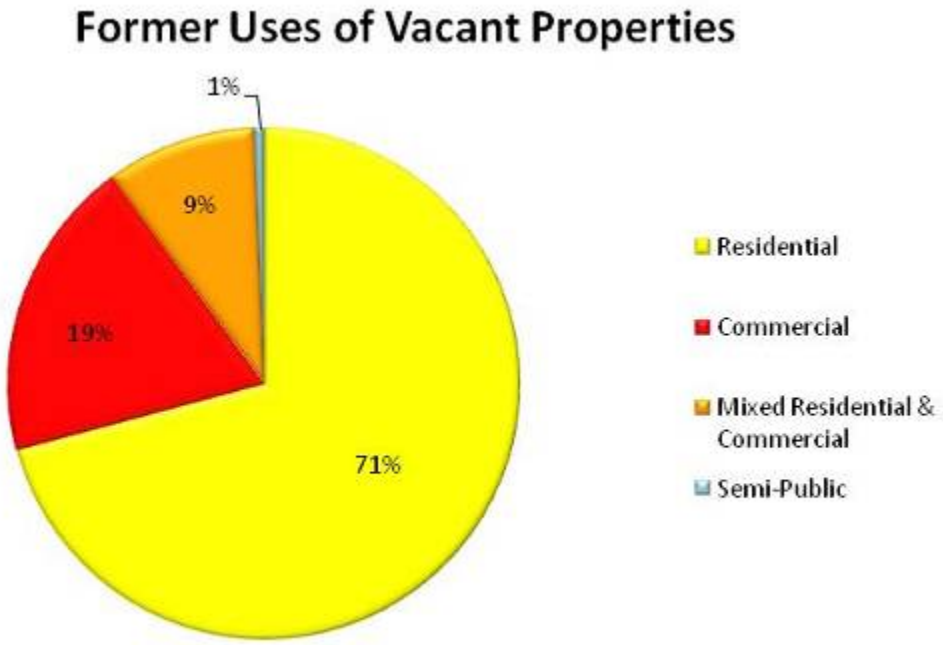
A reconnaissance survey was performed during the week of November 12, 2012 in the Harbor Neighborhood. Attached is a map entitled "Existing Land Use Map" which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

Land Use Category	Number of Parcels	% of Total Parcels
Residential	3,151	72.8%
Commercial	176	4.1%
Mixed Residential & Commercial	57	1.3%
Park/Open Space	60	1.4%
Public	109	2.5%
Semi-Public	74	1.7%
Industrial	35	0.8%
Parking/Garage	107	2.5%
Under Construction	6	0.1%
Unimproved Lot	551	12.7%
Totals	**4,326**	**100%**



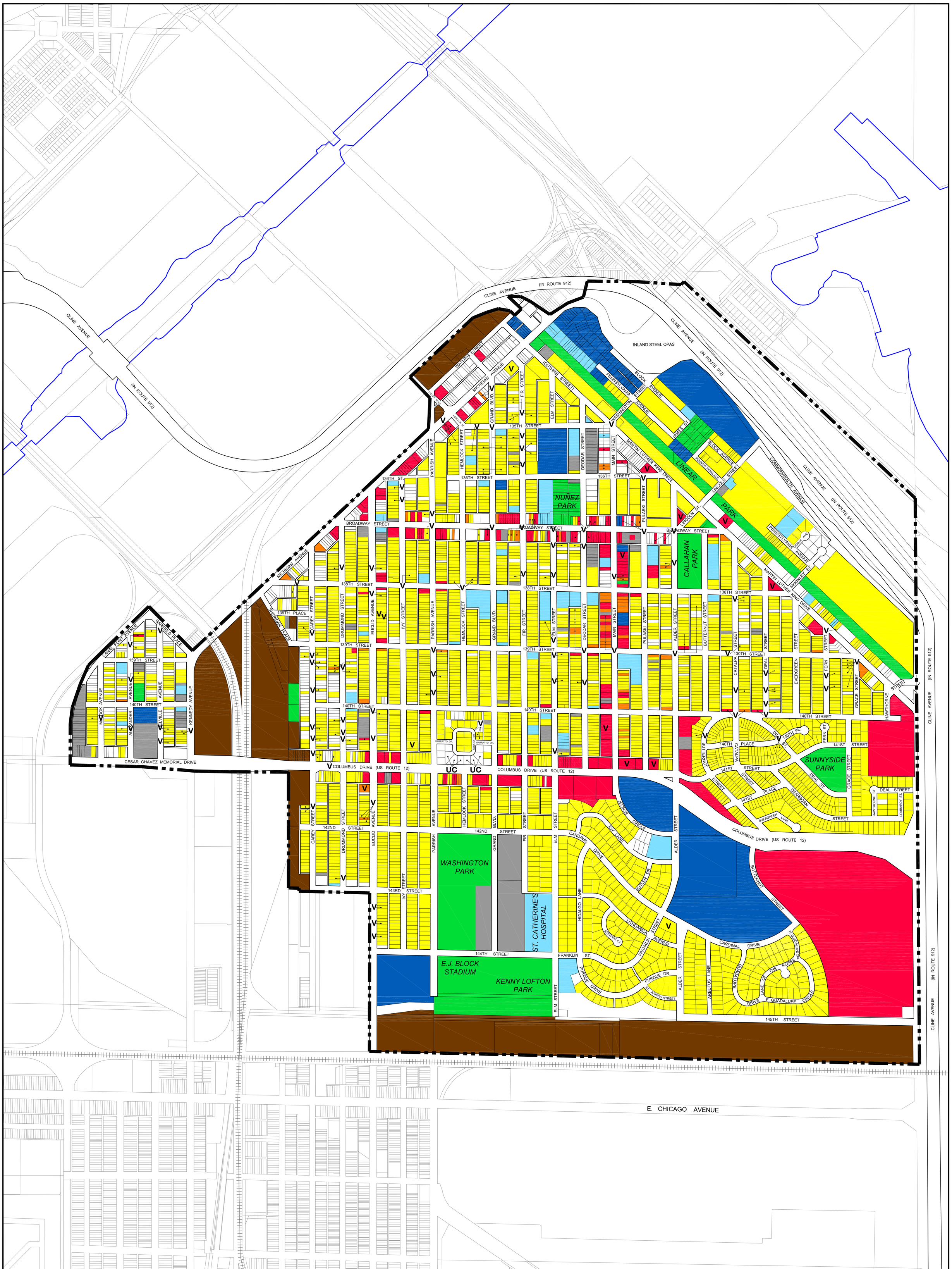


Based on this survey it was determined that there were 2,999 residential properties, 176 commercial properties, 57 mixed-use residential/ commercial properties, 74 semi-public properties, 109 public properties, 107 parking/garage structures, 60 park/open space, and 35 industrial properties in the NRSA. In addition there are 550 vacant parcels of land. Currently 6 parcels are under construction with new homes being built.



It is important to note that there are 168 vacant structures in the NRSA which were formerly used as:

- 119 houses/residential buildings
- 32 commercial buildings
- 16 mixed-use residential/commercial
- 1 semi-public building



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Map Legend

- Residential
- Commercial
- Mixed Res. & Comm.
- Park / Open Space
- Public
- Semi-Public
- Industrial
- Parking / Garage
- Unimproved Lot
- V — Vacant Building
- UC — Under Construction
- N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Existing Land Use Map

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3. STRUCTURAL CONDITIONS

As a part of the 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.

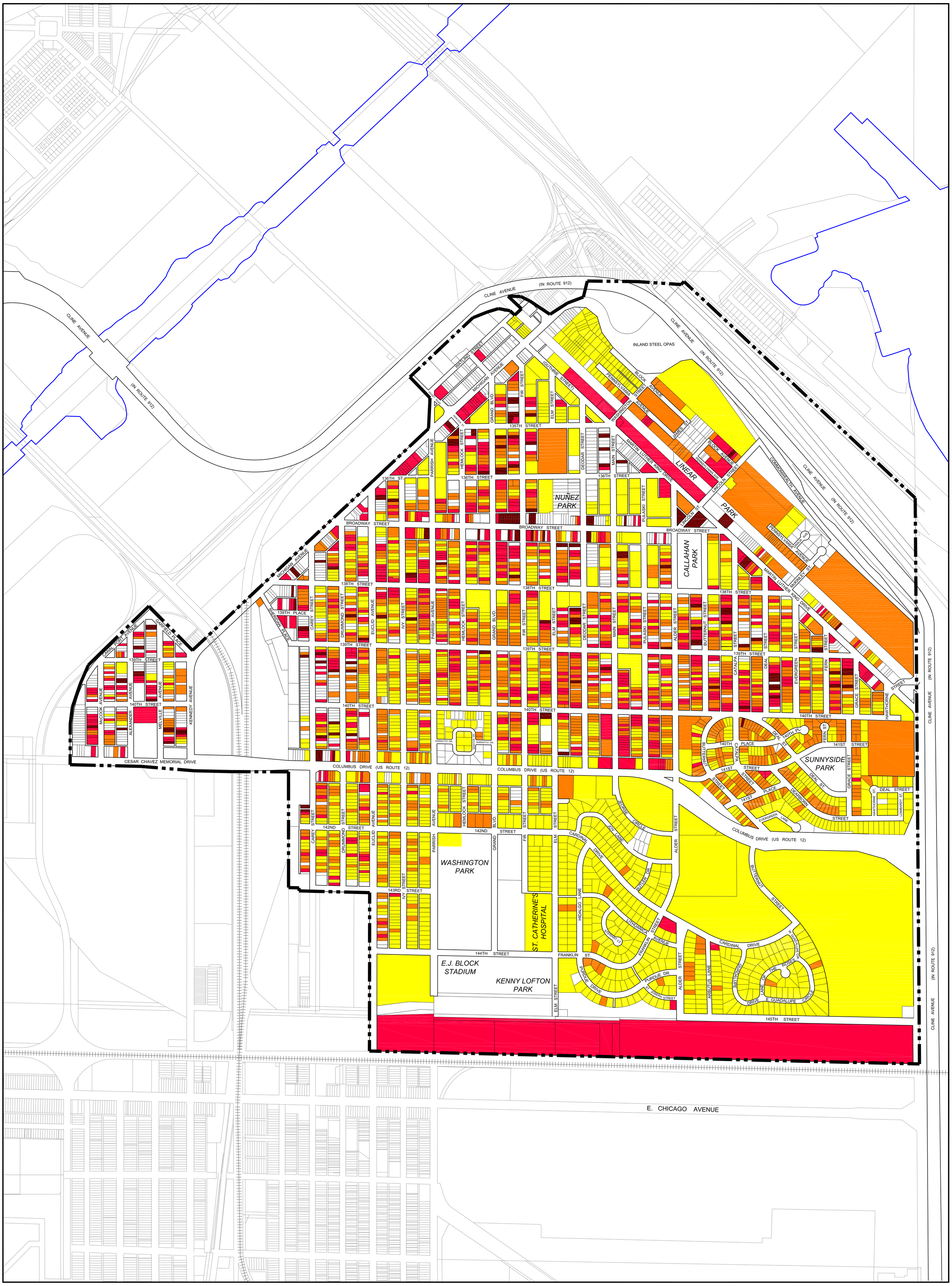
There are 3,446 primary structures in the NRSA. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition –** 1,560 Structures (45.3%)
- **Minor rehabilitation –** 1,125 Structures (32.6%)
- **Major rehabilitation –** 624 Structures (18.1%)
- **Economic infeasible –** 137 Structures (4.0%)

Based on the above findings, 761 structures out of 3,446 total structures are code deficient (22.1%). 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 137 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 31 additional structures that are vacant and should be considered for demolition. This would mean that 168 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 880 vacant parcels in the area and if you include the 168 structures to be demolished you have a total of 1,048 vacant parcels. This makes up 24.2% of the parcels in the Harbor Area NRSA as vacant lots.



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Map Legend

- Sound Condition, Only Maintenance Required
- Minor Rehabilitation, Work Required
- Major Rehabilitation, Work Required
- Economically Infeasible to Rehabilitate
- N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

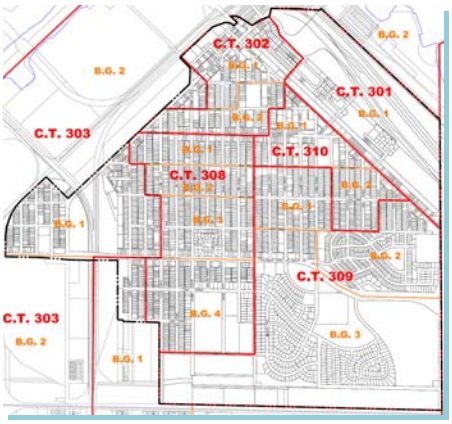
Structural Conditions Map

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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 compared to the City of East Chicago at the time of the 2010 U.S. Census counts.

	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	1,456	907	529	780	845	792	1,362	1,273	1,279	1,015	1,281	890	670	13,079	29,698

Source: U.S. Census Bureau, Census 2010, 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 44.0% 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 2010 U.S. Census counts.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**13,079**	**100%**	**26,698**	**100%**
Median	33.3	(X)	30.9	(X)
Male:	**5,925**	**45.30%**	**13,909**	**46.80%**
Under 5 years	682	11.50%	1,444	4.90%
5 to 9 years	591	10.00%	1,353	4.60%
10 to 14 years	470	7.90%	1,173	3.90%
15 to 19 years	477	8.00%	1,139	3.80%
20 to 24 years	374	6.30%	865	2.90%
25 to 29 years	357	6.00%	915	3.10%
30 to 34 years	328	5.50%	901	3.00%
35 to 39 years	302	5.10%	804	2.70%
40 to 44 years	323	5.50%	750	2.50%
45 to 49 years	345	5.80%	811	2.70%
50 to 54 years	405	6.80%	957	3.20%
55 to 59 years	316	5.30%	806	2.70%
60 to 64 years	285	4.80%	624	2.10%
65 to 69 years	158	2.70%	380	1.30%
70 to 74 years	168	2.80%	330	1.10%
75 to 79 years	159	2.70%	301	1.00%
80 to 84 years	106	1.80%	206	0.70%
85 years and over	79	1.30%	150	0.50%
Median	30	(X)	30.3	(X)
Female:	**7,154**	**54.70%**	**15,789**	**53.20%**
Under 5 years	646	9.00%	1,412	4.80%
5 to 9 years	567	7.90%	1,321	4.40%
10 to 14 years	468	6.50%	1,181	4.00%
15 to 19 years	503	7.00%	1,195	4.00%
20 to 24 years	571	8.00%	1,138	3.80%
25 to 29 years	569	8.00%	1,256	4.20%
30 to 34 years	432	6.00%	1,083	3.60%
35 to 39 years	412	5.80%	955	3.20%

40 to 44 years	391	5.50%	873	2.90%
45 to 49 years	422	5.90%	898	3.00%
50 to 54 years	492	6.90%	1,018	3.40%
55 to 59 years	353	4.90%	805	2.70%
60 to 64 years	338	4.70%	664	2.20%
65 to 69 years	271	3.80%	530	1.80%
70 to 74 years	223	3.10%	449	1.50%
75 to 79 years	203	2.80%	366	1.20%
80 to 84 years	162	2.30%	358	1.20%
85 years and over	131	1.80%	287	1.00%
Median	35.5	(X)	31.5	(X)

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

The median age in the NRSA is 33.3 years, this is slightly higher than the City of East Chicago's at 30.9. The median age of males (30.0 years) is significantly lower than females (35.5 years) in the NRSA, but comparable to the City of East Chicago as a whole. The median age for males in the City is 30.3 years, and the median age is 31.5 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 37.4 years, and the median age in the State of Indiana is 37.0 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 2010 U.S. Census counts.

		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**	3,249	7,292	54	19	4	2,098	363	5,412	**13,079**
	Percent	24.98%	56.06%	0.42%	0.15%	0.03%	16.13%	2.78%	41.61%	**100%**
Total City of East Chicago	**Number**	10,530	12,736	187	34	12	5,371	828	15,105	**29,698**
	Percent	35.50%	42.90%	0.60%	0.10%	0.00%	18.10%	2.79%	50.90%	**100%**

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

The racial composition of the Harbor Area NRSA is 9,830 persons who are considered to be minority (75.2%) and 3,249 persons who are non-minority (24.8%), with 5,412 people (41.4%) who are Hispanic or Latino,

either alone or in combination with another race(s). The overall population of the City of East Chicago is 64.5% minority, which is much higher than Lake County and more than four times the rate in the State of Indiana. The County has a 35.6% minority population, and the State of Indiana has only 15.7% 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% (50.9%), which is far higher than Lake County or the State of Indiana. The Hispanic or Latino population of Lake County is only 16.7%, and only 6.0% in the State of Indiana.

The minority population of the Harbor Area NRSA is 51.3% of the City's total minority population of 19,168 (64.5% of total population), and the Hispanic or Latino population of the Harbor Area NRSA is 35.8% of the City's total Hispanic/Latino population of 15,105. 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**	**POP100**	**HU100**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,208**	**506**	**1,046**	**1,170**	**89**
030200	**1**	**962**	**341**	**852**	**986**	**86**
030200	**2**	**618**	**288**	**450**	**709**	**64**
030300	**1**	**933**	**479**	**755**	**921**	**82**
030300	**2**	**2,165**	**840**	**1,712**	**2,005**	**85**
030300	**3**	**116**	**45**	**63**	**105**	**60**
030400	**1**	**688**	**267**	**474**	**711**	**67**
030400	**2**	**1,523**	**727**	**938**	**1,474**	**64**
030400	**3**	**1,487**	**569**	**1,068**	**1,489**	**72**

030500	**1**	**1,035**	**373**	**630**	**1,008**	**63**
030500	2	745	265	252	779	32
030500	**3**	**1,351**	**488**	**791**	**1,373**	**58**
030500	**4**	**1,175**	**528**	**605**	**1,146**	**53**
030600	**1**	**1,602**	**615**	**1,053**	**1,497**	**70**
030600	**2**	**1,062**	**456**	**745**	**1,072**	**70**
030600	**3**	**1,036**	**447**	**629**	**1,093**	**58**
030600	4	1,237	541	588	1,271	46
030700	**1**	**999**	**425**	**613**	**999**	**61**
030700	**2**	**1,431**	**535**	**899**	**1,385**	**65**
030800	**1**	**1,073**	**393**	**681**	**1,007**	**68**
030800	**2**	**959**	**366**	**599**	**930**	**64**
030800	**3**	**1,429**	**529**	**1,011**	**1,532**	**66**
030800	4	1,328	542	633	1,319	48
030900	**1**	**1,519**	**675**	**1,012**	**1,446**	**70**
030900	2	1,235	470	597	1,271	47
030900	3	1,564	588	644	1,635	39
031000	**1**	**1,158**	**584**	**986**	**1,163**	**85**
031000	**2**	**776**	**379**	**491**	**726**	**68**
City of East Chicago's Total:		**32,414**	**13,261**	**20,817**	**32,222**	**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.**	**POP100**	**HU100**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,208**	**506**	**1,046**	**1,170**	**89**
030200	**1**	**962**	**341**	**852**	**986**	**86**
030200	**2**	**618**	**288**	**450**	**709**	**64**
030300	**1**	**933**	**479**	**755**	**921**	**82**
030800	**1**	**1,073**	**393**	**681**	**1,007**	**68**
030800	**2**	**959**	**366**	**599**	**930**	**64**
030800	**3**	**1,429**	**529**	**1,011**	**1,532**	**66**
030800	4	1,328	542	633	1,319	48
030900	**1**	**1,519**	**675**	**1,012**	**1,446**	**70**

030900	2	1,235	470	597	1,271	47
030900	3	1,564	588	644	1,635	39
031000	**1**	**1,158**	**584**	**986**	**1,163**	**85**
031000	**2**	**776**	**379**	**491**	**726**	**68**
NRSA Area Total:		**14,762**	**6,140**	**9,757**	**14,815**	**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 64.6%, while the NRSA is comparable with a low- and moderate-income population of 65.8%. 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 44.2%, and the State of Indiana has a low- and moderate-income population of 40.4%.

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 2000 Census (the most recent data available for the City), the median household income for the NRSA was $27,181 compared to $26,538 for the City. According to the American Community Survey 5-year Estimates (the most recent data available for the County and State), the median household income for Lake County is $48,723, compared to $47,697 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 1999
C.T. 301 B.G. 1	#	**481**	215	65	119	28	25	14	0	0	8	7	11,250
	%	**100.0%**	44.7%	13.5%	24.7%	5.8%	5.2%	2.9%	0.0%	0.0%	1.7%	1.5%	(X)
C.T. 302 B.G. 1	#	**359**	159	35	50	39	69	7	0	0	0	0	12,135
	%	**100.0%**	44.3%	9.7%	13.9%	10.9%	19.2%	1.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 302 B.G. 2	#	**243**	48	13	29	43	69	41	0	0	0	0	29,250
	%	**100.0%**	19.8%	5.3%	11.9%	17.7%	28.4%	16.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 303 B.G. 1	#	**355**	51	39	116	56	60	18	15	0	0	0	23,381
	%	**100.00%**	14.37%	10.99%	32.68%	15.77%	16.90%	5.07%	4.23%	0.00%	0.00%	0.00%	(X)
C.T. 308 B.G. 1	#	**419**	90	44	58	57	85	53	25	0	7	0	26,563
	%	**100.0%**	21.5%	10.5%	13.8%	13.6%	20.3%	12.6%	6.0%	0.0%	1.7%	0.0%	(X)
C.T. 308 B.G. 2	#	**319**	52	37	35	73	32	38	18	34	0	0	29,922
	%	**100.0%**	16.3%	11.6%	11.0%	22.9%	10.0%	11.9%	5.6%	10.7%	0.0%	0.0%	(X)
C.T. 308 B.G. 3	#	**463**	80	45	85	74	44	64	29	30	0	12	30,250
	%	**100.0%**	17.3%	9.7%	18.4%	16.0%	9.5%	13.8%	6.3%	6.5%	0.0%	2.6%	(X)

C.T. 308 B.G. 4	#	471	60	25	72	57	82	102	25	26	15	7	40,642
	%	100.0%	12.7%	5.3%	15.3%	12.1%	17.4%	21.7%	5.3%	5.5%	3.2%	1.5%	(X)
C.T. 309 B.G. 1	#	554	97	58	123	81	95	51	17	20	12	0	24,821
	%	100.0%	17.5%	10.5%	22.2%	14.6%	17.1%	9.2%	3.1%	3.6%	2.2%	0.0%	(X)
C.T. 309 B.G. 2	#	427	42	16	34	71	99	103	21	27	5	9	41,523
	%	100.0%	9.8%	3.7%	8.0%	16.6%	23.2%	24.1%	4.9%	6.3%	1.2%	2.1%	(X)
C.T. 309 B.G. 3	#	591	37	39	97	75	64	133	79	41	26	0	45,673
	%	100.0%	6.3%	6.6%	16.4%	12.7%	10.8%	22.5%	13.4%	6.9%	4.4%	0.0%	(X)
C.T. 310 B.G. 1	#	471	216	81	72	50	26	17	9	0	0	0	11,219
	%	100.0%	45.9%	17.2%	15.3%	10.6%	5.5%	3.6%	1.9%	0.0%	0.0%	0.0%	(X)
C.T. 310 B.G. 2	#	296	38	46	53	46	53	25	25	10	0	0	26,719
	%	100.0%	12.8%	15.5%	17.9%	15.5%	17.9%	8.4%	8.4%	3.4%	0.0%	0.0%	(X)
Total NRSA	#	**5,449**	**1,185**	**543**	**943**	**750**	**803**	**666**	**263**	**188**	**73**	**35**	**27,181**
	%	**100.00%**	**21.75%**	**9.97%**	**17.31%**	**13.76%**	**14.74%**	**12.22%**	**4.83%**	**3.45%**	**1.34%**	**0.64%**	**(X)**
Total City of East Chicago	#	**11,689**	**2,418**	**1,091**	**2,018**	**1,636**	**1,782**	**1,565**	**643**	**332**	**113**	**91**	**26,538**
	%	**100.0%**	**20.7%**	**9.3%**	**17.3%**	**14.0%**	**15.2%**	**13.4%**	**5.5%**	**2.8%**	**1.0%**	**0.8%**	**(X)**

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

The majority of households in the NRSA (21.7%) have a median household income of less than $10,000 a year, which is slightly higher than the City of East Chicago, where 20.7% of households have a median household income of less than $10,000 a year. 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 2 & 3 are $40,642, $41,523 and $45,673 respectively.

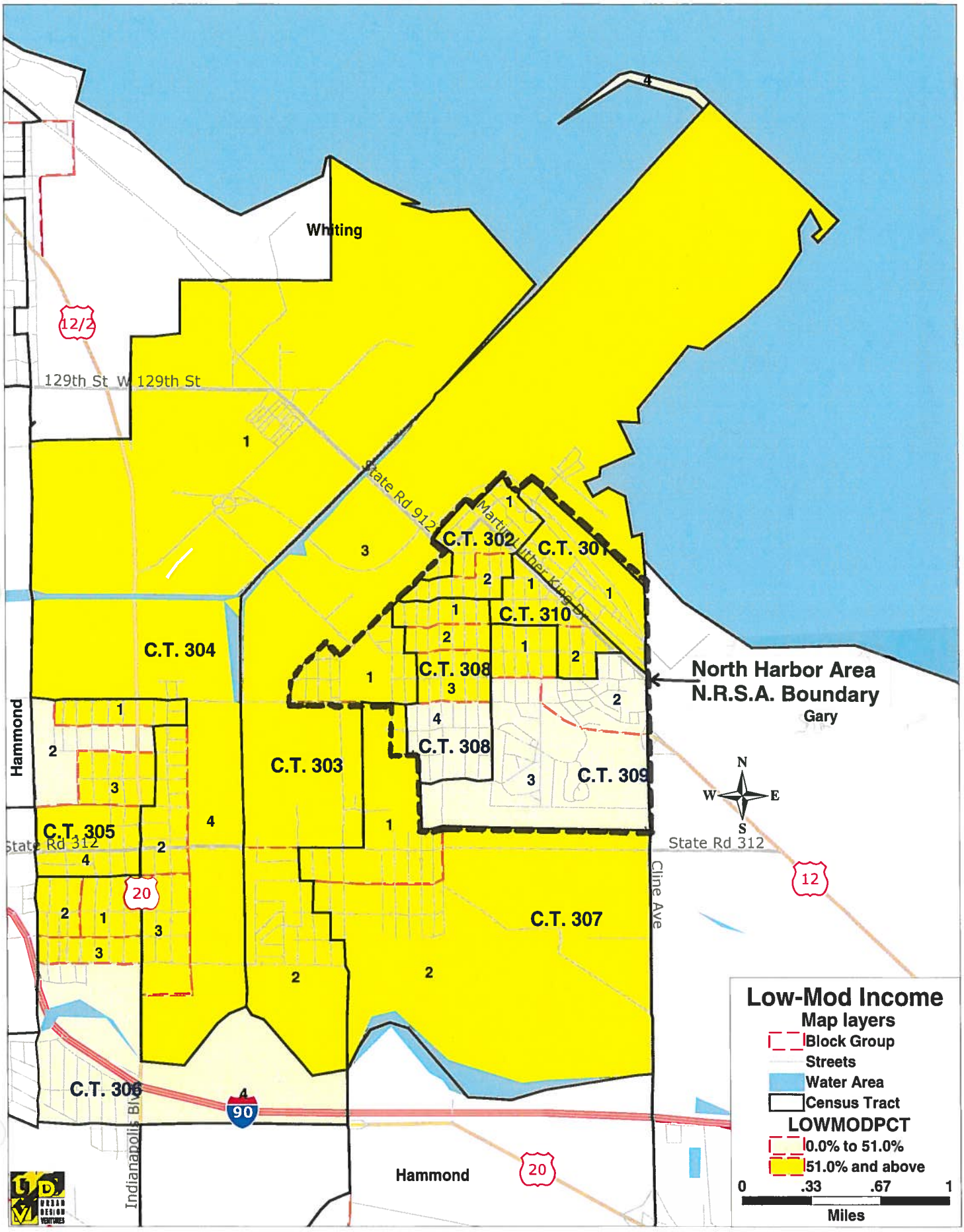
The median household income for both the City and the NRSA are well below the low-income limit for the FY 2013 Section 8 Income Limits for the Gary, Indiana Housing and Mortgage Finance Agency (HMFA) (within the Chicago-Joliet-Naperville, IL-IN-WI MSA) for all household sizes. Lake County is part of the Gary, IN HMFA. The Median Income for a family of four (4) in the Gary, IN HMFA is $61,500 for 2013.

East Chicago Section 8 Income Limits for 2013

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$22,000	$25,150	$28,300	$31,400	$33,950	$36,450	$38,950	$41,450
Very Low (50%) Income Limits	$13,200	$15,100	$17,000	$18,850	$20,400	$21,900	$23,400	$24,900
Low (80%) Income Limits	$35,250	$40,250	$45,300	$50,300	$54,350	$58,350	$62,400	$66,400

Source: www.hud.gov

Low- and Moderate-Income by Block Group
East Chicago, Indiana



Source: 2000 U.S. Census

EMPLOYMENT:

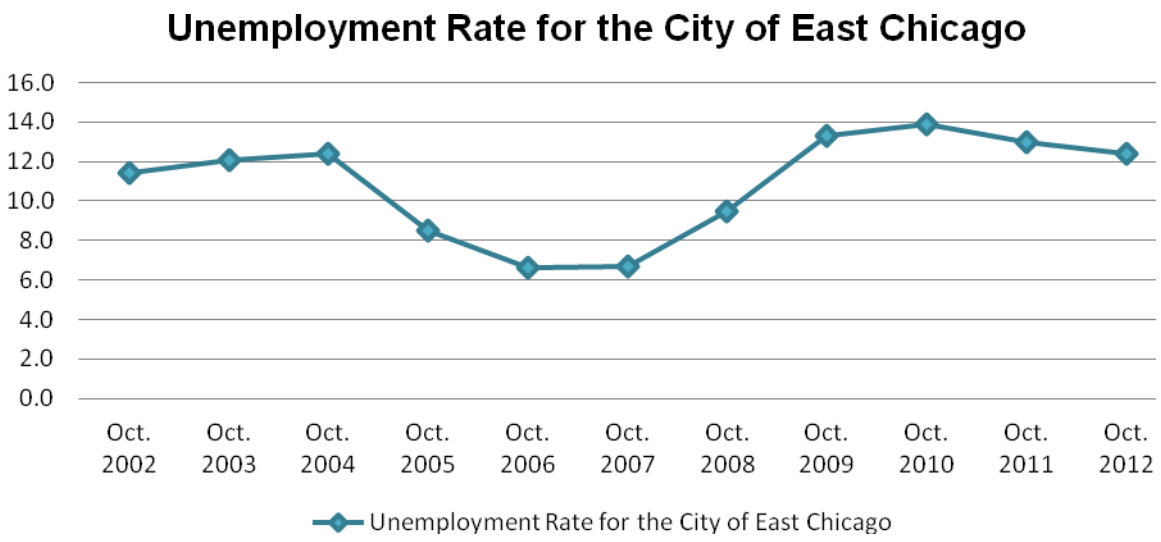
The table below highlights the major occupations of the employed civilian population over the age of 16 in the City of East Chicago and the Harbor Area NRSA.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Population	**13,079**	**100%**	**26,698**	**100%**
Total employed civilian population 16 years and older	**4,835**	**37.00%**	**10,421**	**39.00%**
Male	**2,380**	**49.20%**	**5,352**	**51.40%**
Management, professional, and related occupations	332	13.90%	701	13.10%
Service occupations	470	19.70%	907	16.90%
Sales and office occupations	268	11.30%	632	11.80%
Farming, fishing, and forestry occupations	5	0.20%	5	0.10%
Construction, extraction, and maintenance occupations	317	13.30%	891	16.60%
Production, transportation, and material moving occupations	988	41.50%	2,216	41.40%
Female	**2,455**	**50.80%**	**5,069**	**48.60%**
Management, professional, and related occupations	528	21.50%	1,097	21.60%
Service occupations	735	29.90%	1,356	26.80%
Sales and office occupations	843	34.30%	1,849	36.50%
Farming, fishing, and forestry occupations	7	0.30%	7	0.10%
Construction, extraction, and maintenance occupations	35	1.40%	61	1.20%
Production, transportation, and material moving occupations	307	12.50%	699	13.80%

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

Of the total population over the age of 16 in the NRSA, 37.0% are employed civilians. Of the total population in the City of East Chicago, 39.0% 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 production, transportation and material moving occupations in the City (41.4%) and the NRSA (41.5%), while females are mostly employed in sales and service occupations in the City (36.5% and 26.8%) and the NRSA (34.3% and 29.9%).

The following chart illustrates the trends of the unemployment rate for the City of East Chicago from October 2002 through October 2012 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 2002 through 2007, but began to increase in 2008 and has yet to return to the previously lower unemployment rates that the City used to enjoy. In October 2012, the City had an unemployment rate of 12.4%, which is much higher when compared to the October 2012 rate of 8.7% for Lake County, 8.0% for the State of Indiana, and the national unemployment rate at the time of 7.9%.

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	8,594	100%	18,777	100%
Male	3,948	45.9%	8,702	46.3%
No schooling completed	207	5.2%	(X)	(X)
Less than 9th grade	721	18.3%	1,781	20.5%
9th to 12th grade, no diploma	803	20.3%	1,686	19.4%
High school graduate (includes equivalency)	1,195	30.3%	2,978	34.2%
Some college, no degree	596	15.1%	1,338	15.4%
Associate degree	164	4.2%	358	4.1%
Bachelor's degree	206	5.2%	404	4.6%
Graduate or professional degree	56	1.4%	157	1.8%
Female	4,646	54.1%	10,075	53.7%
No schooling completed	177	3.8%	(X)	(X)

Less than 9th grade	671	14.4%	1,917	19.0%
9th to 12th grade, no diploma	916	19.7%	2,018	20.0%
High school graduate (includes equivalency)	1,520	32.7%	3,402	33.8%
Some college, no degree	851	18.3%	1,642	16.3%
Associate degree	146	3.1%	333	3.3%
Bachelor's degree	277	6.0%	573	5.7%
Graduate or professional degree	88	1.9%	190	1.9%

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

In the NRSA, 40.7% of people over 25 years old have no high school diploma or the equivalent of one. It is reported that 56.2% of males and 62.0% 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 60.2% of males and 60.9% 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 80.3% of males and 81.0% of females achieved at least a high school diploma in Lake County, compared to 82.1% of males and 82.2% 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, 20.3% of males and 19.7% of females achieved an education between 9th and 12th grade, but did not graduate, and 19.4% of males and 20.0% of females dropped out of high school in the City. In Lake County, 13.2% of males and 12.7% of females dropped out, which is similar to the state of Indiana with a drop-out rate of 12.4% for males and 12.7% of females.

Overall, males and females educational attainment is about equal when looking at high school graduates in the City, although females graduate high school at a higher rate than males in the NRSA. More females in the NRSA and the City of East Chicago achieved a bachelor's degree or higher than males (7.6% compared to 6.4% in the City, and 7.9% compared to 6.6% in the NRSA). In Lake County and the State of Indiana, males achieved a bachelor's degree or higher at a higher rate than females, at 16.9% to 15.6% in the County and 20.9% to 18.1% in the State.

3. HOUSING

The occupancy status for the NRSA and the City is comparable, with 81.0% of units occupied in the NRSA and 82.8% of all units occupied in the City of East Chicago. However, the vacancy rates in both the City (17.2%) and NRSA (19.0%) are significantly higher than the rate of the County (9.9%) and the State (10.5%).

Occupancy Status

		Total:	Occupied	Vacant
C.T. 301, B.G. 1	Number	629	592	37
	Percent	100	94.1	5.9
C.T. 302, B.G. 1	Number	361	291	70
	Percent	100	80.6	19.4
C.T. 302, B.G. 2	Number	240	179	61
	Percent	100	74.5	25.4
C.T. 303, B.G. 1	Number	430	301	129
	Percent	100	70	30
C.T. 308, B.G. 1	Number	381	297	84
	Percent	100	78	22
C.T. 308, B.G. 2	Number	382	310	72
	Percent	100	81.2	18.8
C.T. 308, B.G. 3	Number	559	493	66
	Percent	100	88.2	11.8
C.T. 308, B.G. 4	Number	541	458	83
	Percent	100	84.7	15.3
C.T. 309, B.G. 1	Number	683	481	202
	Percent	100	70.4	29.6
C.T. 309, B.G. 2	Number	442	400	42
	Percent	100	90.5	9.5
C.T. 309, B.G. 3	Number	559	491	68
	Percent	100	87.8	12.2
C.T. 310, B.G. 1	Number	525	372	153
	Percent	100	70.9	29.1
C.T. 310, B.G. 2	Number	370	278	92
	Percent	100	75.1	24.9
Total Harbor Area NRSA	Number	6,102	4,943	1,159
	Percent	100	81	19
Total City of East Chicago	Number	12,958	10,724	2,234
	Percent	100	82.8	17.2

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

TENURE:

The majority of households living in the NRSA and the City as a whole are renters, but there is a slightly higher percentage of renter-occupied units in the NRSA (60.8%) than in the City (58.5%).

Tenure of Households by Type

		Total	Owned with a mortgage or a loan	Owned free and clear	Renter-Occupied
C.T. 301, B.G. 1	Number	592	9	7	576
	Percent	100	1.5	1.2	97.3
C.T. 302, B.G. 1	Number	291	17	40	234
	Percent	100	5.8	13.7	80.4
C.T. 302, B.G. 2	Number	179	19	21	139
	Percent	100	10.6	11.7	77.7
C.T. 303, B.G. 1	Number	301	73	83	145
	Percent	100	24.3	27.6	48.2
C.T. 308, B.G. 1	Number	297	63	63	171
	Percent	100	21.2	21.2	57.6
C.T. 308, B.G. 2	Number	310	78	49	183
	Percent	100	25.2	15.8	59
C.T. 308, B.G. 3	Number	493	130	100	263
	Percent	100	26.4	20.3	53.3
C.T. 308, B.G. 4	Number	458	174	85	199
	Percent	100	38	18.6	43.4
C.T. 309, B.G. 1	Number	481	62	63	356
	Percent	100	12.9	13.1	74
C.T. 309, B.G. 2	Number	400	172	123	105
	Percent	100	43	31	26.3
C.T. 309, B.G. 3	Number	491	212	140	139
	Percent	100	43.2	28.5	28.3
C.T. 310, B.G. 1	Number	372	27	19	326
	Percent	100	7.3	5.1	87.6
C.T. 310, B.G. 2	Number	278	61	46	171
	Percent	100	21.9	16.5	61.5
Total Harbor Area NRSA	Number	4,943	1,097	839	3,007
	Percent	100	22.2	17	60.8
Total City of East Chicago	Number	10,724	2,702	1,753	6,269
	Percent	100	25.2	16.3	58.5

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

The NRSA has 39.2% owner-occupied housing units compared to 60.8% renter-occupied, and the City is made up of 41.5% owner-occupied units compared to 58.5% 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 (56.6%) and Census Tract 309, Block Groups 2 & 3 (74.0% and 71.7%), 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 17% and 16.3%, and there are a higher number of mortgage or loan holders in the City at 25.2% compared to 22.2% in the NRSA. Lake County and the State of Indiana have much higher rates of homeownership than the NRSA, at 69.3% and 69.9% respectively.

VACANCY:

Vacancy Status

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**1,159**	**100**	**2,234**	**100**
For rent	335	28.9	711	31.8
Rented, not occupied	12	1	20	0.9
For sale only	69	5.9	169	7.6
Sold, not occupied	45	3.9	73	3.3
For seasonal, recreational, or occasional use	4	0.3	10	0.4
For migrant workers	1	0.1	1	0
Other vacant	693	59.8	1,250	56

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

The largest percentage of vacancies in the NRSA and the City is in the "other vacant" category, with about 60% in the NRSA and 56% 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 28.9% and 31.8%. In Lake County and the State of Indiana, rental unit vacancy rates are comparable at 30.5% and 31.7%, but vacancy rates of homes for sale are double that of the NRSA and City at 14.7% and 15.8%, respectively.

RACE OF HOUSEHOLDER:

Race of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	4,642	100%	10,724	99.9%
Householder who is White alone	1,248	26.9%	3,898	36.3%
Householder who is Black or African American alone	2,581	55.6%	4,861	45.3%
Householder who is American Indian and Alaska Native alone	18	0.4%	59	0.6%
Householder who is Asian alone	6	0.1%	10	0.1%
Householder who is Native Hawaiian and Other Pacific Islander alone	1	0.0%	5	0.0%
Householder who is Some Other Race alone	688	14.8%	1,651	15.4%
Householder who is Two or More Races	100	2.2%	240	2.2%
Householder who is Hispanic or Latino	1,855	40.0%	4,741	44.2%

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

Householders who are minorities in the NRSA comprise 73.1%, compared to 63.7% 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, 40.0% of householders are Hispanic or Latino, compared to 44.2% in the City. These rates are much higher than they are in Lake County or the State of Indiana. In Lake County, 39.8% of householders are minorities with 12.3% that are Hispanic or Latino, and in the State, only 15.1% of householders are minorities with only 4% being Hispanic or Latino.

AGE OF HOUSEHOLDER:

Age of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**4,943**	**-**	**10,724**	**-**
Owner occupied	**1,936**	**100%**	**4,455**	**100%**
Householder 15 to 24 years	15	0.8%	45	1.0%
Householder 25 to 34 years	100	5.2%	356	8.0%
Householder 35 to 44 years	200	10.3%	598	13.4%
Householder 45 to 54 years	406	21.0%	957	21.5%
Householder 55 to 59 years	206	10.6%	922	20.7%

Householder 60 to 64 years	205	10.6%	1,577	35.4%
Householder 65 to 74 years	369	19.1%	719	16.1%
Householder 75 to 84 years	330	17.0%	631	14.2%
Householder 85 years and over	105	5.4%	227	5.1%
Renter occupied	**3,007**	**100%**	**6,269**	**100%**
Householder 15 to 24 years	356	11.8%	612	9.8%
Householder 25 to 34 years	756	25.1%	1,601	25.5%
Householder 35 to 44 years	535	17.8%	1,161	18.5%
Householder 45 to 54 years	571	19.0%	1,210	19.3%
Householder 55 to 59 years	215	7.1%	893	14.2%
Householder 60 to 64 years	198	6.6%	792	12.6%
Householder 65 to 74 years	193	6.4%	430	6.9%
Householder 75 to 84 years	126	4.2%	265	4.2%
Householder 85 years and over	57	1.9%	97	1.5%

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

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	**4,943**	**100%**	**10,724**	**100%**
Family households (families)	3,343	67.6%	7,197	67.1%
Nonfamily households	1,600	32.4%	3,527	32.9%
Families with male householder, no wife present	360	100%	830	7.7%
Families with female householder, no husband present	1,773	100%	3,372	31.4%
Total households	**4,943**	**100%**	**10,724**	**100%**
Householder living alone	1,444	29.2%	3,110	29.0%
Male, living alone	691	14.0%	1,524	14.2%
Male, living alone and over 65 years old	143	2.9%	354	3.3%
Female, living alone	772	15.6%	1,586	14.8%
Female, living alone and over 65 years old	295	6.0%	660	6.2%

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

The largest percentage of households are family households in the NRSA (67.6%) and the City of East Chicago (67.1%). The same trend holds true

for Lake County with 67.8% families and the State of Indiana with 66.9% families.

Household Size

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Owner-occupied housing units	1,936	100%	4,455	100%
1-person household	501	25.9%	1,092	24.5%
2-person household	609	31.5%	1,291	29.0%
3-person household	337	17.4%	737	16.5%
4-person household	229	11.8%	555	12.5%
5-person household	127	6.6%	380	8.5%
6-person household	78	4.0%	203	4.6%
7-or-more-person household	55	2.8%	197	4.4%
Renter-occupied housing units	3,007	100%	6,269	100%
1-person household	943	31.4%	2,018	32.2%
2-person household	722	24.0%	1,451	23.1%
3-person household	564	18.8%	1,103	17.6%
4-person household	397	13.2%	796	12.7%
5-person household	213	7.1%	486	7.8%
6-person household	100	3.3%	216	3.4%
7-or-more-person household	68	2.3%	199	3.2%
Average household size	2.67	-	2.75	-
Average family size	3.29	-	3.42	-

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

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 (2.67) is slightly smaller than the household size in the City (2.75), but larger than the County (2.60) and State (2.52). The average family size in the NRSA (3.29) is slightly smaller than the City of East Chicago (3.42) family size, but larger than the size for Lake County (3.19) and the State of Indiana (3.05).

Family Type and Presence of Own Children

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**3,343**	**100%**	**7,197**	**100%**
With own children under 18 years:	1,689	50.5%	3,721	51.7%
Under 6 years only	457	13.7%	843	11.7%
Under 6 years and 6 to 17 years	422	12.6%	981	13.6%

6 to 17 years only	810	24.2%	1,897	26.4%
No own children under 18 years	1,654	49.5%	3,476	48.3%
Husband-wife family:	**1,211**	**36.2%**	**2,995**	**41.6%**
With own children under 18 years:	452	37.3%	1,301	43.4%
Under 6 years only	84	6.9%	209	7.0%
Under 6 years and 6 to 17 years	117	9.7%	373	12.5%
6 to 17 years only	251	20.7%	719	24.0%
No own children under 18 years	759	62.7%	1,694	56.6%
Other family:	**2,132**	**63.8%**	**4,202**	**58.4%**
Male householder, no wife present:	**359**	**10.7%**	**830**	**11.5%**
With own children under 18 years:	122	34.0%	332	40.0%
Under 6 years only	32	8.9%	97	11.7%
Under 6 years and 6 to 17 years	20	5.6%	61	7.4%
6 to 17 years only	70	19.5%	174	21.0%
No own children under 18 years	237	66.0%	498	60.0%
Female householder, no husband present:	**1,773**	**53.0%**	**3,372**	**46.9%**
With own children under 18 years:	1,115	62.9%	2,088	61.9%
Under 6 years only	341	19.2%	537	15.9%
Under 6 years and 6 to 17 years	285	16.1%	547	16.2%
6 to 17 years only	489	27.6%	1,004	29.8%
No own children under 18 years	658	37.1%	1,284	38.1%

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

The majority of families in the NRSA and the City have children under the age of 18 (50.52% and 51.7% respectively), although most are not husband-wife married couples. The opposite is true of Lake County and the State of Indiana, however, where 44.0% of families in the County and 44.6% 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 65.8% and 74.1% 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. Of 53.04% single-female households in the NRSA, 62.89% have children under the age of 18. Of 46.9% single-female households in the City, 61.9% have children under the age of 18. Lake County only has 25.7% single-female households (of which 53.9% are single mothers) and Indiana only has 18.5% single-female households (of which 59.0% 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	6,193	100%	13,261	100%
Built 1999 to March 2000	6	0.1%	33	0.2%
Built 1995 to 1998	44	0.7%	77	0.6%
Built 1990 to 1994	69	1.1%	129	1.0%
Built 1980 to 1989	152	2.5%	260	2.0%
Built 1970 to 1979	771	12.4%	1,292	9.7%
Built 1960 to 1969	979	15.8%	1,785	13.5%
Built 1950 to 1959	948	15.3%	2,343	17.7%
Built 1940 to 1949	1,051	17.0%	2,556	19.3%
Built 1939 or earlier	2,173	35.1%	4,786	36.1%

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

Overall, most of the housing units were built in 1939 or earlier. According to the 2000 U.S. Census, (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. In the past twenty-two years, the NRSA has had 119 new housing units built, while the City has built 239 new housing units during the same time frame. The same is not true of Lake County or the State of Indiana according to the American Community Survey 5-year estimates (2006-2010), which is the most current Census data available for physical housing characteristics in relation to the County and State. Only 18.3% of housing units in Lake County were built in 1939 or earlier, but 19.2% were built in the last 20 years. Only 18.9% of housing units in the State of Indiana were built in 1939 or earlier, but 26.3% were built in the last 20 years. 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	6,193	100%	13,261	100%
1, detached	1,882	30.4%	4,796	36.2%
1, attached	442	7.1%	886	6.7%
2	1,102	17.8%	2,403	18.1%

3 or 4	1,322	21.3%	2,480	18.7%
5 to 9	947	15.3%	1,594	12.0%
10 to 19	177	2.9%	391	2.9%
20 to 49	133	2.1%	254	1.9%
50 or more	188	3.0%	446	3.4%
Mobile home	0	0.0%	11	0.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%

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

In the NRSA, 30.4% of the housing units are 1-unit detached, and many structures have multiple units in them. Of all structures in the NRSA, 54.4% contain between 2 and 9 units. The percentage of 1-unit detached housing units is higher in the City at 36.2%, but there are still a lot of multi-family housing structures in the City, with 48.8% containing between 2 and 9 units. The percentage of 1-unit detached homes in Lake County (70.6%) and the State of Indiana (71.2%) 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	126	2.0%	227	1.7%
2 Rooms	293	4.7%	572	4.3%
3 Rooms	689	11.1%	1,483	11.2%
4 Rooms	1,499	24.2%	3,347	25.2%
5 Rooms	1,502	24.3%	3,256	24.6%
6 Rooms	1,009	16.3%	2,234	16.8%
7 or more Rooms	1,075	17.4%	2,142	16.2%
Median	4.9	(X)	4.8	(X)

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

The median number rooms per unit in the NRSA are 4.9, while the median rooms throughout the City is 4.8. Most units in the NRSA and City have 4 or 5 rooms. Lake County and the State have a slightly higher median number of rooms per unit at 5.4 and 5.5, and most units have 5 or 6 rooms.

Occupants per Room

	Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Occupied housing units	5,460	100%	11,707	100%
1.00 or less	4,984	91.3%	10,671	91.2%
1.01 to 1.50	300	5.5%	686	5.9%
1.51 or more	176	3.2%	350	3.0%
Specified owner-occupied units	1,679	100%	3,992	100%

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

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 95.8% of 1.00 or less persons per room in Lake County and 97.7% 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
1999 to March 2000	1,015	18.6%	2,125	18.2%
1995 to 1998	1,425	26.1%	3,049	26.0%
1990 to 1994	789	14.5%	1,651	14.1%
1980 to 1989	736	13.5%	1,701	14.5%
1970 to 1979	727	13.3%	1,402	12.0%
1969 or earlier	768	14.1%	1,779	15.2%

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

Almost half of people in the Harbor NRSA and the City of East Chicago moved into their home recently, although the most recent data available is from the 2000 Census. In the NRSA, 44.7% of people moved into their unit between 1995 and 2000 compared to 44.2% of people in the City that moved into their unit in the same time frame. The majority of the population in the City and NRSA moved into their units 15 years ago or earlier. The percentages are similar for Lake County (41.2%) and the State of Indiana (47.5), where almost half of the population moved into their units in the five year period between 1995 and 2000. The block group information is not available for the 2010 Census or American Community Survey Estimates, but the 5-year estimates from the 2006-2010 American Community Survey show that the percentage of families moving into new units decreased slightly. In the City, 38.3% of people moved into their

home in 2005 or later compared to 31.4% for Lake County and 33.8% for the State. 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 and the State. 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	340	20.3%	836	20.9%
$50,000 to $99,999	1,121	66.8%	2,829	70.9%
$100,000 to $149,999	156	9.3%	238	6%
$150,000 to $199,999	56	3.3%	56	1.4%
$200,000 to $299,999	6	0.4%	16	0.4%
$300,000 to $499,999	0	0.0%	7	0.2%
$500,000 to $999,999	0	0.0%	10	0.3%
$1,000,000 or more	0	0.0%	0	0%
Median (dollars)	64,592	(X)	69,900	(X)

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

The median value of houses in the NRSA is $64,592 versus the City's median value of $69,900. 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 $78,400, and the latter's is $94,500. The median home values for Lake County ($97,500) and Indiana ($94,300) are much higher than the City and NRSA. The 5-year estimates from the 2006-2010 American Community Survey have the median home values listed at $89,100 for the City, $135,400 for the County and $123,000 for the State. These values reflect the same trends as the 2000 data.

REAL ESTATE DATA:

In 2011, the average sales price of a home in East Chicago was $44,410. The highest sales price was $115,000 for a 1,702 square foot home with 4 bedrooms and 2 bathrooms on Arbutus Lane. The lowest sales price was $3,500 for a 714 square foot home with 2 bedrooms and 0 bathrooms on Parrish Avenue. Sales prices were drastically different north of Columbus Drive, where the average sales price was $26,045 compared to south of Columbus Drive, where the average was $102,129. In the neighborhoods just north of Columbus Drive, 22 homes were sold mostly in the Central and North Harbor areas, with a handful in Prairie Park and one in Washington Square. The high sales price south of Columbus Drive was $66,000 for a 1,440 square foot home on Joy Lane with 3 bedrooms and 2 bathrooms. The low sales price was the $3,500 home on Parrish Avenue. South of Columbus Drive, 7 homes were sold. Most homes were sold in Prairie Park and one was sold in Guadalupe. The high sales price was the $115,000 home on Arbutus Lane, and the low sales price was $77,900 for a 1,512 square foot home with 4 bedrooms and 3 bathrooms on Fir Street.



In 2012, the average sales price of a home in East Chicago was slightly higher than the average price in 2011 at $48,048. The highest sales price was $129,900 for a 2,436 square foot home with 3 bedrooms and 2.75 bathrooms on Cardinal Drive. The lowest sales price was $5,000 for a 1,438 square foot home with 3 bedrooms and 2 bathrooms on Parrish Avenue. Sales prices in 2012 were still drastically different north of Columbus Drive, where the average sales price was $20,546 compared to south of Columbus Drive, where the average was $99,613. In sub-neighborhoods north of Columbus Drive, 16 homes were sold mostly in the Central and North Harbor Areas, with a couple that were sold in Prairie Park. The high sales price north of Columbus Drive was $48,000 for a 2,304 square foot home with 5 bedrooms and 4 bathrooms on Fir Street. The low sales price was a $5,000 home on Parrish Avenue. South of Columbus Drive, 7 homes were sold mostly in Prairie Park, with one sold each in Sunnyside and the Harbor. The high sales price was $129,900 for the home on Cardinal Drive, and the low sales price was $79,500 for a 2,210 square foot home with 4 bedrooms and 3 bathrooms on Alder Street.

The table below compares the number of homes sold in East Chicago in 2011 and 2012. Overall, less homes were sold in the City in 2012, but on average they sold for a slightly higher price in 2012. Sales prices were also closer to the listing prices in 2012, particularly south of Columbus Drive, which could reflect a slight upswing in the real estate market.

Real Estate Transactions in the Harbor Area

Sales Price	2011		2012	
	Number	Percent	Number	Percent
$0 - $10,000	6	20.7%	5	21.7%
$10,001 - $20,000	5	17.2%	4	17.4%
$20,001 - $40,000	6	20.7%	4	17.4%
$40,001 - $100,000	7	24.1%	6	26.1%
$100,000 and up	5	17.2%	4	17.4%
Total	**29**	**100%**	**23**	**100%**

Source: Greater Northwest Indiana Association of REALTORS http://gniarmls.rapmls.com

The average rent for a 2-bedroom apartment in the Harbor Area of the City of East Chicago is $588 per month, with a median rent of $600 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 $831 per month, with a median rent of $800 per month (Sources www.rentometer.com). The 3-bedroom units are scattered around the Central Harbor Neighborhood, north of Columbus Drive. There are far more 3-bedroom units in the Harbor Area than there are 2-bedroom units. There are 120 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	988	58.8%	2,274	57.0%
Less than $300	0	0.0%	24	0.6%
$300 to $499	164	9.8%	333	8.3%
$500 to $699	389	23.2%	825	20.7%
$700 to $999	205	12.2%	699	17.5%
$1,000 to $1,499	167	9.9%	313	7.8%
$1,500 to $1,999	63	3.8%	80	2.0%
$2,000 or more	0	0.0%	0	0.0%

Median (dollars)	591	(X)	689	(X)
Not mortgaged	691	41.2%	1,718	43.0%
Median (dollars)	254	(X)	247	(X)

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

The majority of homeowners are mortgage holders in the NRSA (58.8%) as compared to the City as a whole (57.0%), and their monthly costs are much higher than homeowners without a mortgage. Homeowners in the NRSA have a median cost of $591 per month with a mortgage compared to $254 per month without, and homeowners with a mortgage in the City pay more at $689 per month, but slightly less without a mortgage at $247 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 $921 with a mortgage and $303 without. In the State, median monthly costs are $869 with a mortgage and $255 without. The 5-year estimates from the 2006-2010 American Community Survey are much higher for those with a mortgage at $1,557 per month for the City, $1,273 for the County and $1,144 for the State.

Selected Monthly Owner Costs as a Percentage of Household Income in 1999

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	**Percent**	**Number**	**Percent**
Less than 15 percent	834	49.7%	2,049	51.3%
15 to 19 percent	286	17.0%	587	14.7%
20 to 24 percent	140	8.3%	355	8.9%
25 to 29 percent	118	7.0%	263	6.6%
30 to 34 percent	48	2.9%	174	4.4%
35 percent or more	239	14.2%	510	12.8%
Not computed	14	0.8%	54	1.4%
Specified renter-occupied units	3,091	100%	6,477	100%

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

The majority of homeowners in the City (50.5%) and NRSA (49.7%) are burdened by less than 15% of their income for monthly housing costs, compared to 39.8% of Lake County homeowners and 42.7% of Indiana homeowners. The second-most common category is 15-19% of income for the NRSA, City, County and State, followed by 35% or more as the third-most common category.

The Gary, IN HUD Metro FMR Area is comprised of the following counties: Lake County, Indiana; Newton County, Indiana; and Porter County,

Indiana. The 2013 Fair Market Rents for the Gary, IN HUD Metro FMR Area are shown in the table below:

Final FY 2013 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2013 FMR	$471	$636	$792	$992	$1,058

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	636	20.6%	955	14.7%
$200 to $299	446	14.4%	768	11.9%
$300 to $499	1,014	32.8%	2,615	40.4%
$500 to $749	666	21.5%	1,488	23.0%
$750 to $999	169	5.5%	271	4.2%
$1,000 to $1,499	6	0.2%	28	0.4%
$1,500 or more	7	0.2%	21	0.3%
No cash rent	147	4.8%	331	5.1%
Median (dollars)	407	(X)	409	(X)

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

The median monthly rent is $407 in the NRSA and $409 in the City of East Chicago, compared to $544 in Lake County and $521 in the State of Indiana. The 5-year estimates from the 2006-2010 American Community Survey project current rates of $655 per month in the City of East Chicago, $748 in Lake County and $683 in Indiana.

Gross Rent as a Percentage of Household Income in 1999

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 15 percent	868	28.1%	1,618	25%
15 to 19 percent	347	11.2%	738	11.4%
20 to 24 percent	306	9.9%	613	9.5%
25 to 29 percent	283	9.2%	610	9.4%
30 to 34 percent	185	6.0%	457	7.1%

35 percent or more	837	27.1%	1,816	28%
Not computed	265	8.6%	625	9.6%

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

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. Over 30% of the residents in the NRSA (33.1%) are spending over 30% of their income on rent, and 35.1% for the City, respectfully. The numbers are comparable for Lake County and Indiana, where 36.1% of County residents and 33.7% of State residents spend over 30% of their income per month on housing. The 5-years estimates from the 2006-2010 American Community Survey show that renters are worse off than they were at the time of the 2000 Census, where 57.6% of City renters, 52.1% of County renters and 48.6% of State renters are spending 30% or more of their income on housing.

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.gov/hmda/. The most recent HMDA Data is that of 2011, 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 46.2% of lending in the City of East Chicago, but just 0.4% of lending in Lake County. Lending in the Gary, IN HMFA was at 0.3% in 2011.

HMDA Data Analysis for 2011

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Harbor Area NRSA	8	$520	10	$488	17	$1,177	7	$116
City of East Chicago	17	$987	17	$884	47	$3,000	10	$157

Lake County	1,638	$235,529	1,436	$214,221	6,668	$950,636	434	$20,941
MSA/MD	2,554	$375,712	2,319	$358,271	11,030	$1,598,859	779	$38,618
% of City lending in NRSA	47.1%	52.7%	58.8%	55.2%	36.2%	39.2%	70.0%	73.9%
% of County lending in East Chicago	1.0%	0.4%	1.2%	0.4%	0.7%	0.3%	2.3%	0.7%
% of metro area lending in Lake County	64.1%	62.7%	61.9%	59.8%	60.5%	59.5%	55.7%	54.2%
% of metro area lending in NRSA	0.3%	0.1%	0.4%	0.1%	0.2%	0.0%	0.9%	0.3%

The table below shows the conventional loan applications in the Harbor Area NRSA. Approximately 91.0% (90.91%) of the loan applications in the City of East Chicago were originated, while 9.10% 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	10	90.9%	11.0%	0.0%	0.1%
Approved, Not Accepted	0	0.0%	0.0%	0.0%	0.0%
Applications Denied	1	9.1%	1.1%	0.0%	0.0%
Applications Withdrawn	0	0.0%	0.0%	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 City of East Chicago, Lake County, the State of Indiana and across the country is beneficial to further illustrate the financial trends in and around the Harbor Area NRSA, although data specific to the block groups in the NRSA was not available. The following table's present data gathered from www.dataplace.org. The information from www.dataplace.org is from 2005 and 2007 and was the most recent data available. The table below presents loans for the purchase of single-family homes by race. The City of East Chicago has a much higher proportion of home loans made to minority households and a very high rate of lending to Hispanic borrowers relative to Lake County, Indiana and the United States.

Home Purchase Loans by Race

Loans by Race	City of East Chicago (2007)	Lake County (2007)	Indiana (2007)	United States (2007)
Percentage of owner-occupied home purchase loans to Whites	7.4%	66.4%	87.7%	72.7%
Percentage of owner-occupied home purchase loans to Blacks	32.6%	15.3%	5.3%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders	0.7%	1.3%	1.4%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans	0.0%	0.1%	0.1%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics	57.8%	14.3%	3.7%	10.8%
Percentage of owner-occupied home purchase loans to mixed race pairs	0.7%	2.5%	1.7%	2.9%
Percentage of owner-occupied home purchase loans to minorities	92.6%	33.6%	12.3%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants	0.7%	0.2%	0.1%	0.2%

Source: www.dataplace.org

The table below highlights home loans made in the City of East Chicago, Lake County, the State of Indiana and the United States. The median borrower income in the City is significantly lower than the median income of the County, State and the United States. The data is from 2007 and was taken from www.dataplace.org. The City has a higher rate of lending to very low- and low-income borrowers than the County, State and the United States, and the rate of lending to high-income borrowers is very low compared to the County, State and Country.

Home Purchase Loans by Income

INCOME	City of East Chicago (2007)	Lake County (2007)	Indiana (2007)	United States (2007)
Median borrower income for owner-occupied purchase 1 to 4 family	$37,000	$58,000	$55,000	$74,000
Percentage of owner-occupied home purchase loans to very low-income borrowers	33.3%	10.2%	12.5%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers	37.8%	26.6%	28.1%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers	23.7%	29.8%	26.1%	25.8%

Percentage of owner-occupied home purchase loans to high-income borrowers	5.2%	33.4%	33.3%	49.3%

Source: www.dataplace.org

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City and County in 2005 (the most recent data available) is higher than it is in Indiana, and the United States.

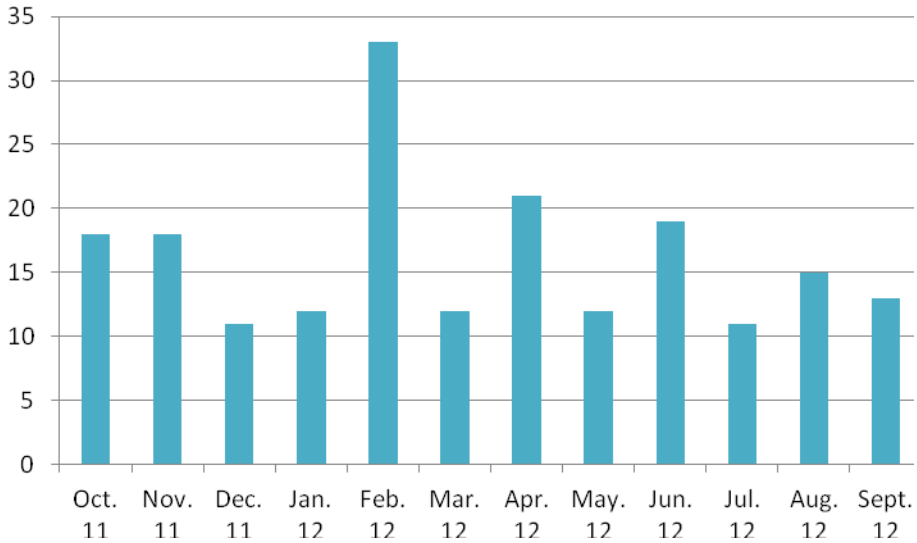
Loans from Subprime Lenders by Purpose and Loan Type

TYPE	City of East Chicago	Lake County	Indiana	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	25.9%	21.2%	15.6%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	36.3%	26.5%	21.3%	20.4%

Source: www.dataplace.org

According to RealtyTrac, the City of East Chicago had 13 additional homes in foreclosure as of the end of September 2012, and a foreclosure rate of 1 in every 997 housing units as of September 2012. Also, as of September 2012, Lake County experienced a foreclosure rate of 1 in every 473 housing units, and the State of Indiana experienced a foreclosure rate of 1 in every 747 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 August 2011 to September 2012.

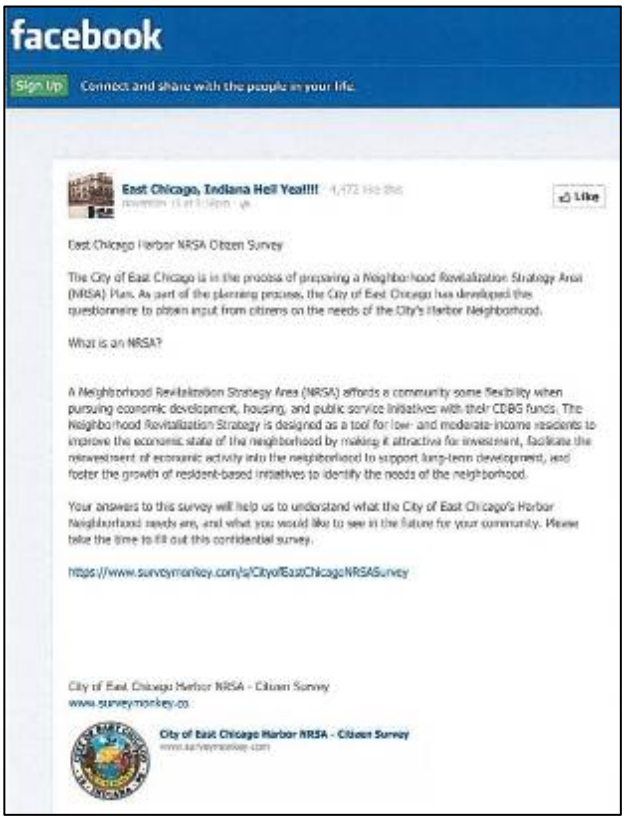
Number of Foreclosures in the City of East Chicago



Source: www.realtytrac.com

The number of foreclosures for The City of East Chicago was at its highest in February 2012 with 33 foreclosures. Overall, the City has seen a fluctuation in the number of foreclosure filings each month, but the average is 16 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, phone interviews, and email surveys with stakeholders in the Harbor NRSA. In addition to paper copies of the citizen surveys, a link was put on the City's Facebook website to survey monkey for people to complete an electronic survey. A total of 32 citizen questionnaires were completed and returned. Half of these (16) were completed online, and the other half were handwritten paper copies. A copy of the citizen survey questionnaires is marked EXHIBIT "A" and attached to the rear of this Section of the Plan.

1. RESIDENTS OF THE AREA

CITIZEN SURVEY:

The citizen questionnaires were divided into eight (8) sections with an additional section for other comments or suggestions. A summary of the results of the survey is as follows:

- **Housing –**

  Of the 32 completed questionnaires, the following was noted:

  - 28 owned their own home (87.5%).
  - 4 were renters (12.5%).
  - 7 were lifelong residents of the City.

- 19 lived in the City for 30+ years, and 8 lived in the City for 50+ years.
- 5 lived in the City less than 30 years.
- 16 reported that there were housing problems in their neighborhood, and 15 reported unmet housing needs.
- The most common complaints were related to abandoned houses and buildings, and houses and properties (both owner-occupied and rentals) in disrepair that need to be rehabbed.
- Other problems included litter, crime/drugs, unsafe street conditions and a lack of affordable housing options.
- The table below shows the frequency of housing problems and needs that were reported in the surveys by those that answered the questions. Some respondents reported more than one problem or need.

Housing Problems & Housing Needs in the Harbor Area	% Selecting Problem or Need
Housing Problems – 23 respondents	
No housing problems	30.4%
Housing problems	78.5%
Abandoned houses or buildings	30.4%
Properties and houses that need to be rehabbed	21.7%
Litter, trash, graffiti	8.7%
Crime	8.7%
Other (poor lighting, potholes, rude neighbors)	13.0%
Housing Needs – 15 respondents	
Abandoned houses or buildings	66.7%
Properties and houses that need to be rehabbed	53.3%
Housing variety (more condos, row houses, duplexes, less public housing)	20.0%
Other (trash, transportation, crime)	20.0%

- 14 reported that they would be interested in rehabilitating their homes if low interest loans or grants were available. A few responded maybe, and a few responded no.

  <u>Comments included</u> – Yes, grants only; yes, especially for senior homeowners; possibly depending on interest and stipulations; and

yes, my husband is disabled and I pay for all home repairs.

- 3 renters reported that they would be interested in buying a new house or a rehabilitated house in the area.

  Comments included – No, the public schools are poor.

- **Recreation –**

20 surveys answered this question with the following noted:

- 12 reported that there were adequate parks, open space, recreational and community facilities in the City or their neighborhood, but a few had suggestions for improvements.
  8 reported that there were inadequate recreational facilities. The table below shows the frequency of park and recreation problems and/or needs that were reported in the surveys by those that answered the questions. Some respondents reported more than one problem or need.

  When asked about what park or recreational type facilities were missing or lacking in the City or neighborhood, the comments included – walking, running and biking trails; dog parks; upgraded/rehabbed basketball and tennis courts, ball parks and playground equipment; removal of weeds, garbage and graffiti. Some respondents feel the parks are unsafe due to loitering and crime and not enough lighting. Some reported the need for more community centers, quality rental hall facilities and more organized, quality programs for children. Restrooms in Callahan, drinking foundations in Sunnyside, and upgrades to the ball park and block stadium in Washington Park. A few respondents said that there is a greenhouse in Sunnyside that is supposed to be rehabbed, and they expressed interest in being involved in gardening projects. Not enough park facilities in the north side of City.

Adequate parks, open space, recreational or community centers in the City of East Chicago and the Harbor Area	% Selecting
Adequate parks, open space, recreational or community centers	
Yes	60.0%
No	40.0%
Park or recreational facilities missing or lacking	
Walking, running, biking trails	10.0%
Unsafe/poor lighting	10.0%
Litter, trash, graffiti	10.0%
Facilities and equipment upgrades	25.0%
Additional programs, parks, community centers, rental facilities	25.0%
Other	10.0%

- **Streets and Roads –**

When asked for comments on the deficiencies with the existing streets and roads in the City and their neighborhood, the following comments were received: lack of adequate street lighting, better enforcement of street signs, street cleaning, litter and overgrowth in the alleys, pot holes, patching, repair to sidewalks, speed bumps near schools, lack of snow removal in the streets in winter, etc.

When asked about traffic, parking or public safety issues on the streets, 50% responded. Most surveys reported unsafe street conditions, due to crime and unenforced speed limits and street signs. Respondents reported that loitering, panhandling, poor lighting, and drug activity near abandoned houses contributed to crime. Some reported problems with trash and graffiti in business districts and bus shelters. Some respondents expressed parking problems in residential areas, with homeowners and apartment complex residents competing for street parking. Two surveys complained about old, faded handicapped parking signs that are hard to see and that are not properly enforced.

  - 12 rated the streets as good.
  - 7 rated the streets as fair.
  - 3 rated the street as poor.
  - Only 3 responded that there was a lack of curb cuts for handicapped persons on their street.

- **Storm and Sanitary Sewers –**

  - 20 reported that their house was connected to the City's sanitary sewer system.

- 9 reported that they have sewer back-up problems in their house during heavy rains.
- 11 responded that there were adequate catch basins on their street, and another 11 reported inadequate catch basins on their street. When asked if they know of any sewer or storm water problems in their area, people reported blocked and overflowing sewers, water main breaks and flooding of streets and basements of Parrish, Franklin, Cardinal and Euclid streets as well as Prairie Park.

❑ **Employment –**

- 13 reported that they were employed:
  - Only 2 were employed full-time.
  - There were 4 who responded that they were retired.
  - 7 respondents said they were unemployed, and 10 surveys did not answer the question.

When asked about where they were employed, 76.9% said they worked within the City, and 23.1% said they worked with in Lake County. When asked about how they got to work, 85.7% traveled by car, and 14.3% took public transportation. No surveys reported walking to work.

Employment issues in the City of East Chicago include a high rate of unemployment and not enough jobs. One reported a lack of living wage jobs, and another reported a lack of jobs for those with an education and the low-skilled alike. Most respondents (50%) stated that they were employed in social service-type jobs. Of the 16 that answered the question, 11 (68.8%) reported that they or someone in their household would be interested in job training or educational programs. The majority of those who reported being unemployed said that they would be interested in job training or educational programs.

❑ **Social Services –**

Of those that responded to the social services question (59.4% of respondents), all reported that they did not use any social services, including all those who reported being unemployed. A few said that they weren't aware of social services that were available in the City.

Only a few respondents (3 of 32) reported that there were programs or services missing or not funded in East Chicago. Two of these said that there needed to be more educational and mentoring programs and daycare for children, and one said that there is a need for more bilingual programs for crime prevention. Of the 5 who said there are not missing programs or services, one said there were too many, one said they needed to be confined to one area for convenience and one said that East Chicago does more for their residents than other cities.

- **Public Safety –**

The majority of the respondents who answered the question checked yes that there is both adequate police (11 of 19) and fire protection (15 of 17) in the City, but they had higher confidence in their fire protection than police protection. One responded that police protection had improved in recent years. Out of 20 respondents to the question, 18 reported that there are fire hydrants on their street.

The main responses to public safety problems or needs in the neighborhood is that there are too many kids roaming the streets late at night, and there are unsafe conditions contributing to crime such as inadequate lighting on streets and in alleys, and too many abandoned houses with criminal activity. Many reported the need for increased police presence, particularly on bikes or on foot, and one reported a lack of communication between the police and City residents. One person reported that there is a lack of public facilities available for people to converge in emergency situations.

- **Personal Data –**

Out of the 32 completed questionnaires:

- 14 were filled out by women.
- 7 were filled out by men.
- 11 did not check either box.

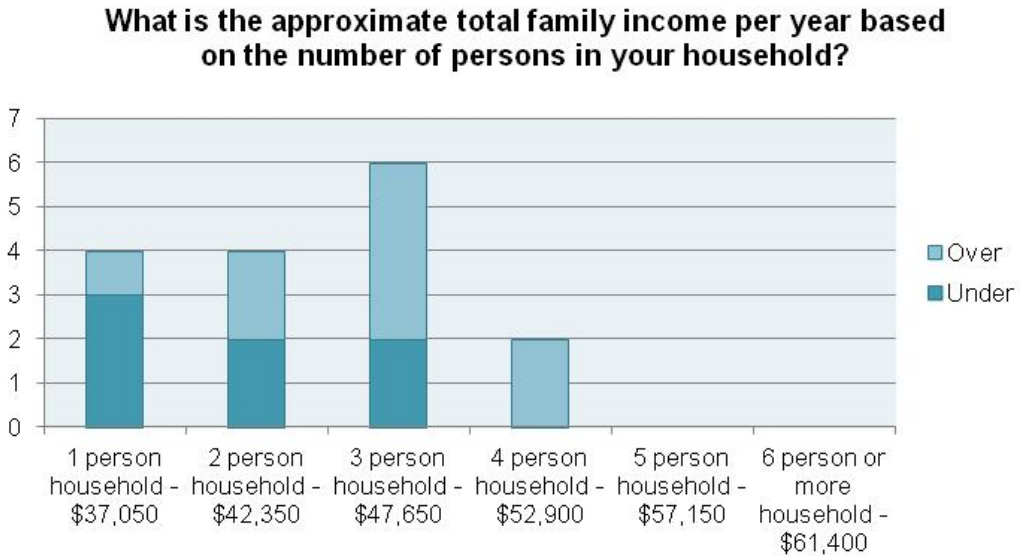
Of 21 respondents:

- 0.0% were age 0 to 25 years.
- 4.8% were age 26 to 40 years.
- 71.4% were age 41 to 65 years.
- 23.8% were 66 years and older.

Of 20 respondents in regards to household size:

- 25.0% were 1 person households.
- 25.0% were 2 person households.
- 40.0% were 3 person households.
- 10.0% were 4 person households.
- No one reported having a 5 person or 6+ person household.

Of the half (16 of 32) that responded, 7 respondents (43.8%) checked that their households were low- and moderate-income.



- **Other –**

There were very few "other comments." Some people repeated comments that they previously made, such as elimination of crime and blight, better code enforcement and public transportation, etc. A few respondents expressed the desire for a vibrant business district like those in the cities of Hammond and Whiting. Some expressed the need for more housing options for working families to encourage more families to move to the City. One reported that there needs to be a reduction in the duplication of services in the City so that more funding can be directed towards economic development.

2. CITIZEN MEETINGS

In addition to the citizen questionnaires, UDV conducted citizen meetings at the following dates and locations:

- November 14, 2012
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

- January 24, 2013
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

At the November 14th meeting, the preliminary reconnaissance survey results were shown and the purpose of the NRSA was presented and citizen comments were obtained. A summary of the citizen comments consisted of:

- Unemployment; need for more jobs and job training.
- Too much crime and drug activity.
- Need to demolish vacant, dilapidated houses.
- Need for better public transportation.
- Need for a community center.
- Need for better programs for senior citizens.
- Health awareness.

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 January 24th meeting, the NRSA Plan was presented to the community and citizen comments were obtained. A summary of the citizen comments consisted of:

- Need for jobs.
- Housing rehabilitation work is needed.
- How was the NRSA Boundary selected?
- The City needs to crack down on absentee landlords.
- There is a need for more stores to shop.

- General consensus on the need for the NRSA Plan.

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."

3. BUSINESS ORGANIZATIONS

The following business organizations provided comments for the NRSA:

- WorkOne Express (Center of Workforce Innovations) – Sandy Alvarez and Nicholas
- East Chicago Enterprise Association – Rita Jacque-Gillis
- Northwest Indiana Small Business Development Center – Bill Gregory
- Ivy Tech Community College (East Chicago Branch) – Vice Chancellor Luis Gonzalez
- St. Catherine's Hospital – Angela Moore and Human Resources Representative

The following comments were made:

The general consensus among employment groups and businesses is that there are not enough jobs for low-skilled and older workers in East Chicago, a lack of skilled workers to fill the jobs that are available, and a lack of awareness of the programs available to jobseekers. The major job opportunities in East Chicago are in healthcare, manufacturing and production, and the service industry. Major employers include Arecelor-Mittal, Cargill Steel, St. Catherine's Hospital, the Ameristar Casino, U.S. Gypsum and other mid-sized companies.

Low-skilled jobs have a very low turnover rate and not many are available, especially given the current state of the economy. Most of the jobs available require a specialized skill set. There are agencies like WorkOne Express in the City that match jobseekers with the specialized training they need to obtain jobs in these fields. Ivy Tech Community College more than doubled their enrollment in the past six years, and have had much interest in their "Putting East Chicago Back to Work" program that they offer in partnership with the Holistic Community Coalition and Foundations of East Chicago. This program couples job training with job placement, and has been highly successful.

There is a lack of awareness among residents of the agencies that are offering job training and placement services in the City. Many people who are employed have problems accessing the services available to them because they are at work when the social service and employment agencies are open. People have trouble accessing transportation to get to school or work, because of the poor public transportation system in the City. Finally, the public school system in the City of East Chicago is troubled. Students don't understand the value of an education and the importance of staying in school, and most do not graduate with the discipline and motivation to further their education or and obtain job training.

All business and employment agencies feel that the City of East Chicago needs to do a better job of recognizing and addressing the barriers to investment in the City. People are wary to buy a house in East Chicago and businesses choose not to locate in the City because of perceived crime and safety concerns. The Harbor Area is neglected in terms of economic development and there is a negative stigma associated with the area due to crime. There is no holistic approach to community and economic development between the Harbor Area and "East Chicago Proper." The Northwest Indiana Small Business Development Center has not had much interest in their services from East Chicago businesses, but they want to partner with the City to reach out to existing businesses and potential start-ups in the area. Overall, there needs to be a comprehensive plan in place among all stakeholders to educate and train East Chicago residents for employment, and to attract investment in the City through homeowners and new businesses.

4. LOCAL FINANCIAL INSTITUTIONS

The following local financial institutions provided comments for the NRSA:

- BMO Harris Bank – Loretta Minor
- Centier Bank – Kristine Clark
- Citizens Financial Bank – Liz Chenore
- Standard Bank & Trust Co. – Frank Becerra
- Peoples Bank – Catherine Gonzalez

The following is a summary of comments made:

All five (5) banks reported that they are interested in working with the City of East Chicago and are willing to commit financial resources toward home loans for mortgages in the NRSA. All of the banks indicated that the main barriers preventing low-income individuals from buying homes in East Chicago are poor credit or lack of credit history (particularly among the Hispanic applicants), and depreciating home and property values as they relate to collateral. All the banks have either developed or are in the process of developing credit building programs for low- and moderate-income persons who want to purchase a home in East Chicago, but who don't meet the minimum standards. All of the banks are engaged in some type of community outreach and first-time homebuyer education, and are interested in working with the City to improve attendance at their seminars. They are also interested in working with the City to provide assistance to homeowners who want to rehabilitate their homes, and they each have their own education and loan programs for low- and moderate-income families

The banks want residents to know that they are lending, and they have the resources available to help them become ready to buy a home. The main problems preventing many low- and moderate-income individuals from homeownership is the perception that banks are not lending due to the economy, and the unawareness of the programs that are out there to help people become eligible for a loan if they have been denied. Several banks commented that a problem hampering new housing development and new businesses locating in East Chicago was the perception of high crime and unsafe neighborhoods.

5. NON-PROFIT ORGANIZATIONS

The following housing provider agencies offered comments for the NRSA:

- **Housing Provider Agencies:**
  - East Chicago Housing Authority - Beatriz L. Martinez
  - The Community Builders - Will Woodley
  - NWI Habitat for Humanity Program - Dan Klein
  - Harbor Meadows Apartments - Latanya Williams
  - McColly Real Estate - John Lopez

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. Housing providers 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 need to build people's credit and educate them on homeownership and are willing to partner with the City and banks in outreach and programming efforts.

Housing needs include more senior housing and assisted living facilities, and options for families with children that can't pass background checks for apartment rentals due to prior evictions or criminal records. Harbor Meadows Apartments has seen an increase in instances of women with children that cannot get approval to rent from any agency or landlord because they are not able to pass the background checks. In the past, it was mostly the males in the households that had these problems. Another possibility is for agencies to apply for Community Housing Development Organization (CHDO) status with HUD for special assistance in developing new housing.

The City needs to engage in stricter code enforcement, particularly for private landlords, and address crime and public schools so that families with children want to buy homes. They also need to work with residents to help them build their credit so that they can be approved for loans.

- **Health & Social Service Agencies:**

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

- Awakenings Community Services, Inc. – Kim Harman
- Foundations of East Chicago – Russell Taylor
- Urban League of NWI, Inc. - Laverne
- Northwest Indiana Community Action Corporation - Debbie
- North Township Trustee – Gilda Orange

- Salvation Army - Sharon
- Catholic Charities of Northwest Indiana – Elisa Torres
- East Chicago Community Health Center – Dwayne Mitchell
- Indiana Legal Services, Inc. – Stephen Rodriguez
- Geminus Corporation – Nora Cheek
- We Care from the Heart Social Services – Dianne Craft & Kim Hunt
- Indiana Family and Social Services – Diane Pryor
- United Neighborhood, Inc. – Grace
- East Chicago Katherine House Boys and Girls Club – Maria Feliciano
- Continuum of Care Northwest Indiana, Inc. – Sharron Liggins
- Healthy East Chicago – Cynthia Rivas

The following comments were made:

All of the sixteen health and social service agencies interviewed believe that crime is the major problem that the City is facing, and an overall lack of funding and budget cuts for supportive and social services in the City is affecting the number of people these agencies can serve. The financial crisis of the past few years has affected service providers, where many agencies indicated that there are more people in need of services and less available due to budget cuts.

The health agencies find obesity, cardiac issues and diabetes to be the main health problems in the City. Some agencies expressed that there are a lack of services for mental health patients and seniors in the City. Another issue that directly relates to the main health problems in the City is the lack of affordable, healthy food options in the City. Many agencies reported a lack of fresh fruits and vegetables and affordable grocery stores in the Harbor Area and the City, and some reported an overall lack of food stores in the Harbor Area.

An overriding concern in the area of health care is the lack of awareness of the risk factors for disease, and the lack of education on managing conditions and staying healthy. All of the healthcare agencies interviewed have outreach and

educational programs at their facilities, and they partner with other social service agencies in the City to reach more people. There are health fairs, free screenings and free immunizations in the City which are popular, but there is still an overall lack of awareness of the health services offered to low-income City residents.

The main concerns for children are the lack of public educational programs and a lack of children's services and afterschool activities. The high school drop-out rate in the Harbor Area and the City as a whole is much higher than Lake County and the State of Indiana. The achievement levels of students are much lower than other areas in the County and the State. The students from East Chicago that graduate high school and enter college may end up dropping out because they can't keep up with the coursework. More after school tutoring and homework help is needed for children to improve reading and math skills.

Many agencies expressed that children have nothing to do in the winter months, as there are no movie theaters, skating rinks or bowling alleys in the Harbor Area. Another concern is that many kids do not have safe means of transportation to and from afterschool activities. Many children don't attend because their parents do not want them walking home at night in the unsafe streets.

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. COMMUNITY GROUPS

The following pastors and local churches provided comments on the NRSA:

- **Pastors and Local Churches:**
  - Tabernacle Baptist Church – Reverend James H. Hunter
  - Mission of Jesus Christ Church – Pastor Willy Johnson

The following is a summary of their comments:

Both pastors felt that the lack of employment and shopping options are major problems in the City. People have to leave the Harbor Area and the City of East Chicago to shop for things other than food, and transportation to outside areas is a problem.

Pastor Johnson said that the City cannot maintain a good tax base, partially because people don't spend their money in the City. There are no Walmarts or K-Marts close by. People have to take 3 buses and spend over an hour in travel time to get to the nearest Walmart. Residents have to travel outside of the City for many goods and services. Crime is a major concern for residents in the City and there is a lack of police presence, which is why a lot of businesses do not want to locate in the City or Harbor Area.

There is a lack of low-skilled jobs in the City. People who do work, mainly work in the steel-industry jobs or St. Catherine's Hospital. The Mission of Jesus Christ Church is part of the partnership among Ivy Tech, Foundations of East Chicago, Holistic Community Coalition and others to offer the "Putting East Chicago Back to Work" program. The program couples targeted job-training and job-placement services in areas of interest such as health care.

There is no overall sense of pride among residents of East Chicago or the Harbor Area, because many residents are transient renters. People don't buy homes because they feel the area is unsafe for their kids and the public schools are poor. The School District opens and closes schools every year and there is a high turnover rate of teachers. Lastly, there is a lack of productive activities for kids in the City, particularly in the winter months.

7. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

- Mayor Anthony Copeland
- Department of Redevelopment – Maria Becerra, Nicholas Smith, & Lyvette Turk

- Department of Planning and Economic Development – Kathy Brown & Richard Morrisroe
- Police Department – Deputy Chief John Verbich
- Fire Department – Chief Emiliano Perez
- Health Department – Diana Garcia Burns

The following is a summary of their comments:

The City of East Chicago wants to encourage investment in the community through homeownership and new business. Other priorities include improving the public transportation system, eliminating blight, rehabilitating the existing housing stock and blending new housing in with the old. The City aims to assist renters in buying homes, and homeowners in rehabilitating their houses through down payment assistance and home improvement loans and grants. A Façade Rebate Program is available for business owners, and financial incentives are in place for the businesses located in the City. Code enforcement and the enforcement of fines are priorities for the Fire Department. The Police Department wants to increase patrols in the Harbor Area, particularly in the areas where the most calls for service are reported based on the crime statistics report from last year.

The Health Department, in partnership with St. Catherine's Hospital, just completed a survey project where they talked to 500 residents of the City of East Chicago about their main concerns with the community and their well-being. Purdue University in Calumet will analyze the findings and release the final report to the City in the beginning of the new year. Preliminary findings reveal unemployment, crime, the quality of public education, and the availability of health and social services to low-income and undocumented persons to be the most prevalent issues facing residents of the City. People would like to see larger community centers with a host of different activities for people of all ages, and a wider variety of stores. People would like to see a Wal-Mart or K-Mart and more affordable grocery stores.

- **Precinct Committee Persons:**

The following is a summary of the comments made by Precinct Committee members:

The Precinct Committee Members of the East Chicago City Council were asked what they felt were the most important unmet needs in the Harbor Area NRSA, and their comments were similar to the

comments received at the citizen meeting and in the surveys. Crime and the safety issues on the streets were top concerns. Factors contributing to these concerns included poor lighting in the park, lack of proper street lighting, abandoned homes and buildings, kids loitering on the streets, and poor curb conditions. One Precinct Committee member suggested that the City bring back the Community Policing Program, where officers are assigned to particular neighborhoods and patrol the streets on foot. The idea is that the officer would get to know the kids and community members in their assigned area, and these relationships would build greater trust.

Another Precinct Committee member suggested a central, city-wide community center to bring together kids from all neighborhoods, while another suggested a grant-funded façade home-improvement plan for homeowners so that neighborhoods would look more cohesive. Other members said that they would like to see more new, single-family homes for purchase built in their neighborhoods to increase their property value.

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 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 type 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 is a large amount of vacant commercial and industrial space 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 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 out of the total City residents of 21,071 age sixteen (16) years and older, according to the American Community Survey's 5-year Estimates (2006-2010). In October 2012, according to the Bureau of Labor

and Statistics, the City had an unemployment rate of 12.4%. This is much higher when compared to the October 2012 rate of 8.7% for Lake County, 8.0% for the State of Indiana, and the national unemployment rate at the time of 7.9%.

The table below illustrates a comparison of employment by occupation among City of East Chicago residents for 1990 through 2010. 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

	1990	2000	2010	Change 1990 - 2010
Management, professional, and related occupations:	1,604	1,798	1,780	9.9%
Service occupations:	1,984	2,263	2,301	13.8%
Sales and office occupations:	3,298	2,481	2,392	(27.5%)
Construction, extraction, natural resources and maintenance occupations:	1,416	964	1,156	(18.4%)
Production, transportation, and material moving occupations:	3,188	2,915	2,485	(22.1%)
Total	**13,421**	**10,421**	**10,114**	**(24.6%)**

Source: U.S. Census Bureau, Census 1990 & 2000;
American Community Survey 5-year estimates (2006-2010), 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
- Kemira Water Solutions
- 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 a 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, food stores, banks, drug stores, etc.

Main Street contains older stores, vacant commercial, and mixed use residential/commercial buildings. Broadway Street has a PNC Bank facility, ethnic stores, 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
- Jackson Hewitt Tax Service

Food Store -

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

Pharmacy -

- Walgreens Store
- Fagen Pharmacy

Restaurants -

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

Automobile -

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

Medical -

- Alberto Jimenez, MD
- Family Eyecare Center
- Ferguson, James 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
- Calumet Contractors Supply
- ADT
- St. Luke Housing and Development Co.
- Sprint Store
- Orkin
- Midwestern Electric

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.
- **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 programs allow community-based, not-for-profit agencies to apply for either or both programs 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 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 project. 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 a match one to two with private dollars.
- **Tax Abatement –** Tax abatement can be applied for citywide under the 1983 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 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 most of 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.
- **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 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 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 housing market is depressed in the NRSA. The neighborhood is 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, 168 out of 4,326 structures.
- Large number of vacant lots, 880 parcels out of 4,326 parcels of land.
- High percentage of code deficient buildings in the area (22.1%)
- 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 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 24.8% and 24.4% respectively, which are nearly twice that of Lake County's aggregate rate of poverty at 12.2%. Because block group data is only available for the Census 2000 at this time, the following table reflects these numbers.

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), which is the most current Census data available for income and poverty characteristics at the Census Tract, City, County and State levels. The poverty rate for the City of East Chicago and Lake County also increased in the past ten years, 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

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). Both the NRSA and the City's median household incomes were much lower than the County's of $41,829. In 2010, the NRSA's median household income was significantly lower than the City of East

Chicago's, and both were much lower than the Lake County median household income of $48,723.

Based on the poverty rates and median household incomes in the past ten years, the NRSA neighborhoods have become increasingly poorer when compared to the City of East Chicago overall, and Lake County.

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 3 of these belonging to the NRSA. Regardless of these, the NRSA's Low/Mod percentage is still slightly higher at 65.8% than the City of East Chicago's overall percentage at 64.6%.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**BLKGRP**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,046**	**1,170**	**89**
030200	**1**	**852**	**986**	**86**
030200	**2**	**450**	**709**	**64**
030300	**1**	**755**	**921**	**82**
030300	**2**	**1,712**	**2,005**	**85**
030300	**3**	**63**	**105**	**60**
030400	**1**	**474**	**711**	**67**
030400	**2**	**938**	**1,474**	**64**
030400	**3**	**1,068**	**1,489**	**72**
030500	**1**	**630**	**1,008**	**63**
030500	2	252	779	32
030500	**3**	**791**	**1,373**	**58**
030500	**4**	**605**	**1,146**	**53**
030600	**1**	**1,053**	**1,497**	**70**
030600	**2**	**745**	**1,072**	**70**
030600	**3**	**629**	**1,093**	**58**
030600	4	588	1,271	46
030700	**1**	**613**	**999**	**61**
030700	**2**	**899**	**1,385**	**65**
030800	**1**	**681**	**1,007**	**68**
030800	**2**	**599**	**930**	**64**

030800	**3**	**1,011**	**1,532**	**66**
030800	4	633	1,319	48
030900	**1**	**1,012**	**1,446**	**70**
030900	2	597	1,271	47
030900	3	644	1,635	39
031000	**1**	**986**	**1,163**	**85**
031000	**2**	**491**	**726**	**68**
City of East Chicago's Total:		**20,817**	**32,222**	**64.6%**

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 64.6%, while the Harbor Area NRSA is comparable with a low- and moderate-income population of 65.9%. Or another way to look at this is the Harbor Area NRSA has approximately 46% of the City's total low- and moderate-income population.

The minority population in the NRSA comprises 75.2% of the total NRSA population and approximately 33% of the total population for the City of East Chicago. City-wide, the minority population totals approximately 64.5% of the population. The minority population in the NRSA makes up 51.3% of the City's total minority population, even though it contains only 33% of the City's total population.

Census Tract and Block Group	Total	Minority Individuals	Minority %
CT 301 BG 1	1,456	1,432	98.4%
CT 302 BG 1	907	727	80.2%
CT 302 BG 2	529	384	72.6%
CT 303 BG 1	780	70	89.7%
CT 308 BG 1	845	553	65.4%
CT 308 BG 2	792	556	70.2%
CT 308 BG 3	1,362	881	64.7%
CT 308 BG 4	1,273	769	60.4%
CT 309 BG 1	1,279	891	69.7%
CT 309 BG 2	1,015	715	70.4%

CT 309 BG 3	1,281	872	68.1%
CT 310 BG 1	890	803	90.2%
CT 310 BG 2	670	547	81.6%
Total NRSA	**13,079**	**9,830**	**75.2%**
Total City of East Chicago	**29,698**	**19,168**	**64.5%**

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

7. CRIME AND SECURITY CONCERNS

Of the 36,982 calls made to the 911 call-center in 2012, there were 34,905 that required police dispatch. 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 20.4% of the 911 calls made in the City of East Chicago in 2012. 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	2012 Calls	
	#	%
Area 10	2,809	7.6%
Area 20	2,865	7.7%
Area 30	3,226	8.7%
Area 40	7,544	20.4%
Harbor Area	**16,444**	**44.5%**
Total City of East Chicago	**36,982**	**100.0%**

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

Overall, the 16,444 calls to the 911 center coming from the Harbor Area accounted for 44.5%, or almost half, of the total calls in the City of East Chicago in 2012. Of these, 1,051 (6.4%) 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 half 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	8	3.8%	5	2.4%	9	5.2%	16	3.5%	38	3.6%	75	3.7%
Battery	60	28.2%	52	24.8%	35	20.3%	150	32.9%	297	28.3%	518	25.3%
Child Abuse	0	0.0%	4	1.9%	1	0.6%	3	0.7%	8	0.8%	22	1.1%
Domestic Incident/ Domestic Battery	42	19.7%	38	18.1%	29	16.9%	100	21.9%	209	19.9%	455	22.2%
Fight	26	12.2%	25	11.9%	14	8.1%	58	12.7%	123	11.7%	261	12.8%
Homicide	1	0.5%	0	0.0%	0	0.0%	0	0.0%	1	0.1%	2	0.1%
Sex Offense/Rape	4	1.9%	3	1.4%	6	3.5%	6	1.3%	19	1.8%	34	1.7%
Shots Fired	68	31.9%	79	37.6%	78	45.3%	118	25.9%	343	32.6%	661	32.3%
Stabbing	0	0.0%	3	1.4%	0	0.0%	3	0.7%	6	0.6%	9	0.4%
Suicide	4	1.9%	1	0.5%	0	0.0%	2	0.4%	7	0.7%	9	0.4%
Total Violent Crime Calls	**213**	**7.6%**	**210**	**7.3%**	**172**	**5.3%**	**456**	**6.0%**	**1,051**	**6.4%**	**2,046**	**5.5%**
Total Calls	**2,809**	(X)	**2,865**	(X)	**3,226**	(X)	**7,544**	(X)	**16,444**	**(X)**	**36,982**	**(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. There are insufficient funds at the time to complete this community facility.
- A new Food/Grocery Store is to be located along Martin Luther King, Jr. Corridor. There is only one food/grocery store in the NRSA, which is Sterks on Columbus Drive. 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 could be redeveloped for new business enterprises. The residents have expressed a need for a large central community center to promote

new recreational opportunities for both the youth and elderly in the Harbor Area NRSA.

- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to access federal funds for community projects.
- There is a need for more police protection and "community policing" in the neighborhood.
- Code enforcement efforts need to be "stepped up" 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.
- A more strategic approach is needed to concentrate revitalization efforts in target areas and then spread out from the center.
- 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.

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 current financial crisis triggered by the continued mortgage defaults rates and the devaluation of home prices. It is anticipated there will be continued tightening of credit which will make mortgages even more difficult to obtain for lower income persons in challenged markets such as the Harbor Area NRSA.
- Small lots on scattered sites need to be assembled, and numerous title problems and tax liens may have to be addressed.
- The lack of funds to undertake needed community development projects must be overcome.

- 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.
- 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 the stigmas the area may be perceived to have or not.
- Maintaining the interest and involvement of residents, City officials, and community agencies committed to revitalization the Harbor Area.

F. ECONOMIC EMPOWERMENT

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

The 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.
- 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.

1. INCREASE ECONOMIC OPPORTUNITIES

The following economic and development strategy is proposed 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 walkable 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 Redevelopment Department for construction of new housing.
- Initiate a systematic 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 Department.
- Market vacant public owned properties for infill housing or for sale to adjacent property owners.
- Develop 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.
- Establish a working relationship with employment agencies and businesses in the NRSA.
- 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 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.

3. PROMOTE REVITALIZATION

- Demolish vacant dilapidated structures throughout the NRSA.
- Clean-up the alleys and vacant lots.
- Develop green spaces and landscaped buffers.
- Reconstruct deteriorated streets, curbs, and walks.
- Plant trees in the public right-of-way along streets.
- Install new street signs and traffic signs.
- Improve street lighting with new light fixtures.
- Install handicapped ramps at street intersections where needed.
- Form “block watch” & “crime watch” units.
- Initiate regular police patrols in the NRSA.
- Man the police substation.
- Eliminate vacant structures used as “crack houses.”
- Eliminate places for criminals to “hide” through neighborhood cleanup programs.
- Prepare a brochure of the programs that are available in the NRSA.
- Hold citizen meetings in the neighborhood to inform residents of what programs are available to assist them.
- 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

4. HOUSING DEVELOPMENT

- Assemble lots into developable parcels.
- Identify builders and developers for new housing.
- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not big 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.
- Obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- 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 – 75 structures @ $8,000 to $10,000/demo
- Street Reconstruction – 5 streets @ $150,000 to $175,000/street
- Walks, Curbs & Ramps – 10,000 L.F. @ $100 to $125/L.F.
- Landscaping – 2 parks @ $50,000/park
- Street Planting – 500 trees @ $450/tree
- Recreation – New Community Center $2,500,000 - $3,500,000
- Assemblage of Sites – 75 parcels @ $5,000/parcel
- Construction of New Housing – 5 new houses @ $175,000/ home

  Rehabilitation of Housing – 125 houses @ $25,000/house
- Rehabilitation of Rental Units – 50 apartments @ $15,000/unit
- Business Façade Improvements – 10 Properties @ $10,000/property
- Small Business Development – 10 Enterprises @ $25,000/Loan
- Job Enhancement/Training – 50 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 small target sections of the Harbor Area NRSA.

G. 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.
- 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 new 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.
- 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.
- Develop a systematic 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.
- Provide information and refer Harbor Area NRSA residents to Work One for job placement opportunities.
- 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 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).
- 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.

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 50 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 fifty (50) 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.

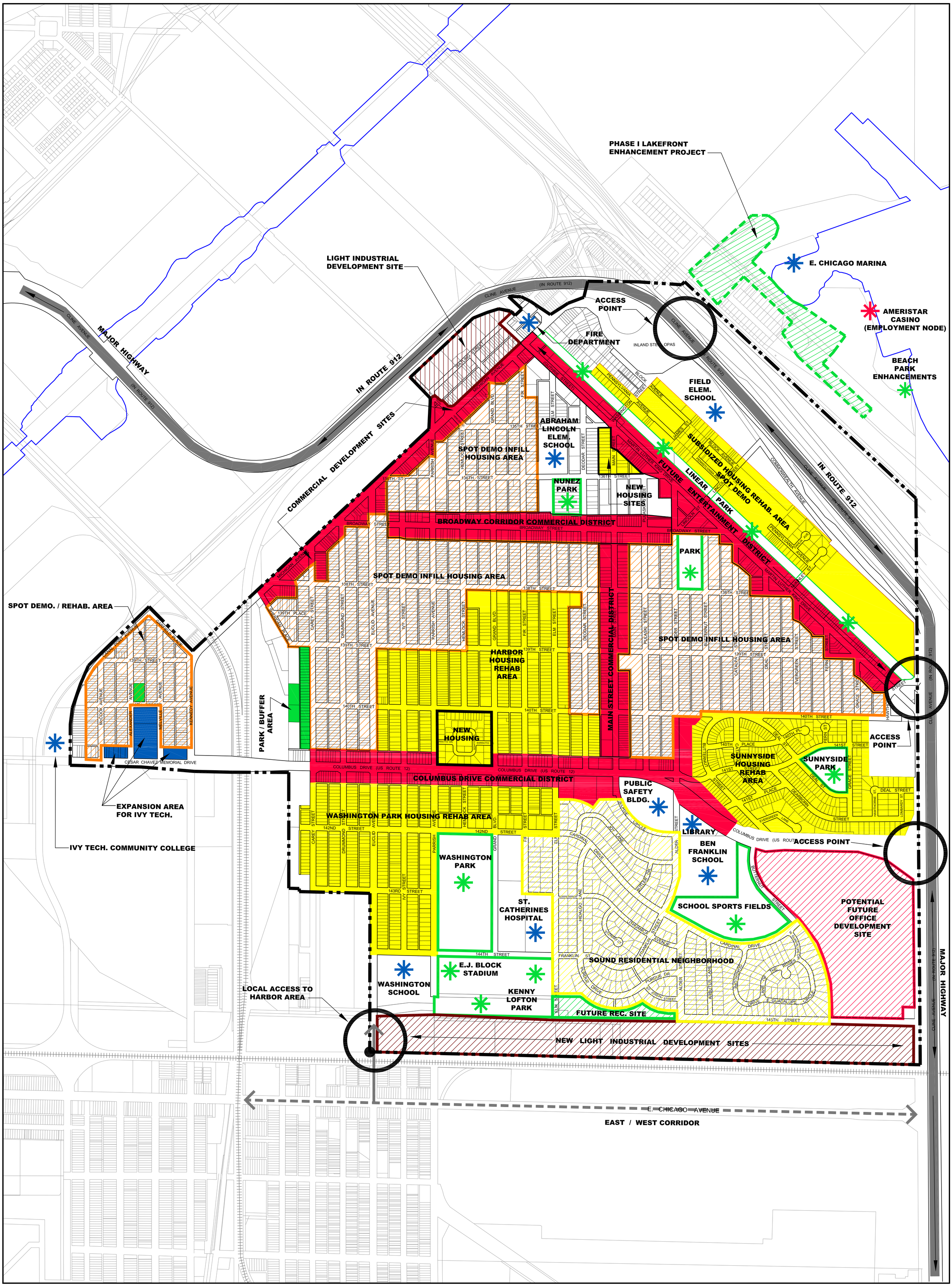
- **Public Safety Improvements –**
  - Formation of a block watch/crime watch organization.
  - Assignment of a police patrol car to the Harbor Area NRSA.

- **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 the new non-profit and housing development agencies.
  - Initiation of city code enforcement on a systematic block by block basis.
  - Demolition of up to 35 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 fifty (50) new job opportunities in the NRSA.

Attached is a map entitled “Potential Development Initiatives” which illustrates some of the development opportunities and strategies for the Harbor Area NRSA.



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

N

0' 450' 900'
225' 675'

Map Legend

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Potential Development Initiatives

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

H. APPENDIX

1. CENSUS DATA

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

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

All general population and housing data was taken from the 2010 Census Summary Report on the U.S. Census Bureau's American Fact Finder website. The socioeconomic and physical housing data was not available at the block group level in the 2010 Census Summary Report, so the data was taken from the Census 2000 Summary Rep

TOTAL POPULATION
UNIVERSE: TOTAL POPULATIOI
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1	C.T. 302, B.G. 1	C.T. 302, B.G. 2	C.T. 303, B.G. 1	C.T. 308, B.G. 1	C.T. 308, B.G. 2	C.T. 308, B.G. 3	C.T. 308, B.G. 4	C.T. 309, B.G. 1	C.T. 309, B.G. 2	C.T. 309, B.G. 3	C.T. 310, B.G. 1	C.T. 310, B.G. 2	Total NRSA	Total City of East Chicago
Population:	1,456	907	529	780	845	792	1,362	1,273	1,279	1,015	1,281	890	670	13,079	29,698

SEX BY AGE
UNIVERSE: TOTAL POPULATIOI
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	1,456	100.00%	907	100.00%	529	100.00%	780	100.00%	845	100.00%	792	100.00%	1,362	100.00%	1,273	100.00%	1,279	100.00%	1,015	100.00%	1,281	100.00%	890	100.00%	670	100.00%	13,079	100.00%	29,698	100.00%
Median Age:	19.7	(X)	24	(X)	25	(X)	40	(X)	31.4	(X)	36.9	(X)	36	(X)	35.8	(X)	31.7	(X)	44.3	(X)	43.1	(X)	26.2	(X)	38.2	(X)	33.3	(X)	30.9	(X)
Under 5 years:	156	29.90%	60	15.60%	34	13.80%	21	6.10%	32	7.80%	39	10.70%	52	8.10%	53	8.80%	73	12.00%	35	7.00%	40	6.60%	60	16.20%	27	8.30%	682	11.50%	1,444	4.90%
5 to 9 years:	103	19.70%	68	17.70%	22	8.90%	36	10.50%	45	10.90%	26	7.10%	54	8.40%	60	10.00%	48	7.90%	23	4.60%	34	5.60%	49	13.20%	23	7.10%	591	10.00%	1,353	4.60%
10 to 14 years:	47	9.00%	35	9.10%	21	8.50%	22	6.40%	38	9.20%	26	7.10%	47	7.30%	42	7.00%	50	8.20%	33	6.60%	48	8.00%	43	11.60%	18	5.60%	470	7.90%	1,173	3.90%
15 to 19 years:	45	8.60%	38	9.90%	40	16.20%	35	10.20%	36	8.80%	25	6.90%	59	9.20%	37	6.10%	35	5.70%	33	6.60%	36	6.00%	31	8.40%	27	8.30%	477	8.10%	1,139	3.80%
20 to 24 years:	44	8.40%	21	5.50%	22	8.90%	10	2.90%	32	7.80%	17	4.70%	41	6.40%	33	5.50%	51	8.40%	28	5.60%	33	5.50%	15	4.00%	27	8.30%	374	6.30%	865	2.90%
25 to 29 years:	32	6.10%	22	5.70%	12	4.90%	13	3.80%	25	6.10%	30	8.20%	44	6.80%	37	6.10%	29	4.80%	37	7.40%	36	6.00%	14	3.80%	26	8.00%	357	6.00%	915	3.10%
30 to 34 years:	19	3.60%	27	7.00%	15	6.10%	16	4.70%	20	4.90%	27	7.40%	35	5.40%	41	6.80%	37	6.10%	24	4.80%	35	5.80%	16	4.30%	16	4.90%	328	5.50%	901	3.00%
35 to 39 years:	15	2.90%	18	4.70%	12	4.90%	23	6.70%	24	5.80%	20	5.50%	27	4.20%	35	5.80%	36	5.90%	26	5.20%	26	4.30%	15	4.00%	25	7.70%	302	5.10%	804	2.70%
40 to 44 years:	16	3.10%	6	1.60%	14	5.70%	25	7.30%	19	4.60%	18	4.90%	51	7.90%	34	5.60%	46	7.50%	36	7.20%	33	5.50%	13	3.50%	12	3.70%	323	5.50%	750	2.50%
45 to 49 years:	10	1.90%	21	5.50%	12	4.90%	30	8.80%	31	7.50%	24	6.60%	39	6.10%	32	5.30%	34	5.60%	33	6.60%	44	7.30%	13	3.50%	22	6.80%	345	5.80%	811	2.70%
50 to 54 years:	8	1.50%	13	3.40%	17	6.90%	28	8.20%	29	7.10%	31	8.50%	50	7.80%	42	7.00%	60	9.80%	45	9.00%	41	6.80%	24	6.50%	17	5.20%	405	6.80%	957	3.20%
55 to 59 years:	11	2.10%	9	2.30%	6	2.40%	17	5.00%	21	5.10%	20	5.50%	31	4.80%	46	7.60%	38	6.20%	33	6.60%	49	8.10%	16	Ager	19	5.90%	316	5.30%	806	2.70%
60 to 64 years:	8	1.50%	15	3.90%	8	3.20%	21	6.10%	16	3.90%	24	6.60%	45	7.00%	29	4.80%	19	3.10%	22	4.40%	32	5.30%	19	5.10%	27	8.30%	285	4.80%	624	2.10%
65 to 69 years:	2	0.40%	1	0.30%	4	1.60%	18	5.30%	9	2.20%	7	1.90%	17	2.60%	14	2.30%	9	1.50%	19	3.80%	28	4.70%	17	4.60%	13	4.00%	158	2.70%	380	1.30%
70 to 74 years:	1	0.20%	6	1.60%	3	1.20%	9	2.60%	8	1.90%	12	3.30%	22	3.40%	15	2.50%	15	2.50%	30	6.00%	32	5.30%	8	2.20%	7	2.20%	168	2.80%	330	1.10%
75 to 79 years:	2	0.40%	17	4.40%	3	1.20%	10	2.90%	13	3.20%	7	1.90%	10	1.60%	19	3.20%	17	2.80%	20	4.00%	25	4.20%	6	1.60%	10	3.10%	159	2.70%	301	1.00%
80 to 84 years:	2	0.40%	6	1.60%	1	0.40%	5	1.50%	7	1.70%	5	1.40%	11	1.70%	23	3.80%	6	1.00%	16	3.20%	15	2.50%	4	1.10%	5	1.50%	106	1.80%	206	0.70%
85 years and over:	1	0.20%	2	0.50%	1	0.40%	3	0.90%	6	1.50%	6	1.60%	9	1.40%	11	1.80%	7	1.10%	7	1.40%	15	2.50%	8	2.20%	3	0.90%	79	1.30%	150	0.50%
Male:	522	35.90%	385	42.40%	247	46.70%	342	43.80%	411	48.60%	364	46.00%	644	47.30%	603	47.40%	610	47.70%	500	49.30%	602	47.00%	371	41.70%	324	48.40%	5,925	45.30%	13,909	46.80%
Median Male Age:	10.2	(X)	18.5	(X)	21.1	(X)	39	(X)	29.6	(X)	32.9	(X)	33	(X)	34.7	(X)	32.2	(X)	41.9	(X)	41.5	(X)	20.4	(X)	34.5	(X)	30	(X)	30.3	(X)
Under 5 years:	148	15.80%	57	10.90%	22	7.80%	26	5.90%	38	8.80%	35	8.20%	54	7.50%	47	7.00%	61	9.10%	32	6.20%	42	6.20%	68	13.10%	16	4.60%	646	9.00%	1,412	4.80%
5 to 9 years:	127	13.60%	54	10.30%	32	11.30%	22	5.00%	26	6.00%	22	5.10%	56	7.80%	46	6.90%	54	8.10%	30	5.80%	31	4.60%	49	9.40%	18	5.20%	567	7.90%	1,321	4.40%
10 to 14 years:	62	6.60%	33	6.30%	21	7.40%	37	8.40%	33	7.60%	21	4.90%	45	6.30%	50	7.50%	44	6.60%	21	4.10%	41	6.00%	40	7.70%	20	5.80%	468	6.50%	1,181	4.00%
15 to 19 years:	47	5.00%	44	8.40%	24	8.50%	34	7.80%	32	7.40%	30	7.00%	52	7.20%	42	6.30%	48	7.20%	31	6.00%	48	7.10%	35	6.70%	36	10.40%	503	7.00%	1,195	4.00%
20 to 24 years:	133	14.20%	54	10.30%	27	9.60%	25	5.70%	36	8.30%	24	5.60%	43	6.00%	46	6.90%	61	9.10%	28	5.40%	31	4.60%	43	8.30%	20	5.80%	571	8.00%	1,138	3.80%
25 to 29 years:	139	14.90%	49	9.40%	21	7.40%	27	6.20%	32	7.40%	35	8.20%	51	7.10%	48	7.20%	53	7.90%	20	3.90%	25	3.70%	51	9.80%	18	5.20%	569	8.00%	1,256	4.20%
30 to 34 years:	56	6.00%	31	5.90%	23	8.20%	18	4.10%	27	6.20%	25	5.80%	40	5.60%	44	6.60%	49	7.30%	22	4.30%	42	6.20%	38	7.30%	17	4.90%	432	6.00%	1,083	3.60%
35 to 39 years:	46	4.90%	44	8.40%	21	7.40%	25	5.70%	24	5.50%	26	6.10%	37	5.20%	36	5.40%	50	7.50%	22	4.30%	45	6.60%	16	3.10%	20	5.80%	412	5.80%	955	3.20%
40 to 44 years:	29	3.10%	23	4.40%	17	6.00%	26	5.90%	26	6.00%	24	5.60%	51	7.10%	33	4.90%	33	4.90%	37	7.20%	34	5.00%	28	5.40%	30	8.70%	391	5.50%	873	2.90%
45 to 49 years:	32	3.40%	25	4.80%	20	7.10%	28	6.40%	22	5.10%	26	6.10%	54	7.50%	38	5.70%	49	7.30%	38	7.40%	46	6.80%	26	5.00%	18	5.20%	422	5.90%	898	3.00%
50 to 54 years:	36	3.90%	18	3.40%	8	2.80%	26	5.90%	35	8.10%	37	8.60%	55	7.70%	67	10.00%	43	6.40%	44	8.50%	63	9.30%	30	5.80%	30	8.70%	492	6.90%	1,018	3.40%
55 to 59 years:	32	3.40%	18	3.40%	7	2.50%	20	4.60%	19	4.40%	24	5.60%	34	4.70%	42	6.30%	33	4.90%	37	7.20%	33	4.90%	26	5.00%	19	5.50%	353	4.90%	805	2.70%
60 to 64 years:	17	1.80%	17	3.30%	10	3.50%	26	5.90%	21	4.80%	24	5.60%	45	6.30%	28	4.20%	25	3.70%	31	6.00%	46	6.80%	27	5.20%	21	6.10%	338	4.70%	664	2.20%
65 to 69 years:	10	1.10%	8	1.50%	9	3.20%	24	5.50%	10	2.30%	22	5.10%	28	3.90%	30	4.50%	17	2.50%	33	6.40%	51	7.50%	11	2.10%	18	5.20%	271	3.80%	530	1.80%
70 to 74 years:	7	0.70%	12	2.30%	6	2.10%	21	4.80%	12	2.80%	7	1.60%	20	2.80%	22	3.30%	21	3.10%	33	6.40%	42	6.20%	9	1.70%	11	3.20%	223	3.10%	449	1.50%
75 to 79 years:	6	0.60%	13	2.50%	5	1.80%	16	3.70%	20	4.60%	17	4.00%	19	2.60%	21	3.10%	7	1.00%	29	5.60%	21	3.10%	11	2.10%	18	5.20%	203	2.80%	366	1.20%
80 to 84 years:	2	0.20%	13	2.50%	4	1.40%	18	4.10%	13	3.00%	11	2.60%	26	3.60%	16	2.40%	8	1.20%	17	3.30%	23	3.40%	5	1.00%	6	1.70%	162	2.30%	358	1.20%
85 years and over:	5	0.50%	9	1.70%	5	1.80%	19	4.30%	8	1.80%	9	2.10%	8	1.10%	14	2.10%	13	1.90%	10	1.90%	15	2.20%	6	1.20%	10	2.90%	131	1.80%	287	1.00%
Female:	934	64.10%	522	57.60%	282	53.30%	438	56.20%	434	51.40%	428	54.00%	718	52.70%	670	52.60%	669	52.30%	515	50.70%	679	53.00%	519	58.30%	346	51.60%	7,154	54.70%	15,789	53.20%
Median Female Age:	23.6	(X)	27.1	(X)	28	(X)	40.7	(X)	33.6	(X)	39.6	(X)	37.8	(X)	37.9	(X)	31.3	(X)	47.7	(X)	45.1	(X)	27.7	(X)	41.5	(X)	35.5	(X)	31.5	(X)

RACE
UNIVERSE: TOTAL POPULATIOI
2010 CENSUS REDISTRICTING DATA (PUBLIC LAW 94-171) SUMMARY FILE

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White only:	24	1.60%	180	19.80%	145	27.40%	80	10.26%	292	34.60%	236	29.80%	481	35.30%	504	39.60%	388	30.30%	300	29.60%	409	31.90%	87	9.80%	123	18.40%	3,249	24.84%	10,530	35.50%
Black or African American only:	1,365	93.80%	615	67.80%	237	44.80%	641	82.18%	321	38.00%	327	41.30%	454	33.30%	471	37.00%	569	44.50%	579	57.00%	542	42.30%	718	80.70%	453	67.60%	7,292	55.75%	12,736	42.90%
American Indian and Alaska Native only:	1	0.10%	1	0.10%	1	0.20%	7	0.90%	5	0.60%	5	0.60%	13	1.00%	12	0.90%	1	0.10%	6	0.60%	1	0.10%	1	0.10%	0	0.00%	54	0.41%	187	0.60%
Asian only:	0	0.00%	1	0.10%	1	0.20%	0	0.00%	0	0.00%	4	0.50%	3	0.20%	2	0.20%	0	0.00%	0	0.00%	1	0.10%	7	0.80%	0	0.00%	19	0.15%	34	0.10%
Native Hawaiian and other Pacific Islander only:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	3	0.40%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.10%	4	0.03%	12	0.00%
Some Other Race only:	13	0.90%	82	9.00%	122	23.10%	35	4.49%	197	23.30%	204	25.80%	363	26.70%	259	20.30%	294	23.00%	114	11.20%	292	22.80%	53	6.00%	70	10.40%	2,098	16.04%	5,371	18.10%
Hispanic or Latino:	97	6.70%	275	30.30%	279	52.70%	116	14.87%	515	60.90%	436	55.10%	864	63.40%	766	60.20%	663	51.80%	398	39.20%	661	51.60%	149	16.70%	193	28.80%	5,412	41.38%	15,105	50.90%
Total:	1,456	100.00%	907	100.00%	529	100.00%	780	100.00%	845	100.00%	792	100.00%	1,362	100.00%	1,273	100.00%	1,279	100.00%	1,015	100.00%	1,281	100.00%	890	100.00%	670	100.00%	13,079	100.00%	29,698	100.00%

HOUSEHOLD INCOME IN 199(
UNIVERSE: HOUSEHOLDS
CENSUS 2000 SUMMARY FILE 3 SAMPLE DATA

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	481	100.00%	359	100.00%	243	100.00%	355	100.00%	419	100.00%	319	100.00%	463	100.00%	471	100.00%	554	100.00%	427	100.00%	591	100.00%	471	100.00%	296	100.00%	5,449	100.00%	11,689	100.00%
Less than $10,000:	215	44.70%	159	44.30%	48	19.80%	51	5.62%	90	21.50%	52	16.30%	80	17.30%	60	12.70%	97	17.50%	42	9.80%	37	6.30%	216	45.90%	38	12.80%	1,185	21.75%	2,418	20.70%
$10,000 to $14,999:	65	13.50%	35	9.70%	13	5.30%	39	4.30%	44	10.50%	37	11.60%	45	9.70%	25	5.30%	58	10.50%	16	3.70%	39	6.60%	81	17.20%	46	15.50%	543	9.97%	1,091	9.30%
$15,000 to $24,999:	119	24.70%	50	13.90%	29	11.90%	116	12.79%	58	13.80%	35	11.00%	85	18.40%	72	15.30%	123	22.20%	34	8.00%	97	16.40%	72	15.30%	53	17.90%	943	17.31%	2,018	17.30%
$25,000 to $34,999:	28	5.80%	39	10.90%	43	17.70%	56	6.17%	57	13.60%	73	22.90%	74	16.00%	57	12.10%	81	14.60%	71	16.60%	75	12.70%	50	10.60%	46	15.50%	750	13.76%	1,636	14.00%
$35,000 to $49,999:	25	5.20%	69	19.20%	69	28.40%	60	6.62%	85	20.30%	32	10.00%	44	9.50%	82	17.40%	95	17.10%	99	23.20%	64	10.80%	26	5.50%	53	17.90%	803	14.74%	1,782	15.20%
$50,000 to $74,999:	14	2.90%	7	1.90%	41	16.90%	18	1.98%	53	12.60%	38	11.90%	64	13.80%	102	21.70%	51	9.20%	103	24.10%	133	22.50%	17	3.60%	25	8.40%	666	12.22%	1,565	13.40%
$75,000 to $99,999:	0	0.00%	0	0.00%	0	0.00%	15	1.65%	25	6.00%	18	5.60%	29	6.30%	25	5.30%	17	3.10%	21	4.90%	79	13.40%	9	1.90%	25	8.40%	263	4.83%	643	5.50%
$100,000 to $149,999:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	34	10.70%	30	6.50%	26	5.50%	20	3.60%	27	6.30%	41	6.90%	0	0.00%	10	3.40%	188	3.45%	332	2.80%
$150,000 to $199,999:	8	1.70%	0	0.00%	0	0.00%	0	0.00%	7	1.70%	0	0.00%	0	0.00%	15	3.20%	12	2.20%	5	1.20%	26	4.40%	0	0.00%	0	0.00%	73	1.34%	113	1.00%
$200,000 or more:	7	1.50%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	12	2.60%	7	1.50%	0	0.00%	9	2.10%	0	0.00%	0	0.00%	0	0.00%	35	0.64%	91	0.80%
Median household income in 1999:	$ 11,250.00	(X)	$ 12,135.00	(X)	$ 29,250.00	(X)	$ 23,381.00	(X)	$ 26,563.00	(X)	$ 29,922.00	(X)	$ 30,250.00	(X)	$ 40,642.00	(X)	$ 24,821.00	(X)	$ 41,523.00	(X)	$ 45,673.00	(X)	$ 11,219.00	(X)	$ 26,719.00	(X)	$ 27,181.00	(X)	$ 26,538.00	(X)

SEX BY OCCUPATION FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER
UNIVERSE: CIVILIAN EMPLOYED POPULATION AGE 16 YEARS AND OVE
CENSUS 2000 SUMMARY FILE 3 SAMPLE DATA

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population:	1,456	100.00%	907	100.00%	529	100.00%	780	100.00%	845	100.00%	792	100.00%	1,362	100.00%	1,273	100.00%	1,279	100.00%	1,015	100.00%	1,281	100.00%	890	100.00%	670	100.00%	13,079	100.00%	26,698	100.00%
Total employed civilian population 16 years and older :	245	16.80%	217	23.90%	180	34.00%	269	34.50%	366	43.30%	324	40.90%	529	38.80%	585	46.00%	457	35.70%	489	48.20%	658	51.40%	266	29.90%	250	37.30%	4,835	37.00%	10,421	39.00%
Male:	59	24.10%	96	44.20%	106	58.90%	125	46.50%	230	62.80%	186	57.40%	301	56.90%	239	40.90%	236	51.60%	232	47.40%	363	55.20%	106	39.80%	101	40.40%	2,380	49.20%	5,352	51.40%
Management, professional, and related occupations:	9	15.30%	0	0.00%	20	18.90%	21	16.80%	38	16.50%	25	13.40%	43	14.30%	43	18.00%	34	14.40%	25	10.80%	49	13.50%	20	18.90%	5	5.00%	332	13.90%	701	13.10%
Service occupations:	11	18.60%	51	53.10%	32	30.20%	25	20.00%	34	14.80%	27	14.50%	50	16.60%	45	18.80%	32	13.60%	44	19.00%	81	22.30%	31	29.20%	7	6.90%	470	19.70%	907	16.90%
Sales and office occupations:	9	15.30%	0	0.00%	0	0.00%	3	2.40%	10	4.30%	57	30.60%	34	11.30%	30	12.60%	35	14.80%	34	14.70%	25	6.90%	17	16.00%	14	13.90%	268	11.30%	632	11.80%
Farming, fishing, and forestry occupations	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	5	1.40%	0	0.00%	0	0.00%	5	0.20%	5	0.10%
Construction, extraction, and maintenance occupations:	14	23.70%	0	0.00%	7	6.60%	8	6.40%	46	20.00%	5	2.70%	50	16.60%	35	14.60%	65	27.50%	14	6.00%	58	16.00%	0	0.00%	15	14.90%	317	13.30%	891	16.60%
Production, transportation, and material moving occupations:	16	27.10%	45	46.90%	47	44.30%	68	54.40%	102	44.30%	72	38.70%	124	41.20%	86	36.00%	70	29.70%	115	49.60%	145	39.90%	38	35.80%	60	59.40%	988	41.50%	2,216	41.40%
Female:	186	75.90%	121	55.80%	74	41.10%	144	53.50%	136	37.20%	138	42.60%	228	43.10%	346	59.10%	221	48.40%	257	52.60%	295	44.80%	160	60.20%	149	59.60%	2,455	50.80%	5,069	48.60%
Management, professional, and related occupations:	30	16.10%	17	14.00%	6	8.10%	49	34.00%	14	10.30%	40	29.00%	43	18.90%	109	31.50%	45	20.40%	42	16.30%	87	29.50%	23	14.40%	23	15.40%	528	21.50%	1,097	21.60%
Service occupations:	73	39.20%	26	21.50%	13	17.60%	47	32.60%	45	33.10%	46	33.30%	78	34.20%	56	16.20%	81	36.70%	49	19.10%	94	31.90%	79	49.40%	48	32.20%	735	29.90%	1,356	26.80%
Sales and office occupations:	64	34.40%	53	43.80%	55	74.30%	38	26.40%	58	42.60%	45	32.60%	94	41.20%	87	25.10%	63	28.50%	116	45.10%	76	25.80%	52	32.50%	42	28.20%	843	34.30%	1,849	36.50%
Farming, fishing, and forestry occupations	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	7	3.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	7	0.30%	7	0.10%
Construction, extraction, and maintenance occupations:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	17	4.90%	6	2.70%	5	1.90%	0	0.00%	0	0.00%	7	4.70%	35	1.40%	61	1.20%
Production, transportation, and material moving occupations:	19	10.20%	25	20.70%	0	0.00%	10	6.90%	19	14.00%	7	5.10%	6	2.60%	77	22.30%	26	11.80%	45	17.50%	38	12.90%	6	3.80%	29	19.50%	307	12.50%	699	13.80%

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

SEX BY EDUCATIONAL ATTAINMENT FOR THE POPULATION 25 YEARS AND OVEI
UNIVERSE: POPULATION 25 YEARS AND OVEI
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	**449**	**100.00%**	**495**	**100.00%**	**428**	**100.00%**	**585**	**100.00%**	**691**	**100.00%**	**569**	**100.00%**	**807**	**100.00%**	**831**	**100.00%**	**834**	**100.00%**	**794**	**100.00%**	**1,064**	**100.00%**	**599**	**100.00%**	**448**	**100.00%**	**8,594**	**100.00%**	**18,777**	**100.00%**
Male:	137	30.51%	219	44.24%	216	50.47%	238	40.68%	371	53.69%	277	48.68%	403	49.94%	368	44.28%	393	47.12%	389	48.99%	530	49.81%	228	38.06%	179	39.96%	3,948	45.94%	8,702	46.34%
No schooling completed:	0	0.00%	0	0.00%	9	4.17%	16	6.72%	31	8.36%	7	2.53%	11	2.73%	21	5.71%	50	12.72%	15	3.86%	19	3.58%	22	9.65%	6	3.35%	207	5.24%	(X)	(X)
Less than 9th grade:	9	6.57%	103	47.03%	46	21.30%	46	19.33%	69	18.60%	48	17.33%	102	25.31%	61	16.58%	35	8.91%	72	18.51%	59	11.13%	53	23.25%	18	10.06%	721	18.26%	1,781	20.47%
9th to 12th grade, no diploma:	45	32.85%	45	20.55%	15	6.94%	52	21.85%	110	29.65%	49	17.69%	101	25.06%	64	17.39%	85	21.63%	58	14.91%	70	13.21%	46	20.18%	63	35.20%	803	20.34%	1,686	19.37%
High school graduate (includes equivalency):	49	35.77%	44	20.09%	87	40.28%	101	42.44%	106	28.57%	65	23.47%	95	23.57%	108	29.35%	102	25.95%	125	32.13%	188	35.47%	60	26.32%	65	36.31%	1,195	30.27%	2,978	34.22%
Some college, no degree:	17	12.41%	14	6.39%	34	15.74%	8	3.36%	18	4.85%	47	16.97%	73	18.11%	64	17.39%	70	17.81%	114	29.31%	108	20.38%	7	3.07%	22	12.29%	596	15.10%	1,338	15.38%
Associate degree:	9	6.57%	0	0.00%	14	6.48%	0	0.00%	16	4.31%	14	5.05%	14	3.47%	16	4.35%	7	1.78%	5	1.29%	33	6.23%	31	13.60%	5	2.79%	164	4.15%	358	4.11%
Bachelor's degree:	8	5.84%	0	0.00%	11	5.09%	15	6.30%	21	5.66%	39	14.08%	7	1.74%	27	7.34%	39	9.92%	0	0.00%	39	7.36%	0	0.00%	0	0.00%	206	5.22%	404	4.64%
Graduate or professional degree:	0	0.00%	13	2.63%	0	0.00%	0	0.00%	0	0.00%	8	2.89%	0	0.00%	7	1.90%	5	1.27%	0	0.00%	14	2.64%	9	3.95%	0	0.00%	56	1.42%	157	1.80%
Female:	312	69.49%	276	55.76%	212	49.53%	347	59.32%	320	46.31%	292	51.32%	404	50.06%	463	55.72%	441	52.88%	405	51.01%	534	50.19%	371	61.94%	269	60.04%	4,646	54.06%	10,075	53.66%
No schooling completed:	6	1.92%	32	11.59%	28	13.21%	20	5.76%	8	2.50%	0	0.00%	10	2.48%	11	2.38%	30	6.80%	12	2.96%	13	2.43%	7	1.89%	0	0.00%	177	3.81%	(X)	(X)
Less than 9th grade:	32	10.26%	32	11.59%	42	19.81%	46	13.26%	57	17.81%	53	18.15%	110	27.23%	50	10.80%	56	12.70%	48	11.85%	59	11.05%	60	16.17%	26	9.67%	671	14.44%	1,917	19.03%
9th to 12th grade, no diploma:	124	39.74%	72	26.09%	20	9.43%	50	14.41%	70	21.88%	56	19.18%	48	11.88%	62	13.39%	137	31.07%	78	19.26%	45	8.43%	85	22.91%	69	25.65%	916	19.72%	2,018	20.03%
High school graduate (includes equivalency):	69	22.12%	104	37.68%	47	22.17%	148	42.65%	128	40.00%	116	39.73%	140	34.65%	156	33.69%	90	20.41%	139	34.32%	194	36.33%	81	21.83%	108	40.15%	1,520	32.72%	3,402	33.77%
Some college, no degree:	62	19.87%	30	10.87%	75	35.38%	44	12.68%	33	10.31%	36	12.33%	53	13.12%	72	15.55%	88	19.95%	82	20.25%	106	19.85%	116	31.27%	54	20.07%	851	18.32%	1,642	16.30%
Associate degree:	9	2.88%	6	2.17%	0	0.00%	10	2.88%	8	2.50%	13	4.45%	14	3.47%	21	4.54%	13	2.95%	17	4.20%	30	5.62%	5	1.35%	0	0.00%	146	3.14%	333	3.31%
Bachelor's degree:	10	3.21%	0	0.00%	0	0.00%	18	5.19%	16	5.00%	18	6.16%	24	5.94%	60	12.96%	22	4.99%	24	5.93%	56	10.49%	17	4.58%	12	4.46%	277	5.96%	573	5.69%
Graduate or professional degree:	0	0.0%	0	0.00%	0	0.00%	11	3.17%	0	0.00%	0	0.00%	5	1.24%	31	6.70%	5	1.13%	5	1.23%	31	5.81%	0	0.00%	0	0.0%	88	1.89%	190	1.9%

OCCUPANCY STATUS
UNIVERSE: HOUSING UNIT!
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	626	100%	361	100%	240	100%	430	100%	381	100%	382	100%	559	100%	541	100%	683	100%	442	100%	559	100%	525	100%	370	100%	6,102	100%	12,958	100%
Occupied:	592	94.10%	291	80.60%	179	74.50%	301	70%	297	78%	310	81.20%	493	88.20%	458	84.70%	481	70.40%	400	90.50%	491	87.80%	372	70.90%	278	75.10%	4,943	81%	10,724	82.80%
Vacant:	37	5.90%	70	19.40%	61	25.40%	129	30%	84	22%	72	18.80%	66	11.80%	83	15.30%	202	29.60%	42	9.50%	68	12.20%	153	29.10%	92	24.90%	1,159	19%	2,234	17.20%

TENURE
UNIVERSE: OCCUPIED HOUSING UNIT
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	**592**	**100%**	**291**	**100%**	**179**	**100%**	**301**	**100%**	**297**	**100%**	**310**	**100%**	**493**	**100%**	**458**	**100%**	**481**	**100%**	**400**	**100%**	**491**	**100%**	**372**	**100%**	**278**	**100%**	**4,943**	**100%**	**10,724**	**100%**
Owned with a mortgage or a loan:	9	1.50%	17	5.80%	19	10.60%	73	24.30%	63	21.20%	78	25.20%	130	26.40%	174	38%	82	12.90%	172	43%	212	43.20%	27	7.30%	61	21.90%	1,097	22.20%	2,722	25.20%
Owned free and clear:	7	1.20%	40	13.70%	21	11.70%	83	27.60%	63	21.20%	49	15.80%	100	20.30%	85	18.60%	63	13.10%	123	31%	140	28.50%	19	5.10%	46	16.50%	839	17%	1,753	16.30%
Renter-occupied:	576	97.30%	234	80.40%	139	77.70%	145	48.20%	171	57.60%	183	59%	263	53.30%	199	43.40%	356	74%	105	26.30%	139	28.30%	326	87.60%	171	61.50%	3,007	60.80%	6,269	58.50%

VACANCY STATUS
UNIVERSE: VACANT HOUSING UNIT!
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	37	100.00%	70	100.00%	61	100.00%	129	100.00%	84	100.00%	72	100.00%	66	100.00%	83	100.00%	202	100.00%	42	100.00%	68	100.00%	153	100.00%	92	100.00%	1,159	100.00%	2,234	100.00%
For rent:	31	83.80%	29	41.40%	15	24.60%	11	8.50%	12	14.30%	16	22.20%	5	7.60%	22	26.50%	53	26.20%	16	38.10%	7	10.30%	86	56.20%	32	34.80%	335	28.90%	711	31.80%
Rented, not occupied:	1	2.70%	0	0.00%	1	1.60%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	1.20%	8	4.00%	0	0.00%	0	0.00%	0	0.00%	1	1.10%	12	1.00%	20	0.90%
For sale only:	0	0.00%	0	0.00%	4	6.60%	4	3.10%	6	7.10%	2	2.80%	5	7.60%	9	10.80%	13	6.40%	15	35.70%	10	14.70%	0	0.00%	1	1.10%	69	5.90%	169	7.60%
Sold, not occupied:	0	0.00%	4	5.70%	6	9.80%	3	2.30%	3	3.60%	1	1.40%	1	1.50%	2	2.40%	5	2.50%	0	0.00%	6	8.80%	6	3.90%	8	8.70%	45	3.90%	73	3.30%
For seasonal, recreational, or occasional use:	0	0.00%	0	0.00%	1	1.60%	0	0.00%	0	0.00%	2	2.80%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	1.10%	4	0.30%	10	0.40%
For migrant workers:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.50%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.10%	1	0.00%
Other vacant:	5	13.50%	37	52.90%	34	55.70%	111	86.00%	63	75.00%	51	70.80%	55	83.30%	49	59.00%	122	60.40%	11	26.20%	45	66.20%	61	40.00%	49	53.30%	693	59.80%	1,250	56.00%

RACE OF HOUSEHOLDER
UNIVERSE: OCCUPIED HOUSING UNIT
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	**592**	**100.00%**	**291**	**100.00%**	**179**	**100.00%**	**301**	**100.00%**	**297**	**100.00%**	**310**	**100.00%**	**493**	**100.00%**	**458**	**100.00%**	**481**	**100.00%**	**400**	**100.00%**	**491**	**100.00%**	**372**	**100.00%**	**278**	**100.00%**	**4,642**	**100.00%**	**10,724**	**99.90%**
Householder who is White alone:	13	2.20%	65	22.30%	56	31.30%	37	12.30%	111	37.40%	109	35.20%	174	35.30%	189	41.30%	154	32.00%	121	30.30%	174	35.40%	38	10.20%	44	15.80%	1,248	26.90%	3,898	36.30%
Householder who is Black or African American alone:	556	93.90%	194	66.70%	82	45.80%	250	83.10%	106	35.70%	118	38.10%	176	35.70%	177	38.60%	223	46.40%	229	57.30%	208	42.40%	308	82.80%	204	73.40%	2,581	55.60%	4,861	45.30%
Householder who is American Indian and Alaska Native alone:	1	0.20%	1	0.30%	0	0.00%	1	0.30%	3	1.00%	3	1.00%	3	0.60%	5	1.10%	0	0.00%	2	0.50%	0	0.00%	0	0.00%	0	0.00%	18	0.40%	59	0.60%
Householder who is Asian alone:	0	0.00%	1	0.30%	1	0.60%	0	0.00%	0	0.00%	0	0.00%	2	0.40%	1	0.20%	0	0.00%	0	0.00%	0	0.00%	1	0.30%	0	0.00%	6	0.10%	10	0.10%
Householder who is Native Hawaiian and Other Pacific Islander alone:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.40%	1	0.00%	5	0.00%		
Householder who is Some Other Race alone:	7	1.20%	26	8.90%	35	19.60%	11	3.70%	66	22.20%	75	24.20%	128	26.00%	76	16.60%	95	19.80%	43	10.80%	97	19.80%	18	4.80%	22	7.90%	688	14.80%	1,651	15.40%
Householder who is Two or More Races:	15	2.50%	4	1.40%	5	2.80%	2	0.70%	11	3.70%	5	1.60%	10	2.00%	10	2.20%	9	1.90%	5	1.30%	12	2.40%	7	1.90%	7	2.50%	100	2.20%	240	2.20%
Householder who is Hispanic or Latino:	32	5.40%	92	31.60%	92	51.40%	46	15.30%	177	59.60%	165	53.20%	281	57.00%	245	53.50%	221	45.90%	148	37.00%	238	48.50%	53	14.20%	65	23.40%	1,855	40.00%	4,741	44.20%

TENURE BY AGE OF HOUSEHOLDEI
UNIVERSE: OCCUPIED HOUSING UNIT
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total:	**592**	--	**291**	--	**179**	--	**301**	--	**297**	--	**310**	--	**493**	--	**458**	--	**481**	--	**400**	--	**491**	--	**372**	--	**278**	--	**4,943**	--	**10,724**	--
Owner occupied:	**16**	**100.00%**	**57**	**100.00%**	**40**	**100.00%**	**156**	**100.00%**	**126**	**100.00%**	**127**	**100.00%**	**230**	**100.00%**	**259**	**100.00%**	**125**	**100.00%**	**295**	**100.00%**	**352**	**100.00%**	**46**	**100.00%**	**107**	**100.00%**	**1,936**	**100.00%**	**4,455**	**100.00%**
Householder 15 to 24 years:	0	0.00%	0	0.00%	1	2.50%	2	1.30%	1	0.80%	0	0.00%	2	0.90%	2	0.80%	2	1.60%	1	0.30%	2	0.60%	0	0.00%	2	1.90%	15	0.80%	45	1.00%
Householder 25 to 34 years:	1	6.30%	2	3.50%	4	10.00%	8	5.10%	9	7.10%	6	4.70%	11	4.80%	9	3.50%	8	6.40%	12	4.10%	18	5.10%	1	2.20%	11	10.30%	100	5.20%	356	8.00%
Householder 35 to 44 years:	0	0.00%	3	5.30%	6	15.00%	11	7.10%	12	9.50%	14	11.00%	32	13.90%	31	12.00%	14	11.20%	29	9.80%	35	9.90%	3	6.50%	10	9.30%	200	10.30%	598	13.40%
Householder 45 to 54 years:	1	6.30%	13	22.81%	10	25.00%	32	20.50%	26	20.60%	29	22.80%	53	23.00%	60	23.20%	35	28.00%	55	18.60%	66	18.80%	10	21.70%	16	15.00%	406	21.00%	957	21.50%
Householder 55 to 59 years:	2	12.50%	2	3.50%	2	5.00%	11	7.10%	18	14.30%	17	13.40%	22	9.60%	33	12.70%	10	8.00%	31	10.50%	43	12.20%	3	6.50%	12	11.20%	206	10.60%	922	20.70%
Householder 60 to 64 years:	4	25.00%	5	8.80%	3	7.50%	19	12.20%	9	7.10%	17	13.40%	25	10.90%	27	10.40%	9	7.20%	31	10.50%	33	9.40%	8	17.40%	15	14.00%	205	10.60%	1,577	35.40%
Householder 65 to 74 years:	4	25.00%	9	15.80%	8	20.00%	30	19.20%	15	11.90%	18	14.20%	45	19.60%	44	17.00%	22	17.60%	68	23.10%	81	23.00%	14	13.10%	14	13.10%	369	19.10%	719	16.10%
Householder 75 to 84 years:	4	25.00%	21	36.80%	3	7.50%	28	17.90%	28	22.20%	15	11.80%	29	12.60%	40	15.40%	18	14.40%	58	19.70%	59	16.80%	7	15.20%	20	18.70%	330	17.00%	631	14.20%
Householder 85 years and over:	0	0.00%	2	3.50%	3	7.50%	15	9.60%	8	6.30%	11	8.70%	11	4.80%	13	5.00%	7	5.60%	10	3.40%	15	4.30%	3	6.50%	7	6.50%	105	5.40%	227	5.10%
Renter occupied:	**576**	**100.00%**	**234**	**100.00%**	**139**	**100.00%**	**145**	**100.00%**	**171**	**100.00%**	**183**	**100.00%**	**263**	**100.00%**	**199**	**100.00%**	**356**	**100.00%**	**105**	**100.00%**	**139**	**100.00%**	**326**	**100.00%**	**171**	**100.00%**	**3,007**	**100.00%**	**6,269**	**100.00%**
Householder 15 to 24 years:	141	24.50%	34	14.50%	16	11.50%	9	6.20%	18	10.50%	19	10.40%	12	4.60%	16	8.00%	34	9.60%	3	2.90%	6	4.30%	42	12.90%	6	3.50%	356	11.80%	612	9.38%
Householder 25 to 34 years:	211	36.60%	69	29.50%	40	28.80%	29	20.00%	33	19.30%	42	23.00%	59	22.40%	44	22.10%	69	19.40%	25	23.80%	30	21.60%	85	26.10%	20	11.70%	756	25.10%	1,601	25.50%
Householder 35 to 44 years:	86	14.90%	53	22.60%	26	18.70%	26	17.90%	35	20.50%	25	13.70%	49	18.60%	33	16.60%	73	20.50%	19	18.10%	29	20.90%	41	12.60%	40	23.40%	535	17.80%	1,161	18.50%
Householder 45 to 54 years:	64	11.10%	27	11.50%	24	17.30%	31	21.40%	44	25.70%	39	21.30%	63	24.00%	46	23.10%	84	23.60%	25	23.80%	35	25.20%	54	16.60%	35	20.50%	571	19.00%	1,210	19.30%
Householder 55 to 59 years:	32	5.60%	11	4.70%	7	5.00%	7	4.80%	13	7.60%	15	8.20%	17	6.50%	17	8.50%	29	8.10%	11	10.50%	9	6.50%	32	9.38%	15	8.80%	215	7.10%	893	14.20%
Householder 60 to 64 years:	18	3.10%	11	4.70%	13	9.40%	9	6.20%	12	7.00%	14	7.70%	28	10.60%	12	6.00%	20	5.60%	4	3.80%	10	7.20%	27	8.30%	20	11.70%	198	6.60%	792	12.60%
Householder 65 to 74 years:	13	2.20%	9	3.80%	4	2.90%	21	14.50%	7	4.10%	18	9.80%	15	5.70%	12	6.00%	26	7.30%	13	12.40%	11	7.90%	24	7.40%	20	11.70%	193	6.40%	430	6.90%
Householder 75 to 84 years:	6	1.00%	11	4.70%	7	5.00%	12	8.30%	6	3.50%	11	6.00%	16	6.10%	13	6.50%	11	3.10%	4	3.80%	5	3.60%	15	4.60%	9	5.30%	126	4.20%	265	4.20%
Householder 85 years and over:	5	0.90%	9	3.80%	2	1.40%	1	0.70%	3	1.80%	0	0.00%	4	1.50%	6	3.00%	10	2.80%	1	1.00%	4	2.90%	6	1.80%	6	3.50%	57	1.90%	97	1.50%

HOUSEHOLD POPULATION AND HOUSEHOLD TYPE BY TENUR
UNIVERSE: OCCUPIED HOUSEHOLD!
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total households:	**592**	**100.00%**	**291**	**100.00%**	**179**	**100.00%**	**301**	**100.00%**	**297**	**100.00%**	**310**	**100.00%**	**493**	**100.00%**	**458**	**100.00%**	**481**	**100.00%**	**400**	**100.00%**	**491**	**100.00%**	**372**	**100%**	**278**	**100.00%**	**4,943**	**100.00%**	**10,724**	**100.00%**
Family households (families):	418	70.60%	230	79.00%	123	68.70%	207	68.80%	196	66.00%	203	65.50%	345	70.00%	307	67.00%	319	66.30%	278	69.50%	339	69.00%	215	57.80%	163	58.60%	3,343	67.60%	7,197	67.10%
Nonfamily households:	174	29.40%	61	21.00%	56	31.30%	94	31.20%	101	34.00%	107	34.50%	148	30.00%	151	33.00%	162	33.70%	122	30.50%	152	31.00%	157	42.20%	115	41.40%	1,600	32.40%	3,527	32.90%
Families with male householder, no wife present:	23	100.00%	13	100.00%	7	100.00%	34	100.00%	28	100.00%	21	100.00%	34	100.00%	31	100.00%	57	100.00%	38	100.00%	34	100.00%	18	100.00%	22	100.00%	360	100.00%	830	7.70%
Families with female householder, no husband present:	373	100.00%	168	100.00%	73	100.00%	118	100.00%	94	100.00%	100	100.00%	140	100.00%	112	100.00%	145	100.00%	118	100.00%	98	100.00%	155	100.00%	79	100.00%	1,773	100.00%	3,372	31.40%
Householder living alone:	170	28.70%	54	18.60%	49	27.40%	84	27.90%	87	29.30%	94	30.30%	135	27.40%	132	28.80%	143	29.70%	108	27.00%	139	28.30%	148	39.80%	101	36.30%	1,444	29.20%	3,110	29.00%
Male, living alone:	55	9.30%	20	6.90%	22	12.30%	37	12.30%	49	16.50%	40	12.90%	60	12.20%	71	15.50%	87	18.10%	60	15.00%	67	13.60%	65	17.50%	58	20.90%	691	14.00%	1,524	14.20%
Male, living alone and over 65 years old:	2	0.30%	3	1.00%	2	1.10%	3	1.00%	6	2.00%	10	3.20%	10	2.00%	21	4.60%	14	2.90%	22	5.50%	17	3.50%	20	5.40%	13	4.70%	143	2.90%	354	3.30%
Female, living alone:	115	19.40%	34	11.70%	27	15.10%	47	15.60%	38	12.80%	54	17.40%	75	15.20%	80	17.50%	56	11.60%	48	12.00%	72	14.70%	83	22.30%	43	15.50%	772	15.60%	1,586	14.80%
Female, living alone and over 65 years old:	14	2.40%	17	5.80%	9	5.20%	20	6.60%	16	5.40%	20	6.50%	31	6.30%	31	6.80%	24	5.00%	29	7.30%	43	8.80%	22	5.90%	19	6.80%	295	6.00%	660	6.20%

TENURE BY HOUSEHOLD SIZI
UNIVERSE: OCCUPIED HOUSING UNIT
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

HOUSEHOLDS AND FAMILIES
UNIVERSE: FAMILIES
2010 CENSUS SUMMARY FILE 1

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Families:	418	100.00%	230	100.00%	123	100.00%	207	100.00%	196	100.00%	203	100.00%	345	100.00%	307	100.00%	319	100.00%	278	100.00%	339	100.00%	215	100.00%	163	100.00%	3,343	100.00%	7,197	100.00%
With own children under 18 years:	340	81.30%	141	61.30%	84	68.30%	81	39.13%	104	53.10%	85	41.90%	156	45.20%	136	44.30%	155	48.60%	86	30.90%	117	34.50%	146	67.90%	58	35.60%	1,689	50.82%	3,721	51.70%
Under 6 years only:	141	33.70%	46	20.00%	23	18.70%	14	6.76%	18	9.20%	27	13.30%	29	8.40%	28	9.10%	47	14.70%	17	6.10%	15	4.40%	41	19.10%	11	6.70%	457	13.67%	843	11.70%
Under 6 years and 6 to 17 years:	91	21.80%	37	16.10%	18	14.60%	17	8.21%	27	13.80%	24	11.80%	40	11.60%	38	12.40%	39	12.20%	13	4.70%	20	5.90%	43	20.00%	15	9.20%	422	12.62%	981	13.60%
6 to 17 years only:	108	25.80%	58	25.20%	43	35.00%	50	24.15%	59	30.10%	34	16.70%	87	25.20%	70	22.80%	111	34.80%	56	20.10%	82	24.20%	62	28.80%	32	19.60%	810	24.23%	1,897	26.40%
No own children under 18 years:	78	18.70%	89	38.70%	39	31.70%	126	60.87%	92	46.90%	118	58.10%	189	54.80%	171	55.70%	164	51.40%	192	69.10%	222	65.50%	69	32.10%	105	64.40%	1,654	49.48%	3,476	48.30%
Husband-wife family:	22	5.30%	49	21.30%	43	35.00%	55	26.57%	74	37.80%	83	40.90%	171	49.60%	164	53.40%	117	36.70%	122	43.90%	207	61.10%	42	19.50%	62	38.00%	1,211	36.22%	2,995	41.60%
With own children under 18 years:	13	59.10%	16	32.70%	31	72.10%	22	40.00%	29	39.20%	26	31.30%	66	19.10%	70	42.70%	46	39.30%	35	28.70%	64	30.90%	12	28.60%	22	35.50%	452	37.32%	1,301	43.40%
Under 6 years only:	5	22.70%	2	4.10%	7	16.30%	3	5.45%	2	2.70%	7	8.40%	13	3.80%	13	7.90%	12	10.30%	7	5.70%	6	2.90%	2	4.80%	5	8.10%	84	6.94%	209	7.00%
Under 6 years and 6 to 17 years:	2	9.10%	6	12.20%	5	11.60%	6	10.91%	11	14.90%	6	7.20%	17	4.90%	18	11.00%	13	11.10%	8	6.60%	13	6.30%	3	7.10%	9	14.50%	117	9.66%	373	12.50%
6 to 17 years only:	6	27.30%	8	16.30%	19	44.20%	13	23.64%	16	21.60%	13	15.70%	36	10.40%	39	23.80%	21	17.90%	20	16.40%	45	21.70%	7	16.70%	8	12.90%	251	20.73%	719	24.00%
No own children under 18 years:	9	40.90%	33	67.30%	12	27.90%	33	60.00%	45	60.80%	57	68.70%	105	30.40%	94	57.30%	71	60.70%	87	71.30%	143	69.10%	30	71.40%	40	64.50%	759	62.68%	1,694	56.60%
Other family:	396	94.70%	181	78.70%	80	65.00%	152	73.43%	122	62.20%	120	59.10%	174	50.40%	143	46.60%	202	63.30%	156	56.10%	132	38.90%	173	80.50%	101	62.00%	2,132	63.78%	4,202	58.40%
Male householder, no wife present:	23	5.50%	13	5.65%	7	5.69%	34	16.43%	28	14.29%	20	9.85%	34	9.86%	31	10.10%	57	17.87%	38	13.67%	34	10.03%	18	8.37%	22	13.50%	359	10.74%	830	11.53%
With own children under 18 years:	19	82.61%	2	25.00%	3	15.79%	17	50.00%	13	81.25%	7	53.85%	8	22.22%	9	23.08%	14	24.56%	8	21.05%	7	20.59%	7	38.89%	8	36.36%	122	33.98%	332	40.00%
Under 6 years only:	7	30.43%	0	0.00%	1	5.26%	2	5.88%	1	6.25%	2	15.38%	1	2.78%	4	10.26%	6	10.53%	4	10.53%	2	5.88%	1	5.56%	1	4.55%	32	8.91%	97	11.69%
Under 6 years and 6 to 17 years:	1	4.35%	1	12.50%	1	5.26%	2	5.88%	4	25.00%	1	7.69%	3	8.33%	2	5.13%	2	3.51%	0	0.00%	2	5.88%	1	5.56%	0	0.00%	20	5.57%	61	7.35%
6 to 17 years only:	11	47.83%	1	12.50%	1	5.26%	13	38.24%	8	50.00%	4	30.77%	4	11.11%	3	7.69%	6	10.53%	4	10.53%	3	8.82%	5	27.78%	7	31.82%	70	19.50%	174	20.96%
No own children under 18 years:	4	17.39%	11	137.50%	4	21.05%	17	50.00%	15	93.75%	13	100.00%	26	72.22%	22	56.41%	43	75.44%	30	78.95%	27	79.41%	11	61.11%	14	63.64%	237	66.02%	498	60.00%
Female householder, no husband present:	373	89.20%	168	73.00%	73	59.30%	118	57.00%	94	48.00%	100	49.30%	140	40.60%	112	36.50%	145	45.50%	118	42.40%	98	28.90%	155	72.10%	79	48.50%	1,773	53.04%	3,372	46.90%
With own children under 18 years:	308	82.60%	123	73.20%	50	68.50%	42	35.59%	62	66.00%	52	52.00%	82	58.60%	57	50.90%	95	65.50%	43	36.40%	46	46.90%	127	81.90%	28	35.40%	1,115	62.89%	2,088	61.90%
Under 6 years only:	129	34.60%	44	26.20%	15	20.50%	9	7.63%	15	16.00%	18	18.00%	15	18.30%	11	19.30%	29	20.00%	6	5.10%	7	7.10%	38	24.50%	5	6.30%	341	19.23%	537	15.90%
Under 6 years and 6 to 17 years:	88	23.60%	30	17.90%	12	16.40%	9	7.63%	12	12.80%	17	17.00%	20	14.30%	18	16.10%	24	16.60%	5	4.20%	5	5.10%	39	25.20%	6	7.60%	285	16.07%	547	16.20%
6 to 17 years only:	91	24.40%	49	29.20%	23	31.50%	24	20.34%	35	37.20%	17	17.00%	47	33.60%	28	25.00%	42	29.00%	32	27.10%	34	34.70%	50	32.30%	17	21.50%	489	27.58%	1,004	29.80%
No own children under 18 years:	65	17.40%	45	26.80%	23	31.50%	76	64.41%	32	34.00%	48	48.00%	58	41.40%	55	49.10%	50	34.50%	75	63.60%	52	53.10%	28	18.10%	51	64.60%	658	37.11%	1,284	38.10%

YEAR STRUCTURE BUILT
UNIVERSE: HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total housing units:	494	100.00%	353	100.00%	313	100.00%	477	100.00%	390	100.00%	374	100.00%	560	100.00%	536	100.00%	714	100.00%	429	100.00%	578	100.00%	608	100.00%	367	100.00%	6,193	100.00%	13,261	100.00%
Built 1999 to March 2000:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	1.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	0.10%	33	0.20%
Built 1995 to 1998:	0	0.00%	5	1.40%	16	5.10%	10	2.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	13	2.20%	0	0.00%	0	0.00%	44	7.00%	77	6.00%
Built 1990 to 1994:	14	2.80%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	15	2.70%	7	1.30%	21	2.90%	0	0.00%	12	2.10%	0	0.00%	0	0.00%	69	1.10%	129	1.00%
Built 1980 to 1989:	61	12.30%	31	8.80%	20	6.40%	6	1.30%	0	0.00%	0	0.00%	0	0.00%	7	1.30%	0	0.00%	11	2.60%	7	1.20%	4	0.70%	5	1.40%	152	2.50%	260	2.00%
Built 1970 to 1979:	225	45.50%	69	19.50%	48	15.30%	11	2.30%	27	6.90%	13	3.50%	21	3.80%	25	4.70%	42	5.90%	50	11.70%	102	17.60%	82	13.50%	56	15.30%	771	12.40%	1,292	9.70%
Built 1960 to 1969:	113	22.90%	84	23.80%	86	27.50%	35	7.30%	29	7.40%	21	5.60%	22	3.90%	15	2.80%	91	12.70%	23	5.40%	233	40.30%	206	33.90%	21	5.70%	979	15.80%	1,785	13.50%
Built 1950 to 1959:	20	4.00%	29	8.20%	43	13.70%	67	14.00%	38	9.70%	50	13.40%	80	14.30%	126	23.50%	105	14.70%	99	23.10%	21	3.60%	118	19.40%	152	41.40%	948	15.30%	2,343	17.70%
Built 1940 to 1949:	40	8.10%	25	7.10%	25	8.00%	107	22.40%	81	20.80%	59	15.80%	117	20.90%	178	33.20%	93	13.00%	161	37.50%	24	4.20%	97	16.00%	44	12.00%	1,051	17.00%	2,556	19.30%
Built 1939 or earlier:	21	4.30%	110	31.20%	75	24.00%	241	50.50%	215	55.10%	231	61.80%	299	53.40%	178	33.20%	362	50.70%	85	19.80%	166	28.70%	101	16.60%	89	24.30%	2,173	35.10%	4,786	36.10%

UNITS IN STRUCTURE
UNIVERSE: HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total housing units:	494	100.00%	353	100.00%	313	100.00%	477	100.00%	390	100.00%	374	100.00%	560	100.00%	536	100.00%	714	100.00%	429	100.00%	578	100.00%	608	100.00%	367	100.00%	6,193	100.00%	13,261	100.00%
1, detached:	17	3.40%	41	11.60%	41	13.10%	188	39.40%	141	36.20%	157	42.00%	228	40.70%	313	58.40%	106	14.80%	118	27.50%	368	63.70%	46	7.60%	118	32.20%	1,882	30.40%	4,796	36.20%
1, attached:	21	4.30%	63	17.80%	18	5.80%	6	1.30%	7	1.80%	18	4.80%	38	6.80%	0	0.00%	8	1.10%	256	59.70%	7	1.20%	0	0.00%	0	0.00%	442	7.10%	886	6.70%
2:	27	5.50%	48	13.60%	45	14.40%	158	33.10%	109	27.90%	82	21.90%	160	28.60%	52	9.70%	146	20.40%	36	8.40%	37	6.40%	79	13.00%	123	33.50%	1,102	17.80%	2,403	18.10%
3 or 4:	12	2.40%	54	15.30%	83	26.50%	115	24.10%	76	19.50%	90	24.10%	91	16.30%	98	18.30%	361	50.60%	19	4.40%	106	18.30%	113	18.60%	104	28.30%	1,322	21.30%	2,480	18.70%
5 to 9:	361	73.10%	61	17.30%	104	33.20%	10	2.10%	57	14.60%	27	7.20%	43	7.70%	73	13.60%	93	13.00%	0	0.00%	60	10.40%	36	5.90%	22	6.00%	947	15.30%	1,594	12.00%
10 to 19:	56	11.30%	35	9.90%	22	7.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	64	10.50%	0	0.00%	177	2.90%	391	2.90%
20 to 49:	0	0.00%	42	11.90%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	91	15.00%	0	0.00%	133	2.10%	254	1.90%
50 or more:	0	0.00%	9	2.50%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	179	29.40%	0	0.00%	188	3.00%	446	3.40%
Mobile home:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	11	0.10%
Boat, RV, van, etc.:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

ROOMS
UNIVERSE: HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1 room:	21	4.30%	15	4.20%	6	1.90%	0	0.00%	7	1.80%	0	0.00%	8	1.40%	8	1.50%	9	1.30%	0	0.00%	7	1.20%	45	7.40%	0	0.00%	126	2.00%	227	1.70%
2 rooms:	57	11.50%	0	0.00%	7	2.20%	38	8.00%	12	3.10%	7	1.90%	42	7.50%	0	0.00%	39	5.50%	14	3.30%	0	0.00%	56	9.20%	21	5.70%	293	4.70%	572	4.30%
3 rooms:	109	22.10%	45	12.70%	42	13.40%	6	1.30%	54	13.80%	32	8.60%	19	3.40%	34	6.30%	108	15.10%	14	3.30%	44	7.60%	160	26.30%	22	6.00%	689	11.10%	1,483	11.20%
4 rooms:	141	28.50%	98	27.80%	95	30.40%	159	33.30%	48	12.30%	104	27.80%	84	15.00%	63	11.80%	251	35.20%	27	6.30%	108	18.70%	206	33.90%	115	31.30%	1,499	24.20%	3,347	25.20%
5 rooms:	97	19.60%	102	28.90%	82	26.20%	122	25.60%	101	25.90%	92	24.60%	147	26.30%	147	27.40%	185	25.90%	62	14.50%	154	26.60%	66	10.90%	145	39.50%	1,502	43.30%	3,256	24.60%
6 rooms:	44	8.90%	30	8.50%	52	16.60%	54	11.30%	65	16.70%	63	16.80%	158	28.20%	116	21.60%	42	5.90%	185	43.10%	120	20.80%	54	8.90%	26	7.10%	1,009	16.30%	2,234	16.80%
7 or more rooms:	25	5.10%	63	17.80%	29	9.30%	98	20.50%	103	26.40%	76	20.30%	102	18.20%	168	31.30%	80	11.20%	127	29.60%	145	25.10%	21	3.50%	38	10.40%	1,075	17.40%	2,142	16.20%
Median Rooms:	3.9	(X)	4.7	(X)	4.6	(X)	4.8	(X)	5.2	(X)	5	(X)	5.4	(X)	5.6	(X)	4.3	(X)	6	(X)	5.3	(X)	3.7	(X)	4.7	(X)	4.9	(X)	4.8	(X)

OCCUPANTS PER ROOM
UNIVERSE: OCCUPIED HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied housing units:	471	100.00%	316	100.00%	241	100.00%	389	100.00%	358	100.00%	338	100.00%	509	100.00%	500	100.00%	584	100.00%	411	100.00%	543	100.00%	503	100.00%	297	100.00%	5,460	100.00%	11,707	100.00%
1.00 or less:	450	95.50%	294	93.00%	193	80.10%	353	90.70%	352	98.30%	298	88.20%	440	86.40%	474	94.80%	529	90.60%	389	94.60%	494	91.00%	447	88.90%	271	91.20%	4,984	91.30%	10,671	91.20%
1.01 to 1.50:	21	4.50%	5	1.60%	24	10.00%	23	5.90%	0	0.00%	31	9.20%	41	8.10%	8	1.60%	46	7.90%	15	3.60%	27	5.00%	39	7.80%	20	6.70%	300	5.50%	686	5.90%
1.51 or more:	0	0.00%	17	5.40%	24	10.00%	13	3.30%	6	1.70%	9	2.70%	28	5.50%	18	3.60%	9	1.50%	7	1.70%	22	4.10%	17	3.40%	6	2.00%	176	3.20%	350	3.00%
Specified owner-occupied units:	25	100.00%	48	100.00%	34	100.00%	116	100.00%	102	100.00%	116	100.00%	203	100.00%	258	100.00%	43	100.00%	293	100.00%	329	100.00%	26	100.00%	86	100.00%	1,679	100.00%	3,992	100.00%

YEAR HOUSEHOLDER MOVED INTO UNIT
UNIVERSE: OCCUPIED HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1999 to March 2000:	117	24.80%	55	17.40%	71	29.50%	38	9.80%	74	20.70%	18	5.30%	112	22.00%	75	15.00%	131	22.40%	71	17.30%	91	16.80%	88	17.50%	74	24.90%	1,015	18.60%	2,125	18.20%
1995 to 1998:	162	34.40%	103	32.60%	68	28.20%	55	14.10%	68	19.00%	74	21.90%	121	23.80%	160	32.00%	216	37.00%	43	10.50%	91	16.80%	189	37.60%	75	25.30%	1,425	26.10%	3,049	26.00%
1990 to 1994:	56	11.90%	26	8.20%	28	11.60%	111	28.50%	51	14.20%	60	17.80%	89	17.50%	72	14.40%	81	13.90%	40	9.70%	57	10.50%	94	18.70%	24	8.10%	789	14.50%	1,651	14.10%
1980 to 1989:	97	20.60%	26	8.20%	20	8.30%	50	12.90%	35	9.80%	70	20.70%	82	16.10%	57	11.40%	49	8.40%	91	22.10%	65	12.00%	43	8.50%	51	17.20%	736	13.50%	1,701	14.50%
1970 to 1979:	31	6.60%	71	22.50%	40	16.60%	26	6.70%	54	15.10%	60	17.80%	45	8.80%	102	20.40%	13	2.20%	129	31.40%	91	16.80%	25	5.00%	40	13.50%	727	13.30%	1,402	12.00%
1969 or earlier:	8	1.70%	35	11.10%	14	5.80%	109	28.00%	76	21.20%	56	16.60%	60	11.80%	34	6.80%	94	16.10%	37	9.00%	148	27.30%	64	12.70%	33	11.10%	768	14.10%	1,779	15.20%

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS
UNIVERSE: SPECIFIED OWNER-OCCUPIED UNITS
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than $50,000:	10	40.00%	20	41.70%	0	0.00%	32	27.60%	62	60.80%	37	31.90%	38	18.70%	14	5.40%	18	41.9%	76	25.90%	22	6.70%	0	0.00%	11	12.80%	340	20.30%	836	20.90%
$50,000 to $99,999:	15	60.00%	20	41.70%	34	100.00%	84	72.40%	40	39.20%	64	55.20%	154	75.90%	217	84.10%	19	44.20%	194	66.20%	190	57.80%	26	100.00%	64	74.40%	1,121	66.80%	2,829	70.90%
$100,000 to $149,999:	0	0.00%	8	16.70%	0	0.00%	0	0.00%	0	0.00%	7	6.00%	11	5.40%	20	7.80%	0	0.00%	12	4.10%	87	26.40%	0	0.00%	11	12.80%	156	9.30%	238	6.00%
$150,000 to $199,999:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8	6.90%	0	0.00%	7	2.70%	0	0.00%	11	3.80%	30	9.10%	0	0.00%	0	0.00%	56	3.30%	56	1.40%
$200,000 to $299,999:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	14.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	0.40%	16	0.40%
$300,000 to $499,999:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	7	2.00%
$500,000 to $999,999:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	10	3.00%
$1,000,000 or more:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Median (dollars):	$ 63,600.00	(X)	$ 55,700.00	(X)	$ 58,900.00	(X)	$ 62,400.00	(X)	$ 45,400.00	(X)	$ 63,200.00	(X)	$ 65,600.00	(X)	$ 78,400.00	(X)	$ 62,700.00	(X)	$ 56,100.00	(X)	$ 94,500.00	(X)	$ 65,000.00	(X)	$ 68,200.00	(X)	$ 64,592.00	(X)	$ 69,900.00	(X)

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS
UNIVERSE: SPECIFIED OWNER-OCCUPIED UNITS
CENSUS 2000 SUMMARY FILE 3

| | C.T. 301, B.G. 1 | | C.T. 302, B.G. 1 | | C.T. 302, B.G. 2 | | C.T. 303, B.G. 1 | | C.T. 308, B.G. 1 | | C.T. 308, B.G. 2 | | C.T. 308, B.G. 3 | | C.T. 308, B.G. 4 | | C.T. 309 B.G. 1 | | C.T. 309 B.G. 2 | | C.T. 309 B.G. 3 | | C.T. 310 B.G. 1 | | C.T. 310 B.G. 2 | | Total NRSA | | Total City of East Chicago | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

MORTGAGE STATUS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 199
UNIVERSE: SPECIFIED OWNER-OCCUPIED UNIT
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 15 percent:	25	100.00%	8	16.70%	28	82.40%	44	37.90%	74	72.50%	61	52.60%	84	41.40%	116	45.00%	31	72.10%	159	54.30%	154	46.80%	9	34.60%	41	47.70%	834	49.70%	2,049	51.3%		
15 to 19 percent:	0	0.00%	15	31.30%	0	0.00%	6	5.20%	7	6.90%	26	22.40%	18	8.90%	40	15.50%	12	27.90%	62	21.20%	95	28.90%	0	0.00%	5	5.80%	286	17.00%	587	14.7%		
20 to 24 percent:	0	0.00%	0	0.00%	0	0.00%	33	28.40%	0	0.00%	0	0.00%	28	13.80%	27	10.50%	0	0.00%	20	6.80%	12	3.60%	9	34.60%	11	12.80%	140	8.30%	355	8.9%		
25 to 29 percent:	0	0.00%	7	14.60%	0	0.00%	0	0.00%	0	0.00%	13	11.20%	32	15.80%	36	14.00%	0	0.00%	6	2.00%	13	4.00%	0	0.00%	11	12.80%	118	7.00%	263	6.6%		
30 to 34 percent:	0	0.00%	6	12.50%	0	0.00%	6	5.20%	7	6.90%	0	0.00%	5	2.50%	8	3.10%	0	0.00%	5	1.70%	11	3.30%	0	0.00%	0	0.00%	48	2.90%	174	4.4%		
35 percent or more:	0	0.00%	12	25.00%	6	17.60%	27	23.30%	14	13.70%	16	13.80%	36	17.70%	31	12.00%	0	0.00%	35	11.90%	44	13.40%	0	0.00%	18	20.90%	239	14.20%	510	12.8%		
Not computed:	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	2.00%	0	0.00%	8	30.80%	0	0.00%	14	0.80%	54	1.4%		

GROSS RENT
UNIVERSE: SPECIFIED RENTER-OCCUPIED UNIT
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Specified renter-occupied units:	**446**	**100.00%**	**243**	**100.00%**	**194**	**100.00%**	**176**	**100.00%**	**211**	**100.00%**	**183**	**100.00%**	**258**	**100.00%**	**160**	**100.00%**	**447**	**100.00%**	**71**	**100.00%**	**124**	**100.00%**	**421**	**100.00%**	**157**	**100.00%**	**3,093**	**100.00%**	**6,477**	**100.00%**		
Less than $200:	217	48.70%	86	35.40%	6	3.10%	14	8.00%	6	2.80%	0	0.00%	22	8.50%	9	5.60%	32	7.20%	0	0.00%	8	6.50%	231	54.90%	5	3.20%	636	32.85%	955	14.70%		
$200 to $299:	90	20.20%	48	19.80%	26	13.40%	34	19.30%	40	19.00%	41	22.40%	13	5.00%	18	11.30%	46	10.30%	8	11.30%	29	23.40%	32	7.60%	21	13.40%	446	23.04%	768	11.90%		
$300 to $499:	67	15.00%	83	34.20%	74	38.10%	73	41.50%	60	28.40%	91	49.70%	121	46.90%	70	43.80%	177	39.60%	7	9.90%	45	36.30%	85	20.20%	61	38.90%	1,014	52.38%	2,615	40.40%		
$500 to $749:	52	11.70%	21	8.60%	71	36.60%	40	22.70%	58	27.50%	18	9.80%	84	32.60%	36	22.50%	120	26.80%	20	28.20%	28	22.60%	64	15.20%	54	34.40%	666	34.40%	1,488	23.00%		
$750 to $999:	0	0.00%	0	0.00%	17	8.80%	0	0.00%	34	16.10%	27	14.80%	18	7.00%	10	6.30%	26	5.80%	16	22.50%	14	11.30%	0	0.00%	7	4.50%	169	8.73%	271	4.20%		
$1,000 to $1,499:	6	1.30%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	6	0.31%	28	0.40%		
$1,500 or more:	7	1.60%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	7	0.36%	21	0.30%		
No cash rent:	7	1.60%	5	2.10%	0	0.00%	15	8.50%	13	6.20%	6	3.30%	0	0.00%	17	10.60%	46	10.30%	20	28.20%	0	0.00%	9	2.10%	9	5.70%	147	7.59%	331	5.10%		
Median (dollars):	**$ 202.00**	**(X)**	**$ 239.00**	**(X)**	**$ 486.00**	**(X)**	**$ 380.00**	**(X)**	**$ 433.00**	**(X)**	**$ 436.00**	**(X)**	**$ 445.00**	**(X)**	**$ 448.00**	**(X)**	**$ 408.00**	**(X)**	**$ 707.00**	**(X)**	**$ 458.00**	**(X)**	**$ 172.00**	**(X)**	**$ 477.00**	**(X)**	**$ 407.00**	**(X)**	**$ 409.00**	**(X)**		

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 199
UNIVERSE: SPECIFIED RENTER-OCCUPIED UNIT
CENSUS 2000 SUMMARY FILE 3

	C.T. 301, B.G. 1		C.T. 302, B.G. 1		C.T. 302, B.G. 2		C.T. 303, B.G. 1		C.T. 308, B.G. 1		C.T. 308, B.G. 2		C.T. 308, B.G. 3		C.T. 308, B.G. 4		C.T. 309 B.G. 1		C.T. 309 B.G. 2		C.T. 309 B.G. 3		C.T. 310 B.G. 1		C.T. 310 B.G. 2		Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 15 percent:	137	30.70%	66	27.20%	56	28.90%	39	22.20%	41	19.40%	52	28.40%	84	32.60%	32	20.00%	145	32.40%	0	0.00%	26	21.00%	124	29.50%	66	42.00%	868	44.83%	1,618	25.00%		
15 to 19 percent:	48	10.80%	20	8.20%	42	21.60%	35	19.90%	30	14.20%	11	6.00%	20	7.80%	8	5.00%	31	6.90%	10	14.10%	20	16.10%	53	12.60%	19	12.10%	347	17.92%	738	11.40%		
20 to 24 percent:	56	12.60%	15	6.20%	17	8.80%	4	2.30%	33	15.60%	14	7.70%	43	16.70%	26	16.30%	48	10.70%	0	0.00%	16	12.90%	26	6.20%	8	5.10%	306	15.81%	613	9.50%		
25 to 29 percent:	37	8.30%	29	11.90%	12	6.20%	29	16.50%	21	10.00%	12	6.60%	30	11.60%	23	14.40%	11	2.50%	6	8.50%	30	24.20%	43	10.20%	0	0.00%	283	14.62%	610	9.40%		
30 to 34 percent:	22	4.90%	22	9.10%	13	6.70%	5	2.80%	14	6.60%	12	6.60%	6	2.30%	9	5.60%	22	4.90%	0	0.00%	7	5.60%	48	11.40%	5	3.20%	185	9.56%	457	7.10%		
35 percent or more:	111	24.90%	80	32.90%	48	24.70%	49	27.80%	46	21.80%	76	41.50%	62	24.00%	45	28.10%	132	29.50%	28	39.40%	17	13.70%	100	23.80%	43	27.40%	837	43.23%	1,816	28.00%		
Not computed:	35	7.80%	11	4.50%	6	3.10%	15	8.50%	26	12.30%	6	3.30%	13	5.00%	17	10.60%	58	13.00%	27	38.00%	8	6.50%	27	6.40%	16	10.20%	265	13.69%	625	9.60%		

2. MEETING MINUTES

Attached are the meeting and interview minutes.

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

Interview with East Chicago Mayor Anthony Copeland
Tuesday, November 13, 2012

- In a meeting with the Mayor, he said that he would like to see the following as part of the NRSA Plan:
    - Residents need to buy into home ownership, and commit to buying homes.
    - Need to build up the old neighborhoods by blending the old with the new. Get residents to buy into the community.
    - One of the advantages the City has, is the low sales prices.
- The City has a lot of speculative buyers.
- There are home rental units and not enough homeownership units in the City and the Harbor NRSA Area.
- The cost to purchase a home is so low compared to the price someone pays for rent, they could own a home.
- Need to look at stabilizing the community.
- Need to also help the people who are just above the low/mod income restrictions.
- Need to help people who own a home, to stay in their homes.
- Need to look at ways to remove the blight.
- The City will look into establishing a Vacant Property Review Board and a Land Bank. What does Indiana Law allow them to do and not do? What are their powers?
- Need to talk to the Fire Department, Streets Department, and School Board.
- Need to talk to the local clergy members: pastors, priests, etc. to get there perspective of what their congregations are seeing and what are the issues in the NRSA Area.
- Need to see a budget and what the City is investing in the NRSA Area.

Interview with East Chicago Department of Redevelopment
Thursday, November 15, 2012

- Housing Rehabilitation Program is for owner-occupied. It is funded with HOME & CDBG funds, to do emergency and handicap improvement.
- The Housing Rehabilitation Program does not do rentals units.
- The Rehab program has loans and grants.
- People in the Sunnyside Community have asked for assistance to do rehabilitation. 70% of the community is over income. They are looking for assistance for roofs, ADA upgrades, windows, attic insulations, etc. Since this

area has a lot of duplex units, it makes it difficult to do one side that is eligible and not do the other, because they are slightly above income.

- Northwest Community Actions previously did rehab work.
- Harborside Apartments consists of 255 units. 2 empty buildings.
- Need to lower the density there.
- Transportation is an issue. Buses are very crowded. There are only 2 buses for the entire City.
- The City through federal and local sources are funding down payment assistance. $10,000 for existing homes. $25,000 for new construction, and an additional $5,000 for City employees.
- Houses that the City Department of Redevelopment built – 2 on Hemlock, 4 through the CHDO, and 2 with NSP funds.
- Acquisition/Rehab – acquired 4.
- City rehabilitated one house using CDBG-R funds.

Interview with East Chicago Police Department
John Verbich – Deputy Police Chief
Thursday, November 15, 2012

- Police sub-station on Broadway and Main Street has been unmanned for a year. Mayor is talking about moving it out of the area.
- Mayor is holding a community meeting at Main & Broadway.
- The Police force consists of 96 officers.
- The Police Department is targeting neighborhoods.
- Could assign a patrolman to the Harbor Area.
- The Chief, Mayor, and staff go door to door to meet the neighborhood.
- Provided the Police/Crime Statistics Report from last year. The two large gangs are the “Latin Kings” started in Chicago and the “Imperial Gangsters”.
- Calls for Service – Report could break it down for the Harbor Area. Crime Analysis.
- North Township Trustee – New housing on Main & Broadway – not enough land.
- The “Batman” houses had more land and the Police Department get less calls.
- “Troubled Building Group” – is a group that has members from Police, Health, and Building Departments.
- Code Enforcement has moved to Building Department and is about 4 to 5 years old.
- Parking is an issue in the Harbor Area.

- City has a lot of 4-unit apartment buildings.
- Need more land space and bigger apartments.
- Crime is moving to Highland, Munster & Griffith from East Chicago.
- Combining the 2 high schools was a problem. They removed the neighborhood schools.
- When they took the traffic off Main Street and developed the Cline Avenue overpass, it took the traffic out of the center of the City and pushed it to the outside.

Interview with East Chicago Fire Department
Emiliano Perez – Fire Chief
Thursday, November 15, 2012

- City is divided into 4 quadrants for fire protection.
- Primary response – 2 bays.
- Reserve squad and Engine #2.
- Low response time – 3 to 3 ½ minutes.
- Engine #1 – Columbus & McShane.
- No real water pressure problem in the hydrants.
- The fire hydrants are, overall, in good condition.
- The City has a 750 gallon pumper.
- 100% paid fire department, which consists of 75 people.
- Strategically located fire houses. Newest fire station located in North Harbor Area.
- Need to look at entrance portals into the community.
- Need to look at ways to bring the housing to the lake.
- Need to develop more amenities to bring people in to the City. Maybe tax abatements would help.
- New jobs are needed.
- The economy is a major problem.
- Make Guthrie Drive commercial; Michigan Avenue sports-oriented.
- Undocumented aliens are not a problem. Not a lot of undocumented persons in East Chicago.
- Essential – building code enforcement and fine enforcement needed.

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

Interview with East Chicago Department of Planning & Economic Development
Kathy Brown, Economic Development Consultant
Richard Morrisroe, City Planner
Wednesday, November 14, 2012

- Working on a $50 million Redevelopment Project in the Harbor Area around the Casino.
- Casino puts in $3.5 million per year into the Regional Development fund.
- The project is to redesign East Chicago into a lakefront community.
- To date, the City has received $6.9 million.
- $1.9 million was used to demolish the old Water Filtration Plant.
- $1.2 million was used for infrastructure of the lake front. Working on developing "way finders" to the lake front.
- Looking at creating Dickey Road into a roundabout.
- This will be done through Cline Avenue. It will become a toll road to help pay for the bridge replacement.
- Looking at parts of Michigan Avenue to become a community area.
- Serious water line problems with the high school area along Columbus Drive.
- Not a priority to demolish the Section 236 properties along Guthrie. Since HUD will not allow the City to demolish it.
- Looking at parts of Michigan Avenue to become possible new commercial/light industrial area.

Phone Interview with East Chicago Health Department
Diana Garcia Burns, Director
Tuesday, December 11, 2012

- The City of East Chicago's Health Department provides many health and social services to residents of the community, including bridging the gap in health care for those that do not have or cannot afford quality health insurance. The City of East Chicago is the only city in the Northwest Indiana region that provides a full array of free health services for their residents, including a STD/HIV clinic, adult and teen clinic, social services, and occupational services for workers. They also provide hepatitis screenings, immunization for children and special programs that include physicals for children. The City of Gary's Health Department offers a STD/HIV clinic and immunization for children, and the City of Hammond's Health Department only provides immunization.
- The Health Department, in partnership with St. Catherine's Hospital and Purdue University, just completed a door-to-door survey of residents. They distributed 500 surveys around the City asking an array of questions from family demographics to health and safety concerns. Purdue University will conduct the data analysis, and results will be released to the City of East Chicago in 2013.

- Some major concerns of residents that were discovered through the surveys include crime, the quality of public education, and the availability of health and social services in the City for those residents who are undocumented or who do not have the ability to pay. Another major concern is the lack of jobs for low-skilled people, like kids just graduating from high school or college looking to break into the workforce. There are no large, big-box stores like Walmart or Target that could provide jobs to the community, as well as a place for residents to buy low-priced necessities like food and clothing.
- A main desire of community residents is a larger recreational center offering a variety of activities in one place, similar to the Lincoln Center in Highland, Indiana. People want a center, much like a large YMCA, to offer a variety of fitness classes and activities for people of all ages, in addition to a safe meeting place for different social clubs and afterschool activities.

Phone Interview with East Chicago Streets Department
Ronald Edmunds, Director
Monday, December 17, 2012

- The overall condition of the streets in the Harbor Area and the City are fair. The North Harbor Neighborhood's streets are in the best condition, and the Martin Luther King Corridor's streets are in the worst condition. All other neighborhoods in the Harbor Area have streets that need to be repaved.
- Most of the sidewalks and curbs in the Harbor Area are good, and most are up-to-date in terms of curb cuts and ADA compliance.
- Most of the infrastructure, particularly the streets and roads in the City and the Harbor Area, is at least 100 years old or older.

Phone Interview with East Chicago Engineering Department
Jezreel Rodriguez, City Engineer
Monday, December 17, 2012

- The City is working on completing its design plan for the street construction project of Main Street between Columbus Drive and Broadway. The design is about 98% complete, and they are waiting for the funding to start construction. The project will cost between $4.5 million and $5 million. Another plan is in the works for a construction project on Broadway Street between Euclid Avenue. and Deodar Street. This plan is about 60% complete, and was funded with grants in partnership with the Indiana Department of Transportation. If the City can obtain the necessary funding, construction can begin in 2014. The State requires a 20% local match of the total project cost as a condition for funding the project. The Main Street and Broadway Street projects are the only street improvement plans in the works in the Harbor Area, although there are a few other projects on various blocks throughout the City.
- Many of the streets in the City all need to be repaved, but there is not enough funding available. There is currently no overall street repaving plan, as there are

other street projects that take priority. Perhaps a street improvements plan will be put into place in the next few years when funding is available.

- Since 2009, when Mr. Rodriguez started working in the City of East Chicago's Engineering Department, there was only one street paving project completed in the Harbor Area, on Broadway between Main Street and Deodar Street This project included new pavement, sidewalks and sewers. Right before Mr. Rodriguez started working for the City, there were new sidewalks and entrances and some other concrete work, including a new basketball court, installed in Callahan and Nunez Parks. There was nothing left by the outgoing City Engineer listing the history of street improvement projects in the City, or a plan moving forward.
- Overall, the sewers are in decent condition in the City and Harbor Area.
- The major problem facing the City's infrastructure is the lack of funding. If more funding becomes available, the City could develop a street repaving and beautification plan.
- Other problems facing the City include vacant and abandoned houses and buildings, and a lack of quality, affordable housing for City residents.

Interview with Housing Agencies
Wednesday, November 14, 2012

Beatriz L. Martinez - The East Chicago Housing Authority:

- ECHA has a 5 year plan.
- Currently looking to reconfigure 4 housing sites, and demolish and bring up-to-date more new housing that is needed in the Harbor and Calumet Areas.
- ECHA has 2 senior buildings.
- Have a homeownership program through the Section 8 Voucher program.
- Have applied for CHDO status.
- Looking to do scattered site housing – town homes.
- Looking at possibly selling some homes to residents.
- They are partnering with a private developer for this development.
- The Housing Authority has 636 Section 8 vouchers.

Will Woodley – The Community Builders:

- Working with the City since 2006.
- They then started identifying areas to develop.
- Have completed 125 townhomes for working families. Used State NSP funds and LIHTC funds.

- In these developments they required a work component.
- They use up to 120% MFI. Units leased up very quickly.
- +/- $30,000/household income north of Broadway.
- Currently are completing a senior building with 56 units with interior parking and senior space, close to Callahan Park.
- Callahan Park should become a more passive park. Gardens and concerts.
- Nunez Park is more for the youth, active and recreational space.
- The Nunez Park is close to the Elementary School and Clemente Center.
- Are looking at possibly constructing a 25,000 square foot grocery store or more, for the residential units they are building.
- Looking at developing a more walkable community.
- Units are 2 or 3 stories with washer and dryers. The average rent is $700 to mid $700 a month. Their LIHTC projects serve the 30% to 60% LMI range.

Dan Klein – Habitat for Humanity:

- Habitat is new to the area.
- Have 3 lots on Carey Street and will be starting a new home this year.
- They have already built 1 new house and rehabbed another this year.
- Clients are 25% to 80% of median income.
- They give assistance, but not handouts.
- Will continuing to partnership with the Department of Redevelopment and the City.

Real Estate Market –

- Banks have begun lending in East Chicago.
- Centier Bank got caught not lending, so they are now doing a lot more in areas like East Chicago.
- Workshops are needed on homeownership.
- A lot of minorities don't have credit.
- Major issue is credit worthiness for mortgages.
- They should teach credit in the schools.
- Neighborhood, Inc. offers a homeownership class.
- A lot of abandoned buildings in the City.
- People are renting because they do not have the down payment saved to buy a house.

- For many potential homebuyers, their major concern is crime prevention and schools.
- Put billboards up about the homeownership programs.
- People are still looking to buy.
- Average sales price is $30,000 to $40,000 north of Columbus Avenue.
- $40,000 to $50,000 for Sunnyside ½ duplex.
- Market rents are $600 to $700 a month.

Overall Comments:

- The new police chief is making an impact, but crime and the public schools are a major problem.
- Columbus to Broadway; Broadway to Guthrie; Guthrie north – all rental subsidized. 60% - 30% (mid $700/month). 50%-30%; 40%-30%. $500 average rental in North Harbor.
- Permit parking registration; automobile registration.
- City does have a rental registry.
- Code enforcement needs to do a better job and Landlords must meet the standards.
- No assisted living facilities in East Chicago.
- Snapshot of the Real Estate Market for the City.

Phone Interview with Harbor Meadows Apartments
Latanya Williams, Manager
Thursday, December 6, 2012

- Harbor Meadows Apartments provides income-based, affordable housing to individuals and families. They are not affiliated with the East Chicago Housing Authority, but they do receive federal funding. There are 120 units in the development, which was recently rehabilitated in 2002. There have been talks about developing more affordable housing in the area, but no plans are in place.
- Harbor Meadows is open to anyone and they provide housing to the homeless, victims of domestic violence, persons with drug/alcohol addictions, persons with HIV/AIDS, the elderly and frail elderly, and the mentally and physically disabled. Harbor Meadows does not provide housing counseling, but they do offer utility checks to help people with no income to pay their electricity bill.
- Outstanding housing issues that Harbor Meadows sees in the community is the lack of housing for people and families with children who have been evicted in the past, or who have someone in the family with a criminal background. If applicants do not pass the background check, they are referred to other housing

agencies and the Housing Authority, but often times, the person will not pass the background check no matter where they go.

- A pattern that has changed since the 1980's and 1990's is that there are more instances of women with children who have criminal backgrounds and eviction histories, whereas in the past, it was mostly the males in the household afflicted with these problems. The result is that the children suffer the most and are faced with hardships due to the poor decisions of their parents.

Interview with Banks & Financial Institutions
Kristine Clark of Centier Bank and Frank Beccera of Standard Bank & Trust Co.
Wednesday, November 14, 2012

- The biggest problem is credit.
- Credit score needs to be between 550 to 680 to buy a car or a home.
- There is a drastic devaluation of property values in East Chicago.
- Appraisals are very low. Typically under $40,000.
- Refinancing is a major issue with the appraisals being so low.
- Reasons for bad credit scores are: health costs, lack of credit history, lack of education.
- 75% of credit problems are because of a lack of credit education.
- The Standard Bank & Trust Co. is working on a Credit Builder Program.
    - The goal is to get a person's credit score up to 620.
    - The Bank loans $1,000 to $5,000 to the person in a savings account that is locked for 18 months.
    - The account is then released for down payment assistance.
    - The rate of the loan is 4.5%.
    - Payment is every month via electronic withdraw.
- They like the idea of giving away vacant side yards.
- Need to demolish the vacant property that is unsafe.
- Need to get rid of the blight.
- Have check cashing places and individuals.
- Previously, real estate taxes were high, but now seem to have leveled off.
- There is a bad perception of safety.
- Need for small businesses in the Harbor Area.
- Security gates on businesses do not make people feel safe.
- Reinstate the park pool.

- CRP program is needed.
- City needs to do business loans, maybe even a blended program with the City and the banks. A similar program was offered previously.

Phone Interview with Citizens Financial Bank
Elizabeth Chenore, Vice President of Consumer Lending
Thursday, December 6, 2012

- Employees of Citizens Financial Bank participated in the Lake Area United Way's Day of Caring in August by helping to unload the Food Bank of Northwest Indiana's truck, and set up the "Pantry On The Go" for distribution in East Chicago. Other community involvement activities that the bank has engaged in are: homebuyer seminars; and the Federal Home Loan Bank of Indianapolis' (FHLBI) Neighborhood Impact Program (NIP) in the nearby City of Hammond, Indiana. NIP "assists existing homeowners with incomes at or below 80% of area median income (AMI) to rehabilitate their homes". Citizens Financial Bank is interested in assisting East Chicago residents improve the facades of their homes by starting a NIP in the City.
- Regulations and standards for lending have become tighter with the FHLB of Indianapolis. For example, higher credit scores are now required. There is a perception among many residents that banks are not lending due to the current mortgage and financial crisis, but that is not true. They are working with people to enable them to qualify for a loan.
- In East Chicago, collateral values are a big challenge due to depreciating home and property values. There are also credit challenges in East Chicago, particularly a lack of credit history among Hispanic residents. Many Hispanics in the community need to establish credit before they can become eligible for lending.
- Citizens Bank is interested in partnering with the City's down payment assistance program, and they are interested in learning how they can help people in the City improve their properties or become first-time homebuyers. They have held homebuyer seminars in the past, but lately they have had trouble with attendance. They are interested in learning what new outreach methods they could try.

Phone Interview with BMO Harris Bank
Loretta Minor, Vice President,
Senior Community Reinvestment Act (CRA) Relationship Manager
Tuesday, December 11, 2012

- BMO Harris Bank in the City of East Chicago has many programs to aid potential homebuyers, from a credit building program to aggressive loan programs.

- The main challenge they face in East Chicago is poor credit among applicants. Instead of turning people away, they help them build their credit through their credit-building program, and they refer people to agencies that can help.
- BMO Harris is in relatively good standing, as they did not engage in subprime lending. They are in the position to offer aggressive loans for this market, such as the Neighborhood Home Loan Program (NHLP). The NHLP offers one loan up to 97% loan to value, with no mortgage interest and a minimum credit score of 620. They also engage in VA and FHA lending, which all offer aggressive underwriting. These aggressive programs are essential for low- and moderate-income communities like the City of East Chicago and its residents.
- There seems to be a lot of people in East Chicago that are interested in buying a home, but lost interest during the process. Community awareness of available programs is lacking. BMO Harris Bank's credit building program actually gives people money to borrow against, up to $5,000.
- BMO has Relationship Managers out in the community, and they have a good partnership with Holistic Community Coalition. The bank refers people who were denied loans to the Coalition for additional services that can help them become ready to buy a house.
- The City needs a pipeline program in order to address the gap. They need to build on demand to meet the supply of housing. A pipeline-builder program could help them get realistic number projection on what prices homes could be sold at.

Phone Interview with Peoples Bank
Catherine Gonzalez, Vice President/Manager,
Retail Lending & Community Reinvestment Act (CRA) Officer
Wednesday, December 12, 2012

- Peoples Bank in the City of East Chicago has a number of programs in place to help people in the community, including first-time homebuyer, home improvement programs, and a program to aid needy children.
- The Community First Program holds different fundraisers throughout the year for their employees, such as bake sales and dress down days, where the proceeds go to a fund to help needy families and children. At the end of the year, the bank's CEO will match what the branch employees raised dollar for dollar. About 90% of the money in the Community First fund will go to the charities of the bank employees' choice, and the rest of the fund aids bank employees and their families who are going through hard times. Peoples Bank has donated to Habitat for Humanity and the Boys & Girls Club in East Chicago. Kids from the Boys & Girls Club have received money to buy new coats, hats, and gloves for the winter.
- Peoples Bank also has an Affordable Home Improvement Program that gives loans to people living in low- to moderate-income Census Tracts or families with

a household income below 80% AMI. The bank conducts inspections of the homes to make sure the loans are being used for home improvements.

- The bank has partnered with a HUD-approved housing counselor to conduct first-time homebuyer seminars. Many lenders require a certificate of completion of a HUD-certified class for eligibility of different types of assistance, such as down payment assistance from the FHLB or Lake County, and the City of East Chicago. Credit building programs include a $500 deposit loan, or a secured credit card with a $500 minimum. They have also partnered with the Northwest Indiana Reinvestment Alliance to offer budgeting and foreclosure services to help people get back on track.
- Peoples Bank offers the First Step Loan Program for underserved, low- and moderate-income communities. To qualify, a potential homebuyer must live in a low- to moderate-income Census Tract or have a household income below 80% AMI. The First Step home loan is a 30-year, fixed rate loan at the going interest rates that the bank keeps in house. They fund 95% of the purchase price, and the buyer comes up with the additional 5%. There is a minimum credit score requirement of 600, and applicants must have at least 3 credit streams open where they are in good standing. If a person only has one or two lines of credit open, alternative credit measures can be accepted, like car insurance, and rent or utility accounts that have been in good standing for at least 12 months. Applicants who qualify for this program will also receive discounts on their closing costs such as appraisal fees, etc. Peoples will not accept anyone into the program that did not pass a HUD-approved first time homebuyer seminar.
- There has been a big increase in interest for the first-time homebuyer program and loans, but many people who are interested are not ready because they don't meet the minimum requirements. When they are turned away, there are programs that can prepare them to qualify for a home loan, such as the credit building program, etc. Only about 6 people attended the three seminars in 2011. Over 100 people attended the sessions this year. Peoples Bank credits this increase partly to the fact that the seminars are now being run by a HUD-certified counselor, and the certificate that people get for completing the classes can be used to secure different types of home financing aid from different agencies that require a HUD certificate.
- Of the 30 applicants for the First Step Loan Program, half were approved and are in homes, although most of these are in Gary. East Chicago residents have not qualified because they are undocumented residents or they don't have credit history. Lack of credit history is a reason why Peoples Bank has started to look at credit alternatives like timely bill-payment, etc.
- The City of East Chicago has great intentions, but there is not a lot of follow-through. Perhaps a task force should be put together with attainable goals and measurable outcomes. City employees need to be trained on directing their citizens to the appropriate places to get the help that they need. For example, if someone is denied a home-purchase loan and goes to the City for help, City employees should be able to instruct them on where to go for programs that can

help them become purchase-ready. There also needs to be follow-up measures taken to find out what happened with the people who were referred to different programs. Were their issues resolved, or are they still experiencing the same problems?

Interview with Social Service Agencies
Wednesday, November 14, 2012

Dwayne Mitchell - East Chicago Community Health Center:

- Wants to expand services into the Harbor Neighborhood.
- Looking at property on Main Street.
- Need a homeownership training program that lists when trash pickup is, how to budget, homeownership maintenance, etc.
- Look at developing a comprehensive homebuyer training program.
- 52% of their clients do not have any type of income. Maybe include a SRO component into the plan, or something to assist the homeless population.

Gilda Orange – North Township Trustee:

- We need to help the people.
- There is a need for handicap improvements to homes or new homes that are accessible.
- There needs to be an element of trust.
- Need to get more information out to the public.

Dianne Craft – We Care from the Heart:

- Clients that they serve are the City's mentally ill.
- They offer one-on-one assistance.
- Help their clients with paperwork. A lot of education on how to fill out paper work.
- Need to continue and expand case management.
- They work with the East Chicago Taskforce to help seniors to remain in their homes.
- See a lot of clients with Dementia problems.
- Their agenda has the "Adopt a Senior Program".

Kim Hunt – We Care from the Heart:

- There is a need for good case management, especially first time homebuyers who move into new homes.

- There is a need for funds for a home improvement program in the City.

Sharon Liggins – Continuum of Care:

- Need for affordable housing for the homeless, which also includes a supportive component.
- Need for additional veterans housing.
- Foreclosure rate process needs to be examined.
- Many Group Homes are over-crowded.
- Potentially looking at becoming a CHDO.

Nora Cheek – Geminus Corporation:

- Has lived on Euclid Avenue on the 40th Block for 44 years. Most of the block is long term residents of 40 to 50 years.
- The alleys are crime ridden.
- Drug deals are going on in the alleys.
- A lot of trash is in the Allies. No one takes care of them or enforces them.
- There is an abandoned building and 2 foreclosed homes on her block.
- Currency exchange on her corner is busy where people cash their checks, etc. They are not using banks.
- Need to add the entire block of Euclid Avenue into the NRSA Area.
- Need to do something about the abandoned buildings.
- Need more police presence in the NRSA Area.
- Safety is a real issue in the Harbor Area. A lot of home robberies.
- A Neighborhood Watch is needed.
- Need to have more community outreach.

Phone Interview with Healthy East Chicago, Inc.
Cynthia Rivas, Executive Director
Tuesday, December 4, 2012

- Healthy East Chicago, Inc. is a collaborative effort initiated by the City of East Chicago in partnership with St. Catherine's Hospital. It is "a consortium organized and operated exclusively for charitable purposes to focus on issues such as access to health care, educational opportunities, public safety initiatives, environmental programs and information/referral networks."
- On-site agencies include East Chicago Communities in Schools, East Chicago Health Department, Foundations of East Chicago, Healthy East Chicago, Indiana Legal Services, St. Catherine's Center of Hope, and WIC.

- Healthy East Chicago collaborates with other agencies to offer programming and facilitates grants for healthcare, health screenings, health fairs and programs to educate residents on health issues such as HIV awareness, alcohol, asthma, smoking cessation, and diabetes. They also offer programs that help single mothers become more independent and self-sufficient, and they partner with schools to offer fitness programs. Healthy East Chicago believes that the most important service they offer is counseling on these topics and others. Counseling leads to referrals for clients to the appropriate agencies that can meet their needs.
- The unmet needs in the Harbor Area include a lack of children's services, a lack of fresh fruits and vegetables and affordable food stores, a lack of diverse businesses and services, and transportation.
- Many residents face problems accessing goods and services because they have to travel outside of the Harbor Area and even the City of East Chicago to get clothes, shoes, and furniture, or obtain services like dry cleaning or entertainment. Some residents have trouble accessing transportation to get to work outside of East Chicago.
- Many centers that offer children's services are set up for older children and offer outdated programs. There is a need for newer, innovative children's programs that will draw interest, especially in the winter months. In the summer, there are gardening programs for children and seniors and other outdoor activities such as golf lessons available in the City, but there is not much for children to do in the colder months. There are no movie theaters or skating rinks in the Harbor Area. Healthy East Chicago aims to partner with agencies such as the 4-H Club at Purdue University to offer outdoor fitness, health and gardening activities for youth.
- There is a shortage of food in the Harbor Area, particularly for those residents on fixed incomes. Healthy East Chicago partners with local businesses and agencies to bring fresh fruits and vegetables to local businesses and food pantries. There is a shortage of affordable food stores, such as Aldi or Walmart, in the Harbor Area. There is also a need for more second-hand and discount stores, like Goodwill, in the neighborhood. There are two Dollar-Stores in the Harbor Area that offer a decent selection of products, but there are no discount clothing stores.
- A unique feature of the Harbor Area is the prevalence of ethnic restaurants and shops that cater to the eclectic mix of cultures in the neighborhoods. Churches play a strong role in the community by assisting residents with accessing necessities like food and clothing.
- A trend in the Harbor Area has been the demolition of older buildings and the emergence of new housing, such as the new development on Washington Square.

Phone Interview with Urban League of Northwest Indiana
Tuesday, December 4, 2012

- The Urban League of Northwest Indiana works to promote, encourage and enhance services to improve social, educational, and economic conditions of African Americans and other minority groups in Lake, Porter, and LaPorte Counties, Indiana.
- Programs that the Urban League provides are adult education, employment services, health services such as disease awareness and food referrals, mentoring for high school students, test preparation, and workshops for resume-writing and interview skills. They also serve as a WorkOne access site at their office in nearby Gary, Indiana, and list open jobs on their website.
- The Urban League makes a lot of referrals to the Indiana Plan's pre-apprenticeship construction program that is located in their building. They also refer clients to the State of Indiana's Hardest Hit Fund (HHF) program, Building the Bridge to Recovery, which "assists homeowners with financial hardships who have been unable to qualify for existing loan modification and foreclosure prevention programs". The program provides mortgage relief for financially strapped homeowners.
- Although their clients come from Lake, Porter and LaPorte counties, the Urban League sees employment services and food referral services as their most used programs.
- Any church that provides community services to parishioners and residents of the community, such as food banks, will have the best information on the needs of the community.

Phone Interview with the Northwest Indiana Community Action Corporation
Tuesday, December 4, 2012

- The Northwest Community Action Corporation is "a regional not-for-profit organization that provides assistance to people of all phases and walks of life". They are the designated Area Agency on Aging and Community Action Corporation, as well as Northwest Indiana's 2-1-1 Information and Assistance Call Center. They offer services to individuals and families to help them maintain independence and self-sufficiency.
- The 2-1-1 Call Center is a confidential, toll-free phone number where specialists are available 24 hours a day, 7 days a week to answer questions and provide referrals to individuals and families seeking health and social services, emergency services, and special-needs services. The Call Center serves callers from Lake, Porter, Newton, Jasper, Starke, and Pulaski counties.
- The Northwest Indiana Community Action Corporation provides referrals to government programs, community-based organizations, support groups, and other local resources. A lot of referrals that are requested are for local food

pantries, home repair services, and home weatherization and energy assistance programs.

- Another referral that is often requested is for local in-home healthcare and assistance for seniors.

Phone Interview with Catholic Charities
Elisa Torres, Support Assistant, Emergency Services
Thursday, December 6, 2012

- **"**Catholic Charities is a Christian response on the part of the Diocese of Gary to help meet the human needs of the people of Northwest Indiana." Catholic Charities was originally established to serve the poor with a focus on needy children, but in recent years, counseling, volunteer programs, programs for the elderly and family life ministry have developed.
- Catholic Charities' primary services in East Chicago include a food pantry, and utility and rental assistance when funding is available.
- They partner with Purdue University to offer a nutrition class for single moms with children under 12 years old, where they teach them how to make healthy meals using food from the pantry. They hold hands-on cooking classes and provide recipes as well.
- There is a senior social group of ladies who meet once a week and teach one another how to engage in various crafts like knitting, crocheting, and beadwork.
- Most clients are worried about unemployment and crime in the City. They are looking for jobs, and not finding them.
- An unmet need in the Harbor Area is the need for shelters. There are no shelters nearby, and Catholic Charities has to refer those in need of shelter services to the nearby cities of Hammond and Gary.
- Catholic Charities is seeing an increase in need for all of the services that they offer, but agencies can only do so much with the funding they are given. The problem is that the need is greater than ever, but funding cuts are continuing.

Phone Interview with the Salvation Army
Sharon Sawka, Social Services Director
Monday, December 10, 2012

- The Salvation Army is "an International, Evangelical Christian Church dedicated to providing individuals worldwide with spiritual, physical, social and emotional support. Our organization is made up of thousands of officers, soldiers, adherents employees, volunteers and other individuals all working together to bring the Gospel of Jesus Christ to all people, as well as struggling to meet the physical needs of those less fortunate."

- The Salvation Army is a faith-based organization that meets the holistic and physical needs of its clients. In the City of East Chicago, the Salvation Army is primarily focused on their food pantry and daily feeding program. The daily feeding program is offered Monday through Friday from 12:00 PM until 1:00 PM and is open to people of all ages. The food pantry operates 4 days a week from 9:00 AM until 11:45 AM for residents of the Cities of East Chicago and Whiting. Residents have to show I.D. and proof of residency to access the food pantry, although the Salvation Army allows one emergency order per person without proof of residency. Afterwards, they will refer the person to the Salvation Army in their neighborhood if they are not residents of East Chicago or Whiting. The Salvation Army encourages food pantry clients to come to the daily feeding program as well, so that they will receive five free meals per week for their families.
- A service that is increasing in popularity is the rental and utility assistance through the Emergency Food and Shelter Program (EFSP) under the direction of the Federal Emergency Management Agency (FEMA) and representatives from social service agencies like the Salvation Army, United Way, Catholic Charities, etc. When EFSP is available, a client can apply for the funds one time per year, but they have to apply for funding through the Energy Assistance Program at the North Township Trustee office first. North Township Trustee is a government office serving the City of East Chicago and surrounding neighborhoods by providing assistance to the less fortunate. When the Trustee can't help an applicant because they don't qualify for EAP and when the EFSP funds aren't available, the Salvation Army works with local churches to get help for the needy. The Salvation Army also works with local churches to get rental assistance for the needy.
- A lot of requests are coming in for utility and rental assistance, and rental deposits in particular because many local churches are wary to give money towards deposits. Often times, if a tenant receives a deposit refund when moving out of the unit, the deposit is not returned to the church or organization that lent the money. Rather, it goes back to the tenant, who can spend that money however they choose. The Salvation Army tries to prevent this by encouraging clients to save up money for the deposit themselves, and then offer to help with the first month's rent instead.
- Another program that the Salvation Army offers in East Chicago is assistance for fire victims in the form of a clothing allowance, beds and a table and chairs. They have a Christmas assistance program called "Angel Tree" where families receive vouchers for a holiday meal, and children under 12 years old are placed on a "tree" where people can select their name and buy them gifts for Christmas. These trees are placed in local East Chicago businesses and offices such as the Ameristar Casino and local union offices. Finally, the Salvation Army offers computer, music, and English-As-A-Second Language classes, Bible Study groups, bi-lingual worship services, and a women's group made up of mostly Hispanic women. They also have an afterschool and sports program for children.

- Due to the increase in requests for utility and rent assistance, and an increase in clients looking for help so that they can be removed from utility disconnect lists, the Salvation Army would like to partner with other organizations to offer budgeting classes. They are seeing an increase in people requesting assistance, and a decrease in available funding due to budget cuts.
- The Salvation Army sees a lot of problems with gang violence in the neighborhood.

Phone Interview with United Neighborhood Organizations, Inc.
Grace Lozano, Program Coordinator, Roberto Clemente Center
Monday, December 10, 2012

- "United Neighborhood Organizations, Inc. builds community by serving neighborhoods through a network of local centers. The community centers enrich local neighborhoods and individuals by offering programs that enhance opportunities for the growth, development and enjoyment of all residents."
- United Neighborhood brings fitness classes, workshops and nutrition classes to young parents through collaborations with other agencies such as Purdue University. They offer afterschool programs for children, including the "Building Dreams" program to help kids with homework and provide tutoring, mentoring opportunities, and a daily snack, as well as a 4-H Club, Girl Scouts, and different recreational activities. They also have a library that is open Monday through Friday from 10:00 AM until 5:00 PM.
- United Neighborhood provides a rotating food pantry once a month that is held at a different location each month. They have a Wednesday bread giveaway through the local food bank and they facilitate access to dental services.
- United Neighborhood sees the need for parents to attend nutrition education classes so that they can feed their families healthier meals. They try to bring to light the importance of nutrition and exercise.
- There is a big need for tutoring. Often times, parents don't have the time or ability to help their children with their homework. There is a need for afterschool tutors to give children extra attention and help understanding their assignments.

Phone Interview with Katherine House Boys & Girls Club
Maria Feliciano, Program Director
Monday, December 10, 2012

- The Boys & Girls Club has 5 areas of programming: Education and Career Development, Health and Life Skills, Sports, Arts, and Character and Leadership. The afterschool programs at the Katherine House Boys & Girls Club in the City of East Chicago offers activities in all of these areas to kids ages 6-18 yrs., as well as an open game room for kids to socialize and play board games after school. They also have special programs for the holidays, where funders such as People's Bank support a holiday shopping program for the afterschool kids.

- As part of the Career Development program, teens have the opportunity to become employed by the Boys & Girls club in minimum wage jobs, but only after completing a year-long training class.
- There is a lack of motivation coming from the homes. Many children come from single-parent households. A growing trend that the Club is noticing are kids coming from homes with younger mothers who are high school dropouts.
- Unmet needs in the community include affordable housing, rental and utility assistance, food banks and a better public transportation system. The public transportation in East Chicago is limited, particularly for the elderly. The Boys & Girls Club provides transportation for kids to get home from the program in the evenings, but this is a challenge for afterschool programs and activities that don't offer transportation. Many parents don't want their kids to walk home when it is dark because they don't feel the streets are safe. There are problems with gangs, drugs and violence. There is not enough police presence in the neighborhood.
- A major unmet need for children in East Chicago is the gap in health insurance for children over 18 that graduated from high school, but aren't qualified to remain under their parents' insurance. This is a problem because they aren't full-time college students, or because their parents may not be fortunate enough to have a full-time job with health benefits.
- Main priorities for the City should be improving the public educational system by decreasing the dropout rate and increasing reading and math proficiency for those students that end up graduating at sub-par achievement levels. Of the students that go to college, many return home after the first semester because their skills were far below what they should have been entering college.
- The Boys & Girls Club can only take on so many kids. There are a lot of kids with nothing to do after school. There are not a lot of recreational centers for youth in the City and in the Harbor Area, and there is a lack of funding to introduce more into the area or increase capacity for those that exist.

Phone Interview with Awakenings Community Services, Inc.
Kim Harman
Tuesday, December 11, 2012

- Awakenings Community Services, Inc. provides mental health and addiction services.
- They tried to open offices in the City of East Chicago with federal funding, but were not successful. They worked with the City to provide probation and pre-trial counseling services, but federal funding cutbacks halted these efforts. Many probation officers felt that they could do a better job counseling their clients than outside counselors.

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

Phone Interview with United Way
David Sikes, Director of Allocations and AFL-CIO Liaison
Wednesday, December 19, 2012

- **"**The mission of the Lake Area United Way (LAUW) is to bring together the resources of our community to assist people in helping themselves and one another." The strategic mission of the LAUW is to be the leader among nonprofit health and human service providers in the Lake Area by encouraging coordination and collaboration for service delivery and by providing resources.
- The LAUW funds Catholic Charities, the Boys & Girls Clubs, the United Neighborhood Organizations, and the Salvation Army. All of these groups' East Chicago offices, with the exception of the Salvation Army's, are located in the Harbor Area. Therefore, the vast majority of the United Way's funding in East Chicago is in the Harbor Area.
- The LAUW predominantly funds youth and family services. For youth, this includes afterschool tutoring and recreation activities, and for families, nutrition and family counseling and emergency services. Emergency services include food pantry services.
- Food pantry services in the Harbor Area need to be better coordinated through a professional, stream-lined distribution network. Churches need to relinquish some of their "ownership" and control over their food pantry services. If the churches that provide food services raise some of their own funding for the pantry, in addition to the support they get from the Food Bank of Northwest Indiana, the United Way and the Foundations of East Chicago partnership, they would be able to increase their capacity to serve more people on more days of the week. Another thing the churches can do to increase the effectiveness of the food pantries is to recruit more volunteers, particularly younger volunteers, to operate the pantries for longer hours and on more days of the week. The intentions of the churches are good, and the current system may work for the churches, but it is not working for the community. There are still families without food, and there are still families who aren't able to access pantry services on days that they need them.
- Churches have provided space for food pantries, as well as after-school and tutoring activities for youth, in partnership with the United Way, United Neighborhood Organizations and Foundations of East Chicago. This works well because residents feel comfortable in their churches. There is an opportunity to promote health and wellness through this partnership with the churches as well. The "take care of your body; it is God's temple" message could be very effective. Perhaps more churches can partner with each other so that churches in different neighborhoods can divide the services that they provide. One church could be the food pantry and health and wellness site, and another could be the youth programming site. Would parishioners of one church feel comfortable going to a neighboring church for services?
- Another problem in the City has been with the four United Neighborhood Organizations centers (Clemente Center, Besse Owens Center, Pennsylvania

Center and Dr. Martin Luther King Center). There was a political fight involving the funding of the centers. The City owns the buildings and had contributed some operational funding in the past for the centers. They stopped funding the centers, although they retained ownership of the buildings. The United Way was funding the costs of running the centers with the City, and looked into covering the City's previous contribution. However, the City couldn't guarantee use of the buildings for the same purposes (youth and family services provided through United Neighborhood Organizations). The LAUW did not want to be putting so much money into East Chicago's centers when the City was not contributing anything.

- The LAUW is now partnering with the Foundations of East Chicago to sustain their current level of funding, and other City Departments have taken over the building operations so they could keep all four centers open. The Parks & Recreation Department, the School District, and HUD have taken over control of the buildings because the City administration could not guarantee that the buildings would remain open.
- The City focuses more on employment services than they do on youth and family services. The City of East Chicago offers a lot of youth services. The School District and the City need to partner with social services providers to provide more effective youth services.
- The Harbor Area has a lot of public housing and Section 8 housing. The City's best programs are their first-time homebuyer and façade improvement programs. Encouraging homeownership is the best way to encourage investment in the City. There are too many "gangbangers" being imported to the Harbor Area from neighboring cities because of the amount of cheap, public and Section 8 housing.

Phone Interview with St. Catherine's Hospital
Angela Moore, Director of Marketing
Thursday, December 13, 2012

- St. Catherine's Hospital is located on Fir Street in the City of East Chicago, and has 190 beds. It is part of the Community Healthcare System, Northwest Indiana's largest integrated healthcare system.
- Out of their approximately 1,000 employees, only 143 have mailing addresses in the City of East Chicago, or a total of 14% of their employees. They don't advertise in the newspaper for open jobs; everything is posted online. The Hospital has very few occupations available for low-skilled workers. They work with the City's job education and training program, which has been picked up and continued by Ivy Tech. They train and employ a lot of CNAs, which is a popular career interest.
- There is not a lot of turnover at St. Catherine's, given the state of the economy. The only occupation with a higher turnover rate is nursing, because there are a lot of hospitals around that are in need of nurses, so there is more competition among the hospitals to retain nurses.

- The unskilled jobs in the hospital are mostly in food service and housekeeping. Even the clerical staff is required to have a background in medical billing or insurance these days.
- Most of the doctors are independent practitioners, and they live outside of East Chicago. Many live in Munster, Briar Ridge, etc. The Hospital has difficulty getting the independent practitioners to bring patients who don't live in East Chicago with them to St. Catherine's. This is partly a function of the population shift. People have moved south from the Harbor Area. There are some doctors employed by the Hospital at their clinics.
- Some major public health concerns are diabetes, particularly among the Hispanic community, childhood and adult obesity, and cardiac issues. Awareness is a problem. Many diabetes patients are coming to the E.R. after it is already too late, and limb recovery is a concern. There is also a need for education on management of conditions. Many patients are noncompliant after being released from the hospital, and don't take care of themselves. The hospital does not get paid for readmissions, and it is hard to convince some patients to take care of themselves so that they will not end up back in the hospital**.**
- St. Catherine's Hospital has a Community Outreach Specialist who focuses on awareness and education in the community by partnering with other organizations to reach more people. The main topics they focus on are heart disease risk factors and diabetes, and they also have education sessions on stroke prevention, bone density, obesity, nutrition, high blood pressure, pre-natal care, women's health, and a host of other health concerns. In addition to free education sessions, St. Catherine's offers free screening for these diseases and others at the hospital and clinic locations, as well as special screening events at partner locations such as local churches, libraries, and community centers. One major partner in the community is the Minority Organ & Tissue Transplant Education Program (MOTTEP), which engages in outreach to the minority communities on organ donation. They also go to local unions and companies, such as ArecelorMittal, to give education programs and screenings. Every year, the Hospital has a big kidney disease awareness event which is always well-attended. St. Catherine's also participates in an annual back-to-school event in the elementary schools where kids are given free haircuts, school supplies and immunizations. Each year, the Hospital releases a Community Benefits Report to detail their community outreach efforts.
- St. Catherine's main outreach strategy is through their newsletter and posters advertising their different health fairs, free health screenings and educational sessions. These newsletters and posters are placed in the Hospital's partner groups, such as local churches, libraries, community centers, schools, grocery stores, and 100 West Chicago Ave., where many social service agencies such as Healthy East Chicago and Indiana Legal Services are located.
- St. Catherine's and the East Chicago Health Department performed a door-to-door survey project this year, and Purdue Calumet will release the findings in January or February of 2013. Many surveys revealed that safety and security and

access to health care are major concerns of residents. St. Catherine's has a "care van" that transports people to appointments, which is widely popular. Crime and safety concerns are the biggest P.R. problem that the City faces.

Interview with Employment & Business Agencies
Rita Gillis – East Chicago Enterprise Association:
Wednesday, November 14, 2012

- City has a Enterprise Zone. Receives State Enterprise Zone funds. The funds run out in 2014.
- West of Main, north of Columbus – majority of housing are rentals.
- Need more training programs to help develop the skill sets for jobs.
- Vandalism is a problem. Need more police patrols.
- There has been an influx of people from Chicago into East Chicago. This has added a lot of issues the City previously did not see. Especially with safety.
- Largest employers: Arecelor-Mittal; U.S. Gypsum; Ameristar Casino; St. Catherine's Hospital.
- In addition, the City has a lot of feeder industries.
- A lot of these major employer jobs are filled by people outside the City.
- No training center in Northwest Indiana. Ivy Tech has had increased enrollment, and they are offering more programs. A lot of training programs were undertaken for the Casino to ramp up, but have since not been used.
- East Chicago Enterprise Association Programs include: Charter School, home rehab program, etc.
- The Charter School Program is about 8 years old. The school is called the East Chicago Urban Enterprise Academy. There is no transportation provided for the Charter School, and there is a waiting list.
- Have a lot of vacant schools in the City because families are sending their children to the charter schools.
- Working with the Redevelopment Department on employment opportunities in the City.
- There is a lack of good office space available in East Chicago.
- North Harbor Neighborhood is grey. There was previously a sense of community, but not now. It is disconnected.

Phone Interview with the Center of Workforce Innovations (WorkOne Express)
Sandy Alvarez, Region 1 Business Service Manager & Nicholas Elliot
Tuesday, December 4 & Thursday, December 6, 2012

- The Center of Workforce Innovations, Inc. is a section 501(c)(3) nonprofit organization that is "both a strategy development and strategy implementation organization, bringing highly-engaging facilitation and multifaceted expertise of best practices to its clients. Recognized for successfully facilitating and establishing linkages among private sector leaders and policymakers, CWI is considered a valuable resource when seeking solutions and action plans for economic development, workforce or educational challenges". Their mission is to be "a catalyst for community and business investment in building and aligning workforce, education, and economic development strategies while accelerating economic growth for regions and states."
- CWI serves as the regional operator of the WorkOne Express system in Northwest Indiana. It is a "one-stop resource for employers, job seekers, and youth." They provide services and referrals for employers looking for the right employees, grants, and tax credits. They also offer resources for potential employees looking to prepare for interviews, access job training, and research available jobs.
- WorkOne provides eligible services under the Workforce Investment Act at no cost, such as job search resources, job workshops, training in interview skills and becoming work-ready, and instructions for accessing online resources, such as on-line courses. They also help clients connect with adult education, both on and off-site, transportation and energy assistance, assessment testing, and unemployment services through various partner organizations.
- WorkOne no longer has an East Chicago office. The closest full-service offices to East Chicago are in Hammond and Gary. WorkOne did not have much success in reaching residents at their full-service East Chicago site, and found that they could reach more people in need where community members were already going for aid. They partnered with these organizations to provide WorkOne access points at their sites, where WorkOne staff would be available to counsel and answer questions a few days per week. There are access points in East Chicago at the East Chicago Library main branch as well as the Whiting and Pastrick branches. Two other access points are the Holistic Community Coalition Center and the International Community Alliance.
- WorkOne has the most success with African American community members at the Holistic Community Coalition, and the most success with Hispanic community members at the International Community Alliance. The Holistic Community Coalition serves residents of all ages with projects aimed at improving the lives of children, working people and senior citizens. Rev. Darnell Johnson of Mount Hermon Missionary Baptist Church is the CEO of the Coalition, which enables them to keep strong ties with the community. The International Community Alliance was formed in 2006 through the merging of the Latin American Community Alliance for Support and Assistance with the International Institute,

which was originally formed to help immigrant women adjust to American life. Today, the International Community Alliance's goal is "to provide assistance, activities and programs that benefit low-income persons, their families and create the means of improving the quality of life for the immigrant and Latino communities." The Alliance provides English-As-A-Second Language classes, access to emergency food, and other services.

- Outstanding issues in the Harbor Neighborhoods include a lack of transportation, affordable housing, childcare, job opportunities for the low-skilled and older population in particular, and a general lack of knowledge of the available resources and social services. There is no holistic approach to community development in the City of East Chicago, particularly between the Harbor Area and center of East Chicago.
- The Harbor Area is neglected in terms of economic development. Most development occurs in the center of East Chicago. There is a negative stigma associated with the Harbor area, and diversity training at places of employment throughout the City would be helpful.
- A lot of low-income individuals who work have expressed frustration because of difficulties accessing the resources and social services available to them. The hours of operation at most social service agencies coincide with their work hours, so they are often not able to make it there in time to talk to anyone about gaining access to aid and resources.

Phone Interview with the Northwest Indiana Small Business Development Center
Bill Gregory, Business Advisor
Tuesday, December 11, 2012

- The NWI Small Business Development Center is mostly funded through universities, although they get some funding from the State. Purdue University's Calumet Campus in Hammond, Indiana is their main funder, along with Ivy Tech Community College and other educational institutions. The Small Business Development Center "counsels existing companies, as well as start-ups, on a wide range of business topics." The Center is a nonprofit, state-wide network serving 7 counties.
- The Center provides free one-on-one counseling, workshops and special events to help businesses create or update their strategic, business and marketing plans, and puts them in touch with potential funders. They help existing, struggling businesses to become more efficient. Potential clients come to them through referrals and other programs that they offer in Northwest Indiana cities.
- There have only been 3 businesses in the City of East Chicago that have contacted the Center. Two of these were interested in start-up services, but are not ready to open. The third, a chorizo sausage-maker called "El Popular", has been in business for quite some time and contacted the Center looking to gain marketing assistance so they could get their products into more grocery chains.

- The Center provides regular counseling at specific times in the City of Hammond at the Hammond Innovation Center, and is talking to the City of Gary's Economic Development Department to provide the same services. A Business Advisor takes appointments and drop-in clients twice a week in Hammond. He usually sees a few clients per session. Most clients are referred to the service by the Innovation Center. The Small Business Development Center also advertises these sessions in their newsletter. The Center is very interested in talking with the City of East Chicago to set up a similar arrangement, as they have not had much success in reaching out to potential clients in the City of East Chicago

Phone Interview with Ivy Tech Community College
Luis Gonzalez, Vice Chancellor
Thursday, December 13, 2012

- "Ivy Tech Community College is the nation's largest state-wide community college with single accreditation. It is the state's largest public post-secondary institution serving nearly 200,000 students a year. Ivy Tech Community College prepares Indiana residents to learn, live, and work in a diverse and globally competitive environment by delivering professional, technical, transfer, and lifelong education."
- Ivy Tech is a Community College that offers a variety of course programs, from accounting and paralegal studies, to nursing and industrial technology. One component of their program that sets them apart is the Corporate College program. A company can go to Ivy Tech and request a customized training program for their employees, so that they are able to become certified and trained faster than it would take them if they chose the traditional route. Ivy Tech will design a program so that employees will get exactly what they need, in less time.
- They recently offered a Certified Nurse Assistant (CNA) program with the Holistic Community Coalition and the Foundations of East Chicago through the "Putting East Chicago Back to Work" program. Out of the 12 students in the program, 10 graduated and most are working in hospitals. The graduates who are not working are experiencing transportation problems. The CNA program is so popular that Ivy Tech is remodeling part of their school to create a new CNA lab. Other specialized trainings that are in high demand are construction technology, welding, auto work, and the hospitality industry. These are the programs that have the greatest growth potential at Ivy Tech.
- Although the Corporate College is very popular among businesses in East Chicago, a lot of people come to Ivy Tech on their own, taking the traditional route. These people are at different points in their lives and career paths, and the intake counselors provided through the Holistic Community Coalition help guide people through the often daunting task of discovering what career path can put their talents to use. "Putting East Chicago Back to Work" is a program that couples career counseling and education/training with job placement, putting people on a fast-track to employment.

- A lot of people have the talent and the drive, but lack the specialized skills. Cost is not an overriding factor for many because a lot of people qualify for Pell Grants for their education. The problem is that some people assume that they won't be able to afford school, and they aren't aware of the financial aid that they can receive. The Intake Counselors provided through the Holistic Community Coalition act as mentors to potential students, helping them to narrow their choices, choose the right educational program, and research the financial aid that can help them to obtain their degree.
- A career path that has become increasingly popular and has high growth potential is the Process Technology field. A main employer in East Chicago, Praxair Inc., is hiring applicants with an education in this field, and the jobs are high-paying and coveted. This is a specialized training with a two-year program that cannot be fast-tracked. BP has part of their operation in East Chicago, although their main office is a few minutes away in Whiting, Indiana. Safety-Kleen, the leading company in recycling used oil, is also located in East Chicago. A lot of the mid-sized companies are often overshadowed by the larger employers in the City. People don't readily think of going to school for training to get the jobs offered by these companies. The Intake Counselors at "Putting East Chicago Back to Work" inform people of all the opportunities that are out there with the information they get from Ivy Tech.
- Another potential program that many people coming to the Holistic Community Coalition are interested in is commercial truck driving. The training to obtain a Commercial Drivers License (CLD) is expensive at about $4,000 per person, so Ivy Tech is hoping that Foundations of East Chicago can provide funding for scholarships.
- In the past six years, the school more than doubled in size, growing from 800 students to 1,900. Ivy Tech contributes a large part of their success in the past year to their partnership with the Holistic Community Coalition and Foundations of East Chicago in the "Putting East Chicago Back to Work" program. There is a lot of common sense, sensitivity and compassion in the Intake Counselors at the Holistic Community Coalition. Pastor Darnell Johnson is fighting the good fight and has the ability to relate to everyone that walks in the door.
- The main obstacles to encouraging investment in the City of East Chicago through homeownership and economic development are the quality of life issues. Safety is a huge concern for people, and many do not want to purchase a home or locate a business in a City with so much crime.
- The other major problem is the public school system. There needs to be a better method to stress the importance of staying in school to high school students. Ivy Tech sees students that are unable to focus in classes because they haven't learned how to be effective students growing up. People often come to Ivy Tech in their 30s or 40s once they have debt and are burdened by housing costs and expect to be educated and making more money in a year. The challenge is bridging the disconnect between the end goal and their expectations. They try to

help students comprehend what a career is and what it will take to get them to where they want to be.

- The City should be more open to encouraging businesses to locate and stay in East Chicago. For example, Praxair asked for tax abatement and they were told no, because they didn't employ enough East Chicago residents. Praxair responded by saying that there were no qualified East Chicago residents to hire from the applicant pool. Ivy Tech has trained some East Chicago residents that are now working for Praxair.
- East Chicago is a small enough City where positive change is attainable, but there needs to be good, common sense in leadership and vision. The City needs a comprehensive plan that includes all stakeholders, so service providers aren't operating in isolation. Without an inclusive, unified approach, the same problems will continue to occur. Collaboration is key. Ivy Tech knows they have something special in their partnership with Holistic Community Coalition and Foundations of East Chicago, and they believe the City could benefit from a similar, practical approach to addressing their problems through collaboration.

Phone Interview with Tabernacle Baptist Church
Reverend James H. Hunter
Tuesday, December 4, 2012

- Reverend Hunter has been with the Church for almost 50 years.
- The outstanding issues in the Harbor Neighborhood and the City of East Chicago, as a whole, are lack of employment and shopping areas in the City.
- People have to leave the City to shop for things other than food, and transportation is a problem for some, although the public transportation system is okay.
- The City has been working on housing over the years and there is not a housing problem for City residents.
- Many residents who are employed work for the City, St. Catherine's Hospital or the Casino.
- The steel industry used to be a major employer, but now specialty training is required and many interested applicants are not qualified. The City has a program to assist residents with the specialty training that's needed to work in the steel mills.

Phone Interview with Mission of Jesus Christ Church
Pastor Willy Johnson
Wednesday, December 12, 2012

- The Mission of Jesus Christ Church has a food pantry that currently operates on an as-needed basis. If someone calls looking for food, Church employees will open the pantry to them. As a result, they currently have only non-perishable

items. Soon, they will have the capacity to offer a full service pantry one day per week to give whatever food the Food Bank can give them.

- The Church has afterschool tutoring, summer feeding, and recreational programs. In the summer months when school is out of session, kids and pregnant women can come to the church for free breakfasts and lunches every day. In the summer afternoons, the Church has sports activities like basketball and golf for the kids.
- Crime is a major concern for residents in the City of East Chicago. People don't feel safe, and there is the feeling that because it is a small town where people know each other, crime should be better controlled. There is a lack of police presence in the City.
- There is a general lack of affordable goods and services in the Harbor Area and the City of East Chicago. There is a lack of variety in the few grocery stores and gas stations that are located there, and a lack of pride among owners. Many stores are not even clean. There are no sporting stores or hardware stores in the Harbor Area or East Chicago. There are no Walmarts, K-Marts or Targets close by. People have to take three busses to get to the nearest Walmart, which can take over an hour. The City of East Chicago needs to attract businesses to the area.
- The lack of businesses goes back to crime. No one wants to start a business in an area of high crime. The Mayor and Chief of Police need to take responsibility for the high rate of crime and do something about it.
- There is not a sense of pride in the Harbor community and in the City of East Chicago. There are a lot of renters moving in and out of the City. Many people did not grow up there, and have no ties to the community because they don't own their house.
- People with families who buy homes look for two things: a safe neighborhood where their children can play outside, and a good school district. The City of East Chicago and the Harbor Area has neither of these things, so many people choose to look outside the City when buying a home. The School District closes and opens schools every year, and there is a high turnover rate for teachers. Quality teachers who want job security are going elsewhere. There is no stability in the school system and the test scores and achievement measures show it.
- Of the people who work, many are employed in the steel industry or St. Catherine's Hospital. It has become more difficult to be hired in steel-industry jobs, because many plants have stricter requirements for employees. Arecelor Mittal USA, LLC now requires 2 years of college or at least 2 years working in a factory setting for their employees.
- The Church is involved with Ivy Tech on the "Putting East Chicago Back to Work" program. Partners in the initiative include Ivy Tech, Foundations of East Chicago, the Holistic Community Coalition, Lake County Community Corrections, Indiana Plan, North Township Trustee, Disposal Alternative Organization and Mission of Jesus Christ. The program couples specific job-training and job-placement

services, with a focus on job retention. The Certified Nurse Assistance training program, for example, had between 50 and 60 applicants, but they can only accept 14. There is a big interest in a truck-driving program, although the cost of a commercial drivers license and training is about $4,000 per person. They are looking into the logistics of offering this program. Another major area of interest is home health care provision.

- There is a lack of productive activities for kids in the City. There is nothing available for indoor activities in colder months. There are no movie theaters, skating rinks, or bowling alleys in the City.
- The City cannot maintain a good tax-base because no one spends their money in the City, or owns homes to pay property taxes. Until the politicians running the City are people who love the City and want to invest in it, and see change and growth, the same problems that people have seen in East Chicago for over 10 years will continue.

Interview with Citizens
Wednesday, November 14, 2012

- The meeting was well-attended with a cross section of the neighborhood represented. The major points were as follows:
    - Need to get the information out to the public and improve the public attendance.
    - Maybe get the Precinct Committee mentors involved.
    - There is a need for a community center in the Harbor Area.
    - The City is working on finishing Carnegie Hall as a community center.
    - A concern is how the expansion of Gary Chicago International Airport is going to affect the City and especially the Prairie Park Neighborhood.
    - Lack of employment is an issue.
    - Need to rehab current housing stock to make them accessible. Not senior-friendly.
    - Public transportation is a major issue. Only 2 buses for the entire City. They are very unreliable which makes it extremely difficult to use them to get to work.
    - Need to look into rail transportation. City was built on the back of rail.
    - Need more businesses.
    - Safety, transportation, and health issues are major concerns in the Harbor Area.
    - Look at the possibility of having condominiums developed in the City.
    - Look at the possibility for the City to do lease purchase of housing.

- Look at partnerships to help retrain workers.
- Need jobs in the City.
- Need more code enforcement.
- The real estate taxes have leveled off.
- NEBSCO – one-on-one counseling for the Redevelopment Department.
- Harbor Area has a high transient population.
- There are two sets of rumors: 1. Is the City buying property in Prairie Park for Section 8; and 2. Is the City closing the City Health Department.
- Need joint ventures with business to re-train people. There is a disconnect with the businesses.

Phone Interviews with Precinct Committee Members
of the East Chicago City Council
Tuesday, December 17, 2012

- We asked the Precinct Committee Members what they felt were the most important unmet needs in the Harbor NRSA, and these were their comments:
  - The alleys are filled with garbage, tree limbs and debris.
  - Too many kids loiter in the streets and in the alleys.
  - There is a need for more lighting in the streets and alleys.
  - Many streets are in need of reconstruction, and many need curbs and sidewalks.
  - There are streets that have not been resurfaced for at least 30 years.
  - The Sunnyside Neighborhood needs upgrades to the equipment in the parks, better lighting in the park, and along the streets.
  - There are tall trees that block the streetlights. Additional lighting is necessary because there are a lot of people in the neighborhood that walk along the streets at all hours.
  - There have been a number of break-ins in neighborhood homes.
  - Safety improvements to the neighborhoods must be a priority.
  - Many homes are in need of façade improvements, and when some homeowners make upgrades, they do not blend in with the other houses in the neighborhood. There needs to be a cohesive façade improvement plan through City grants.
  - The City needs to tear down abandoned homes because they are a safety hazard related to fires and criminal activity.

- The City needs to tear down the vacant, dilapidated homes and duplexes and focus on offering more single-family homes for homeownership, particularly for first-time homebuyers.
- The truck stop at 141st Street near the Martin Luther King Corridor needs to be removed and turned into a residential neighborhood with a new home development like the one that was built in Washington Square. New homes in the area will raise the property values for existing homeowners.
- Tear down the run-down duplexes in the Sunnyside Area and build new homes for purchase.
- The City has recreation centers in each neighborhood, but most are older and run-down. Some offer only a gym. The community center-system encourages the division of the communities. There needs to be one community center to bring the whole City together, offering activities for all ages. If kids from different neighborhoods grew up playing together, the communities wouldn't be as divided and maybe there would be less fighting between the neighborhood gangs when they got older.
- The City should bring back the Community Policing Program. There needs to be police patrolling the streets on foot, with officers assigned to communities. That way, people get to know these officers, and the officers get to know the kids in the neighborhood. Everyone feels safer.

3. CITIZEN PARTICIPATION

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

Please Join Us. . .



For a discussion about economic development, housing, and public services in your neighborhood

Community Discussion

Wednesday, November 14, 2012 at 5:00 PM

East Chicago Public Library

2401 East Columbus Drive, East Chicago, Indiana 46312

Contact (219) 391-8513 for more information

The City is completing a "Neighborhood Revitalization Strategy Area (NRSA) Plan" to improve the economic state of the East Chicago Harbor Neighborhood by making it attractive for new investment and development, as well as to foster the growth of resident-based initiatives to address the needs of the neighborhood.

Feedback from citizens and community group representatives is essential to identifying the needs of the East Chicago Harbor Neighborhood. Please attend to let your voice be heard.

City of East Chicago

PUBLIC MEETING NOTICE THE HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA FOR THE CITY OF EAST CHICAGO, INDIANA

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

What is an NRSA?

A Neighborhood Revitalization Strategy Area (NRSA) affords the community some flexibility when pursuing economic development, housing, and public service initiatives with its 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 investments, 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.

The City of East Chicago wishes to encourage citizens to participate in the development of the Harbor Neighborhood Revitalization Strategy Area. The purpose of the meeting is to solicit comments from the Harbor Neighborhood residents on the needs of their community.

In order to obtain the views of citizens, public agencies and other interested parties, the City of East Chicago will hold a public meeting at the **East Chicago Public Library, 2401 East Columbus Drive, East Chicago, Indiana 46312:**

WEDNESDAY, NOVEMBER 14, 2012 at 5:00 p.m.

Any person(s) requiring special accommodations/services, including a Spanish interpreter, should contact Nicholas Smith at (219) 391-8513 ext. 267 between the hours of 9 a.m. - 4:30 p.m., Monday through Friday. In order to make arrangements and to accommodate those requests, please contact Mr. Smith by Tuesday, November 13, 2012.

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

11/9 - 20518134

ate Board of Accounts

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

t Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

ty, Indiana

601-45th Avenue, Munster, IN 46321

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Sallie Guerra

Date 11/12/12 Title: Legal Clerk

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Social Service Agencies
Wednesday, November 14, 2012, 8:30 AM

Name/Title	Organization	Phone Number	Email Address
Dianne Craft - Founder	WE Care from The Heart	219-933-7111	hammondwecarefromtheheart@yahoo.com
Kim Hurt CEO	" "	219-933-7111	carefromtheheart@comcast.net
Nora Cheek	Geminus	219 757 1968	nora.cheek@geminus.org
[illegible]	East Chicago Comm. Health	219-392-4900	DMitchell@eastchicagohc.org
Gida Orange	North Township Council 6th Dist	219 201-1046	ORANGEGC NTTO.NET
Nicholas Smith	E.C. Redevelopment	219-391-8513	nsmith@eastchicago.com
Lyvette Turk	E.C. Redevelopment	219-391-8513 x.226	LTURK@EASTCHICAGO.COM

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Social Service Agencies
Wednesday, November 14, 2012, 8:30 AM

Name/Title	Organization	Phone Number	Email Address
Sharron Liggins Consulting Executive Director	POC NWI, INC Region 1-A	219 613-7571	SharronLiggins@AOL.com
Stephen I. Rodriguez Managing Attorney	INDIANA LEGAL SERVICES, INC. (ILS)	219-738-6040 X20	stephen.rodriguez@ilsi.net

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Housing Agencies
Wednesday, November 14, 2012, 10:00 AM

Name/Title	Organization	Phone Number	Email Address
DAN KLEIN	HABITAT FOR HUMANITY	219-923-7265	dklein@nwihabitat.org
JOHN LOPEZ	McCOLLY REAL ESTATE	219 670-5555	JLP465@aol.com
Beatriz L. MARTINEZ	East Chicago Housing Auth	219 397-9974	beam@echa-in.org
Rita De La Loza	East Chicago Hsg Auth.	219-397-9974x35	echainda@echa-in.org
Will Woodley	The Community Builders	312-577-5270	wwoodley@tcbinc.org
Nicholas Smith	E.C. Redev.	219-391-8513	nsmith@eastchicago.com
Jacqui Simpson	E C Redev	219-391-8513	Jsimpson@eastchicago.com
Rita Jacque Gillis	E.C. URBAN ENTERPRISE ASSOC	219 392.3440	rjacqueg@aol.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Employment/Business Agencies
Wednesday, November 14, 2012, 11:00 AM

Name/Title	Organization	Phone Number	Email Address
Rita Jacque Gillis	East Chicago Urban Enterprise Assoc	219 392.3440	rjacquegdaol.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Banks and Financial Institutions
Wednesday, November 14, 2012, 1:30 AM

Name/Title	Organization	Phone Number	Email Address
Kristine Clark	CenterBank	219-378-9583	KClark@Centier.com
Frank X. Beccerra	Standard Bank & Trust	(219) 398-1322	Frank.Beccerra@standardbanks.com
Kathy G. Brown	K Brown & Co	773 339 4987	BrwKAT@Gmail.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Citizens
East Chicago Public Library
Wednesday, November 14, 2012, 5:00 PM

Name	Address	Phone Number	Email Address
Elaine T. Kisiel	2204 Cardinal	219, 378.68[illegible]	canavar@aol.com
James C Morgan		219 462 2940	
Bryan Johnson	4018 Buttermut St.	219-292-6581	
CHRISTIAN FLORES		219-218-1853	CFLORES@ECPS.ORG
Simpson	ECHDC	391-8573	
Ronald Lynch	—		
Carleen Gadley	3714 Main E. Chgo IN	Ext. 3249 1800 403-0864	Carleen.gadley@ssa.in.gov
Diane Pryor	3714 Main E. Chicago, In	800 Ext. 3243 403-0864	Diane.Pryor@ssa.in.gov

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Citizens
East Chicago Public Library
Wednesday, November 14, 2012, 5:00 PM

Name	Address	Phone Number	Email Address
Raquel Castro		844-2698	rcastro@huusa.org.
Charlene Mahone	3825 Butler St	(219) 332-2635 979-578-9774	Charlene.Mahone@SBCglobal.net
Bishop Seneca C. Mahone, Th.D.		(219) 689-8637	bishopmahone@sbcglobal.net
Catherine Thomas	3822 Hemlock		Midnightgmom@Yahoo.com Midnightgmom@Yahoo.com

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
PUBLIC MEETING – WEDNESDAY – NOVEMBER 14, 2012
PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE

Attendees:	Karl Haglund	Urban Design Ventures
	Walt Haglund	Urban Design Ventures
	Maria C. Becerra	Executive Director – Department of Redevelopment
	Ronald London	Redevelopment Board Commissioner
	Lyvette Turk	Department of Redevelopment
	Nicholas D. Smith	Department of Redevelopment

The Public Meeting for the community was opened at 5:09 PM by Walt Haglund explaining the importance of a City having an approved Neighborhood Revitalization Strategy Area Plan. He gave a brief history of Urban Design Ventures and the partnership with the City of East Chicago. He explained the concept of the NRSA strategy for the City of East Chicago which would greatly enhance every resident in the designated sites established.

It was explained in detail that a Neighborhood Revitalization Strategy establishes certain criteria for HUD's approval. There are major benefits for a City having a NRSA. The City of East Chicago's NRSA could have job creation, retention as a low to moderate income benefits. NRSA must contain a percentage of low- and moderate-income residents that is no less than the upper quartile percentage of the jurisdiction or 70 percent, whichever is less, but in no event less than 51 percent.

He spoke of the interaction with the Redevelopment Commissioner Carlyle Edwards who provided him with vital organizations that should be included in the process. They met with local City organizations such as East Chicago Housing Authority, Fire Department and local Banks in the implementation of the plan that will be drafted and sometime in late December.

The City's NRSA must meet certain guideline criteria consisting of low to moderate income residents that is no less than the upper quartile percentage of the jurisdiction or seventy percent, whichever is less, but in no event less than 51 percent. In order to overcome the income hurdle that the City of East Chicago face in certain areas of North Harbor and the Sunnyside neighborhood with income levels that are 51% or more that qualifies under the CDBG guidelines, this program is vital.

These public meetings are designed to answer questions from concerned citizens about the impact of the NRSA Plan.

Frequently Asked Community Questions:

- How long will it take before the community feels the affects of the meeting were posed by several residents.
- Who selected the area of the City to receive this program?
- Why is this program only for the Harbor Area?
- What impact will this program have on homeowners or those with multifamily housing buildings.
- When will this program be selected for the Roxannna and Marktown area of East Chicago.
- What kinds of jobs will this program provide to the residents of the City of East Chicago.

After the question and answer period, it was noted that a public meeting would be scheduled to take place at the Public Library on Chicago Avenue and all concerned residents will be notified.

The Public Meeting adjourned at 6:11 PM

Please Join Us. . .



You are invited to a public meeting to discuss a "draft" Neighborhood Revitalization Strategy Area (NRSA) Plan and an Amendment to the City's Five Year Consolidated Plan to include the NRSA Plan.

Thursday, January 24, 2013
at 5:00 PM

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

The City has completed its "Draft Neighborhood Revitalization Strategy Area (NRSA) Plan" and it's Amendment to its Five Year Consolidated Plan" to improve the economic state of the East Chicago Harbor Area Neighborhoods by making it attractive for new investment and development, as well as to foster the growth of resident-based initiatives to address the needs of the neighborhoods.

Feedback on the draft plans is crucial from residents and community group representatives from the East Chicago Harbor Area Neighborhoods. Please attend to let your voice be heard.

If special arrangements need to be made to accommodate residents in order for them to participate in the public meeting, including a Spanish interpreter, please call Nicholas Smith at (219) 391-8513, ext. 267.

City of East Chicago

NOTICE OF PUBLIC HEARING NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN AND AN AMENDMENT TO THE FY 2009-2013 FIVE YEAR CONSOLIDATED PLAN CITY OF EAST CHICAGO,INDIANA

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Thursday, January 24, 2013 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 Nicholas Smith at (219) 391-8513 ext. 267 between the hours of 9:00 a.m. - 4:30 p.m., Monday through Friday. In order to make arrangements and to accommodate those requests, please contact Mr. Smith by Monday, January 21, 2013.

The purpose of the public hearing is to present the City of East Chicago's Neighborhood Revitalization Strategy Area (NRSA) Plan and an amendment to the City's Five Year Consolidated Plan to include the NRSA Plan. The City intends to submit its NRSA Plan and the amended Five Year Plan to the U.S Department of Housing and Urban Development (HUD) on or before February 8, 2013.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago has placed its NRSA Plan and the Amended Five Year Consolidated Plan on display from Friday, January 4, 2013 through Monday, February 4, 2013, at the following locations, during normal operational hours:

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

These documents will be available during normal business hours of operation for a period of thirty (30) days until February 4, 2013. The plans will be submitted to the Redevelopment Board on Tuesday, February 5, 2013 at which time the plans will be presented for approval.

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 and an Amendment to the Five Year Consolidated Plan. Written or oral comments may be directed to Mr. Nicholas Smith, until February 4, 2013, at City of East Chicago Department of Redevelopment, 400 East Chicago Avenue, East Chicago, IN 46312, (219) 391-8513 ext. 267.

Anthony Copeland, Mayor - City of East Chicago, Indiana. Maria C. Becerra, Executive Director - East Chicago Dept. of Redevelopment. 1/3 - 20527183

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East Chicago Redevelopment — To: The Times Media Company
(Governmental Unit)

...nty, Indiana — 601-45th Avenue, Munster, IN 46321

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Nicole L Mussman

Date 1/4/2013 — Title: Legal Clerk

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Citizens
East Chicago Public Library
Thursday, January 24, 2013, 5:00 PM

	Name	Address	Phone Number	Email Address
1.	Viola Upshaw	3923 Melville	397-3077	
2.	Frances Beverly Bennett	106 Lutledge St	323 839-8748	
3.	Bettie Daugherty	402 Carey St		
4.	Melvin Mobley	2418 Fred	398-9819	
5.		212 E. 7th Ave.	412-461-6916	Karl@urbandesignventures.com
6.	Walter J. Hagglund	Urban Design Ventures Homestead, PA	(412)461-6916	Walt@urbandesignventures.com
7.	Judy Hicks *	Judy Hicks	398-1425	
8.	Lynette E. Turk	E.C. Redevelopment	219-391-8513	

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Citizens
East Chicago Public Library
Thursday, January 24, 2013, 5:00 PM

	Name	Address	Phone Number	Email Address
9.	Lourdes Munoz-Hicks *	MARKTOWN 512 Grove St. E.C.	219-951-8730	
10.	MARY ZAMORA *	Marktown 406 Riley Rd	427-2178	
11.	Erma Wise	2105 Toyland	397-9364	
12.	Dora Burgos	3801 Drummond	7-8106	
13.	Jim Kwiatkowski	719 Broadway	808-8605	
14.	CHRISTINE HICKS *	501 BROAD	398-5202	
15.	LESLIE GUAJARDO *	11	11	
16.	Kim Jordan	1200 E. Chicago Ave	397-7650	

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Citizens
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Thursday, January 24, 2013, 5:00 PM

	Name	Address	Phone Number	Email Address
17.	Juan M Andrade	4005 Elm St 2nd Flr EC IN 46312	(219) 712-5709	JMAndrade@comcast.net
18.	Stella Mata Markham	421 Lilac St	218 0707	
19.	Katie Jackson	3486 Penn. E.C		
20.	Willie S. Jackson	3486 Penn. E.C		
21.	Wanda Thomas	2804 E. 140th Pl	397-2634	
22.	John Klecka	3913 Fern St.	397-6860	
23.		406 Park ST.		MarkTown
24.	Yvonne Lyskawa	4818 Parrish EC		

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	Name	Address	Phone Number	Email Address
25.	[illegible]	E.C Redevelopment	391-8513	
26.	Richard Morrison	4345 E. GUADALUPE E.C	398-3834	
27.	Delfina Williams	3834 EVERGREEN St	397-0915	
28.	Estelle Rucell	1514 E 136th St.	398-2112	
29.	[illegible]	553 Roosevelt	WP	
30.	[illegible]	4217 Baring	219-292-0660	
31.	Jazmin Montoya *	415 Broad St	219 397-1787	
32.	Alfredo Montoya *	415 Broad St.	"	

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	Name	Address	Phone Number	Email Address
33.	Barbara Brown	E Chicago 3824 Evergreen	397-1397	
34.	AL ESPINOZA	REDEVELOPMENT	391-9513	AESPINOZA.@EAST.----
35.	JOHN SMITH	403 VELMA	219-529-208	JOHN 14992286930@YAHOO.COM
36.	[illegible]	3939 BITTER	397-9144	
37.	Anna Villagomez	2714 E 140th Pl	398-1772	
38.	Julio Cruz	11755 S. Ewing Ave Chicago, IL 60617 3828 Hemlock	(773) 851-3882	MJCRUZ13@Comcast.net
39.	Angelica Hernandez	3827 First	219 616 7996	lunamadre16@yahoo.com
40.	Robert Garcia	3733 Parrish	219-313-8423	

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	Name	Address	Phone Number	Email Address
41.	RINCELLA ASKEW	2705 E GUADALUPE CIR	(219) 397-3444	N/A
42.	Beverly Tate	3722 Cortland	398-9429	
43.	ANNA Boyd	2808 E. 140th PL	3975847	
44.	MARIANNE NOVARNIK	532 RIGA PL	808-7378	MTGIVO@AOL.COM
45.	CAROLYN EDWARDS	532 RIGA PL.	218 4372	
46.	Jesse Rodriguez III	3903 Pulaski	773-426 5717	GrandNash8@GMAIL.com
47.	Catherine Thom	3822 Henley	219-358-1552	

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	Name	Address	Phone Number	Email Address
48.	Blanca Delgado	4112 Deal St	219-397-8604	nanablanca1979@hotmail.com
49.	Estelle L Williams	4017 McCook	219-398-750	
50.	Vanessa Cruz	6529 monroe ave Hammond, IN 46324	219-629-6822	VCruz@eastchicago.com
51.	Nicholas O. Smith	400 E. Chicago Ave. E.C., IN 46312	219-391-8513	nsmith@eastchicago.com
52.	JUAN F LARZA	2113 CARDINAL DR	219-397-9349	
53.	MANUEL MARTINEZ	3903 Grand Blvd	354-0553	
54.	Kimberly Rodriguez *	422 Park St EC In 46312	378-9391	
55.	ERIC KEITH		771-9936	ekeith@sehinc.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
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	Name	Address	Phone Number	Email Address
56.	Francesco Rosacoff	4125 Drum.	3974713	-
57.	Kari Lydersen		773-544-0804	
58.	Juan Laureano	412 Park	773 814-8346	
59.	Meriam Starr *	4108 Riley	219-427-6281	~~Need to mail handout~~
60.	Jacqui Simpson	Redevelopment	219-391-8513	
61.	Mary Beth	Redev	219 391-8513	

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
PUBLIC MEETING – THURSDAY – JANUARY 24, 2013
PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE

Attendees:	Karl Haglund	Urban Design Ventures
	Walt Haglund	Urban Design Ventures
	Maria C. Becerra	Executive Director of Redevelopment
	Ruby Powell Flowers	President – Redevelopment Commission Board
	Ronald London	Redevelopment Board Commissioner
	Carlyle Edwards	Redevelopment Board Commissioner

NRSA Public Meeting was called to order at 5:05PM by Executive Director Maria C. Becerra introducing the Redevelopment Board President and other commissioners while thanking the many residents present for this important evolution for the City of East Chicago.

The meeting was turned over to Walt Haglund of Urban Design Ventures who explained that the NRSA was in the final stages of presenting it to HUD for final approval. At this time, the NRSA proposal is in draft form which is why it is so important to have public meetings to get community participation.

The NRSA affords every community flexibility with economic development, housing and public services by utilizing CDBG funds. This program is designed for low to moderate income residents for improvement in their neighborhoods. This program will make it attractive for businesses to establish and re-build in the City of East Chicago while fostering growth of resident-based initiatives.

He explained the dilapidated housing stock within the City versus homeownership. The NRSA is an avenue for job creation, improving the housing stock bringing revenue back into the City through property tax initiatives.

The information that will be presented to HUD comes from various avenues within the City and meetings with banks, local companies and the census tracts available. The NRSA will bridge the gap between local governmental agencies, the business and community groups.

The designated NRSA boundary area is bounded by the railroad tracks north of Chicago Avenue on the southside, the east side of Cline Avenue, Michigan Avenue and includes the

neighborhoods of Washington Park, Prairie Park, Sunnyside, New Addition, North Harbor and the MLK Corridor.

The next step in the NRSA was to address household size versus annual incomes in the City of East Chicago and lake County, Indiana. The majority of families within the NRSA designated area have children under the age of 18 and many are single parent households. The housing stock in the City of East Chicago was mostly built on or around the early 1940's and are mostly multi-family dwellings which was popular at that time.

After a thorough description of the NRSA Plan that is to be submitted to HUD, the question and answer period begun with the majority of the questions pertaining to the Marktown Division of East Chicago which is not part of the NRSA boundary area.

The Marktown residents were given the opportunity to distinguish themselves for the Department of Redevelopment to set up a meeting for that community.

Meeting adjourned at 6:45 PM