CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2024-2028 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE
212 East Seventh Avenue
Homestead, PA 15120

CITY OF EAST CHICAGO
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Executive Summary

The City of East Chicago, Indiana is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct an Analysis of Impediments (A.I.) to Fair Housing Choice. The A.I. identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, and the Americans with Disabilities Act, as well as the Fair Housing Act.

The HUD-Indianapolis Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments (A.I.) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will comply with its Analysis of Impediments to Fair Housing Choice (A.I.), take appropriate actions to overcome the effects of any impediments identified through the A.I., and maintain records reflecting what analysis and corrective actions were taken.

The City of East Chicago previously prepared an Analysis of Impediments to Fair Housing Choice in 2014. The HUD Fair Housing and Equal Opportunity Office has requested the City to prepare a new A.I. The City has prepared this FY 2024-2028 Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its new FY 2024-2028 Five Year Consolidated Plan. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of East Chicago:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

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The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent a property to persons who are included under one of the categories of a protected class. The Fair Housing Act prohibits discrimination against persons based on their ***race***, ***color***, ***religion***, ***sex***, ***national origin***, ***disability***, or ***familial status*** in the sale, rental, and financing of housing.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - The City's previous Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance, the City's Comprehensive Plan, the FY 2019-2023 Five Year Consolidated Plan, the FY 2019 through 2023 Annual Action Plans, and the Consolidated Annual Performance Evaluation Reports for FY 2019 through FY 2022 were reviewed.
  - The East Chicago Housing Authority's Annual Plans, the Public Housing Agency's Admission and Continued Occupancy Policy, the Housing Choice Voucher Administrative Plan, the Family Self-Sufficiency Program Action Plan, and the Section 504 Needs Assessment were reviewed.
  - The most recent data from the 2020 U.S. Census and the 2018-2022 American Community Survey (ACS) 5-Year Estimates, including general, demographic, housing, economic, social, and disability characteristics was researched.
  - Residential segregation data from the Diversity & Disparities Project was gathered.
  - The U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (HUD-CHAS) 2016-2020 data was analyzed.
  - Financial lending institutions were reviewed through the Home Mortgage Disclosure Act (HMDA) database.
  - Real estate and mortgage practices in the City were researched.
  - Home mortgage foreclosure data was collected.
- **Interviews & Meetings**
  - Meetings and/or interviews were conducted with agencies, individuals, and organizations including but not limited to: the East Chicago Housing Authority; the City Department of Redevelopment; the Department of Planning and Economic Development; the Department of Parks and Recreation; community, social service, and advocacy agencies; housing providers; economic development organizations; major local employers; and state agencies.
  - Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow-up phone calls were made when an organization neither returned a survey nor attended a meeting.

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- **Analysis of Data**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were identified and mapped.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units was analyzed and mapped.
  - The location of CDBG expenditures throughout the City was analyzed.
  - The location of HOME expenditures throughout the City was analyzed.
  - The City's Five Year Goals and Objectives were reviewed.

- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments was analyzed.

- **Citizen Participation**
  - Electronic copies of a fair housing survey were made available on the City's website, public meetings were held, and copies were placed on public display to encourage citizen input.
  - The "draft" FY 2024 Analysis of Impediments to Fair Housing Choice was made available on the City's website and hard copies were placed on display beginning on July 5, 2024 at the Office of the Department of Redevelopment at 4525 Indianapolis Blvd., East Chicago, IN 46312 and on the City of East Chicago's website at https://www.eastchicago.com/243/Redevelopment.
  - The City of East Chicago scheduled a Public Hearing on the proposed FY 2024 Analysis of Impediments to Fair Housing Choice on July 16, 2024.

The City of East Chicago's FY 2024 Analysis of Impediments to Fair Housing Choice has identified the following as potential impediments to fair housing choice in the City. Included with the description of the potential impediment are specific goals and strategies that are recommended in order to address each potential impediment. These impediments are a continuation of the previous A.I. since these impediments will take more than five years to overcome.

- **<u>Impediment 1: Need for a Regional Approach to Affirmatively Further Fair Housing.</u>**

  The housing, racial and socio-economic data from the 2020 US Census, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a

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concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana as a whole.

Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

The strategies to meet this goal include:

- **1-A:** Participate with the Lake County Housing Task Force to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.

- **1-B:** Participate with the Federal Entitlement jurisdictions in promoting fair housing in the Lake County region.

- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from white applicants and those originated from minority applicants, and furthermore, there could be discrimination in obtaining home insurance quotes for persons living in lower income areas.

Goal: Approval rates for all originated home mortgage loans and homeowner insurance will be fair, unbiased and equal, regardless of race, familial status, and location.

The strategies to meet this goal include:

- **2-A:** Cooperate with the Northwest Indiana Reinvestment Alliance to review the mortgage lending practices of local banks and financial institutions in Lake County, IN.

- **2-B:** Cooperate with the Northwest Indiana Reinvestment Alliance to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.

- **Impediment 3: There Is a Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus

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putting a strain on limited financial resources due to the housing crisis and increased unemployment.

Goal: Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

The strategies to meet this goal include:

- **3-A:** Contact the Representatives from Northwest Indiana and Senators from Indiana to lobby for an increase in appropriations for the CDBG and HOME programs.

- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

Goal: Improve the knowledge and understanding of the general public and local officials about the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.

- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.

- **4-C:** Include a link on the municipality's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.

- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

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- **Impediment 5: Need to Address Public Policies and Regulations.**

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

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

The strategies to meet this goal include:

- **5-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability". The City will then ensure that the updated Zoning Ordinance is available through the municipal website.

- **5-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the R-3 and R-4 Multiple-Dwelling Districts. These areas have the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in an R-1 Single-family District. Group homes also need to be located throughout Lake County, and this need should be brought to the Lake County Planning Commission to address countywide.

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- **Impediment 6: Continued Need for Affordable Housing for Sale.**

The median value and cost to purchase and maintain a decent, safe, and sound single-family home in the City of East Chicago has increased from $73,900 to $84,900 according to the 2018-2022 American Community Survey, and such housing is increasingly in short supply. The median single-family home cost in Lake County is $137,400, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses.

The strategies to meet this goal include:

- **6-A:** Continue to support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing for sale in all areas of the City.

- **6-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable for lower income households to purchase.

- **6-C:** Continue to partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.

- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentrations.

- **Impediment 7: Continued Need for Accessible Housing Units For Sale and Rent.**

There is a lack of accessible housing units and developable sites in the City of East Chicago, since 80.8% of the municipality's housing units were built prior to 1970 and were not required to have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

The strategies to meet this goal include:

- **7-A:** Continue the ongoing programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing to keep their rents affordable.

- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **7-C:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 8: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.**

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There are large vacant portions of land throughout the North Harbor Neighborhood of the City that need to be redeveloped, vacant buildings that are a blighting influence on the surrounding area and need to be rehabilitated, and contaminated sites that need to be remediated.

Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

The strategies to meet this goal include:

- **8-A:** Prepare a NRSA Plan for the Calumet Neighborhoods to develop new affordable housing opportunities.

- **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.

- **8-C:** Support and promote acquisition, rehabilitation, and resale of vacant residential structures to income eligible homebuyers.

- **Impediment 9: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

As of 2022, over 25% of the City's population over the age of 18 does not have a high school diploma and may not possess the skills needed for higher-paying jobs.

Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

The strategies to meet this goal include:

- **9-A:** The City should partner with the local technical schools and colleges to provide job training and educational programs to train workers for higher paying jobs.

- **9-B:** Improve the local high school educational program to ensure that more persons will meet the state educational requirements for graduation.

- **9-C:** Provide educational programs for workers to obtain GED certificates.

- **9-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

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I. Introduction

The City of East Chicago is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is affirmatively furthering fairing housing the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD-Indianapolis Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

The Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis should also consider the policies surrounding "visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" housing has at least one accessible means of ingress/egress, and all

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interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8); known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of East Chicago previously prepared two (2) Analyses of Impediments to Fair Housing Choice in 2009 and 2014. This FY 2024 Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, examine the need to continue previously identified impediments, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City into sequence with the FY 2024-2028 Five Year Consolidated Plan. The document is designed to act as a planning tool, providing the City of East Chicago with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of East Chicago, the City is encouraged to look beyond its boundaries and coordinate fair housing with Lake County, the other Federal Entitlement Communities and the surrounding region of Northwest Indiana. Fair housing choice is the goal of the A.I. and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in Lake County and the Northwestern Region of Indiana that they can afford.

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II. Background Data

In order to perform an analysis of impediments to fair housing choice in the City of East Chicago, the demographic, housing, economic, and social characteristics of the City need to be evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

The City of East Chicago, Indiana is located on the southern end of Lake Michigan in proximity to 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 United States, in particular as the home of the Cleveland-Cliffs Indiana Harbor Facility, the largest steelmaking complex in North America.

This report relies on estimates of general demographics for the City of East Chicago from the 2018-2022 American Community Survey (2022 ACS) as well as comparison data from the 2013-2017 American Community Survey (2017 ACS). The report also uses data from the 2020 U.S. Census. These sources, along with other databases such as the CHAS Data, have been used to evaluate the City of East Chicago's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. At the end of this Section II are full-page maps of the demographic data. Smaller versions of these maps are incorporated into the text of this report.

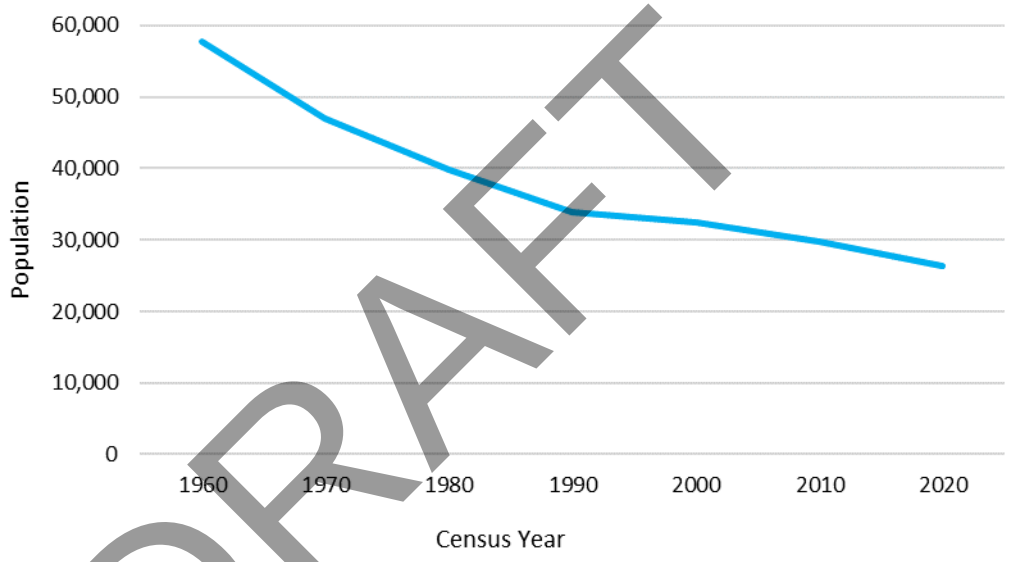
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A. Population, Race, Ethnicity, and Religion:

Population

This City of East Chicago has experienced a declining population since the 1960s, of which some can be attributed to the decline of the steel industry. The City's population decreased from a high of 57,669 in the 1960 Census to 26,370 people in the 2020 Census, a population loss of 54.2% in the 60-year period. **Chart II-1** visualizes the population trend.

Chart II-1 Population Change for the City of East Chicago



Source: U.S. Census Data (1960 – 2020)

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The 2013-2017 and 2018-2022 ACS detail the City's population change further, losing an estimated 8.2% of its population between 2017 (28,728) and 2022 (26,363). Meanwhile, the population of Lake County increased 1.8% from 488,694 in 2017 to 497,682 in 2022, and the State of Indiana grew 2.5% between 2017 (6,614,418) and 2022 (6,784,403).

Race

Table II-1 highlights the racial composition of the City of East Chicago as estimated by the 2017 and 2022 American Community Surveys.

Table II-1 – Race and Hispanic or Latino Population in the City of East Chicago

Race and Hispanic or Latino	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total	28,728	100%	26,363	100%
One race	27,960	97.3%	24,089	91.4%
White alone	7,048	24.5%	5,209	19.8%
Black or African American alone	10,458	36.4%	10,136	38.4%
American Indian and Alaska Native alone	103	0.4%	53	0.2%
Asian alone	66	0.2%	29	0.1%
Native Hawaiian & Other Pacific Islander alone	0	0.0%	2	0.0%
Some other race alone	10,285	35.8%	8,660	32.8%
Two or more races	768	2.7%	2,274	8.6%
Hispanic or Latino	16,386	57.0%	14,438	54.8%

Source: 2013-2017 and 2018-2022 American Community Surveys table DP04

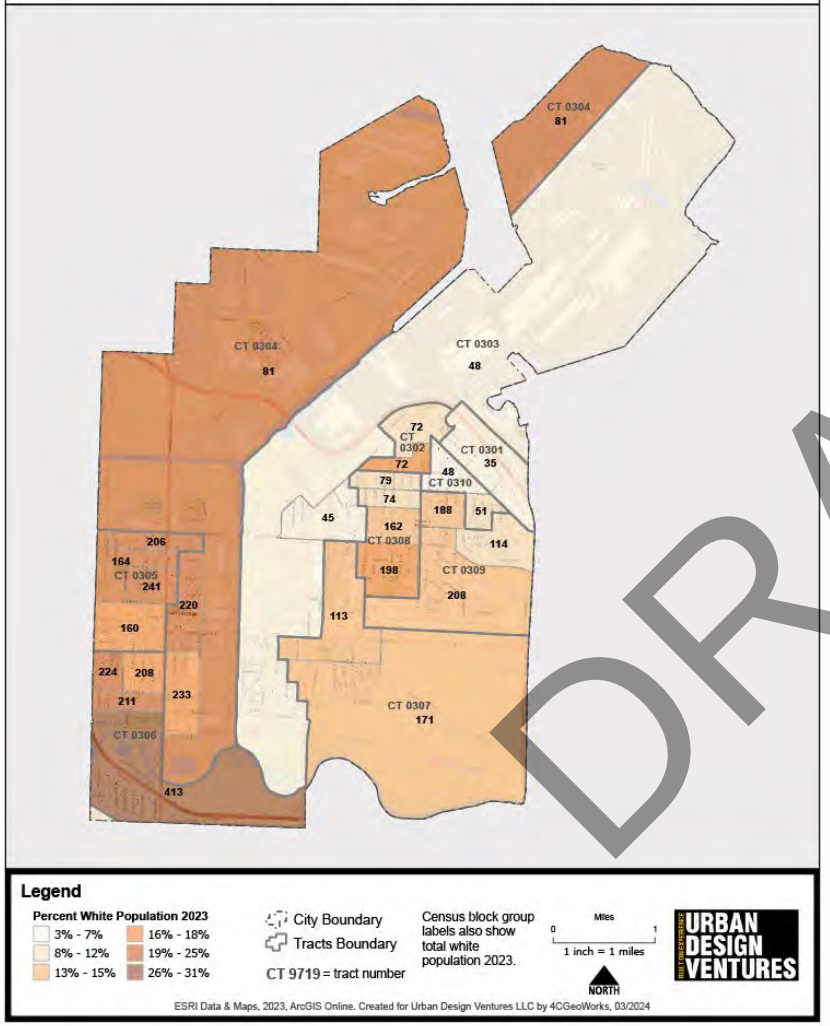
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The City of East Chicago lost more population and at a higher rate between 2017 and 2022 than in prior five-year periods; for comparison, between 2012 and 2017 the City's estimated population decline was 1,061 people or 3.6% of its prior population. Between the 2013-2017 ACS and the 2018-2022 ACS only the Two or More Races group reported an appreciable increase in total population from 768 persons (2.7%) to 2,274 persons (8.6%). Though its actual population declined, the Black or African American and American Indian group also saw an increase in relative percentage of the population. In terms of ethnicity, the percentage and number of Hispanic or Latino residents decreased slightly but they still comprise more than half the City's population.

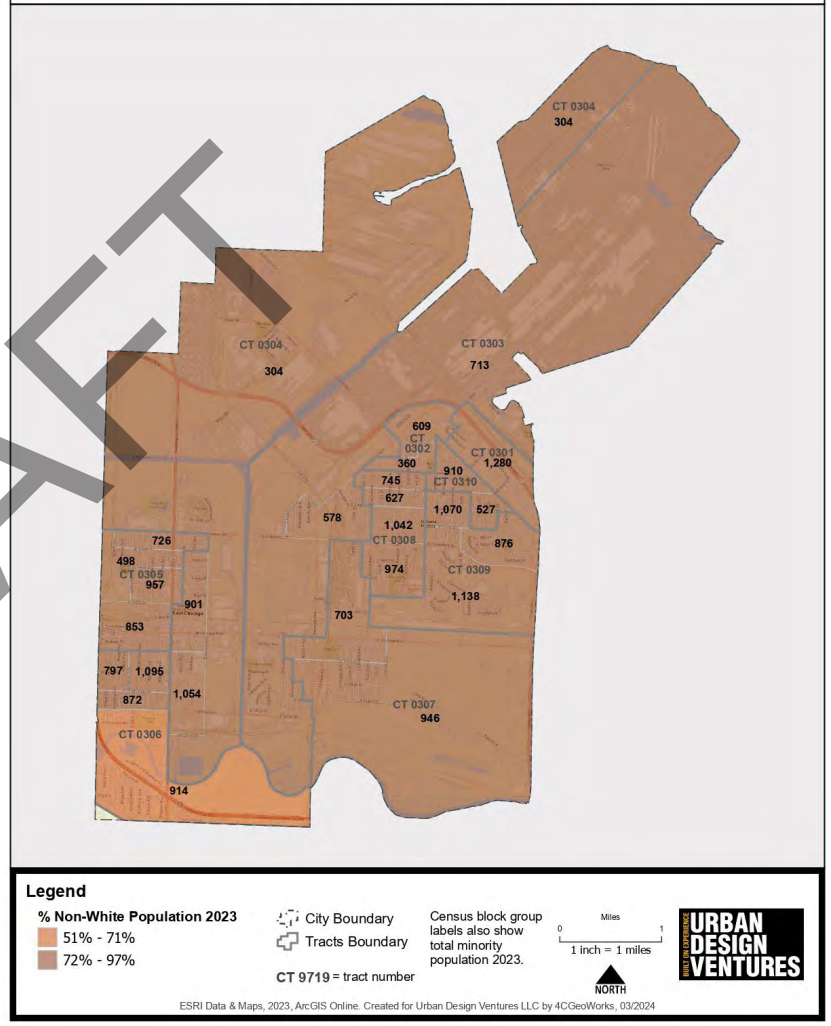
Between 2017 and 2022, Lake County's White and Black or African American populations decreased, while the Asian and American Indian or Alaska Native populations increased. Meanwhile, the State of Indiana experienced an estimated decrease in White and American Indian or Alaska Native population, an increase in Black or African American, Asian, and Some Other Race alone populations, and a doubling of the Two or More Races population. The ethnic population identifying as Hispanic or Latino added over 10,000 people in Lake County and nearly 70,000 people statewide.

The maps below illustrate the percentages of White and Minority Populations by Block Group in the City of East Chicago. The Minority Population is concentrated in the Harbor Area and eastern side of the City. However, only Block Group 0306 has less than 75% minority population; that group has 69% minority population.

Percent White Population by Census Block Group: East Chicago IN



Percent Minority Population by Block Group: East Chicago IN

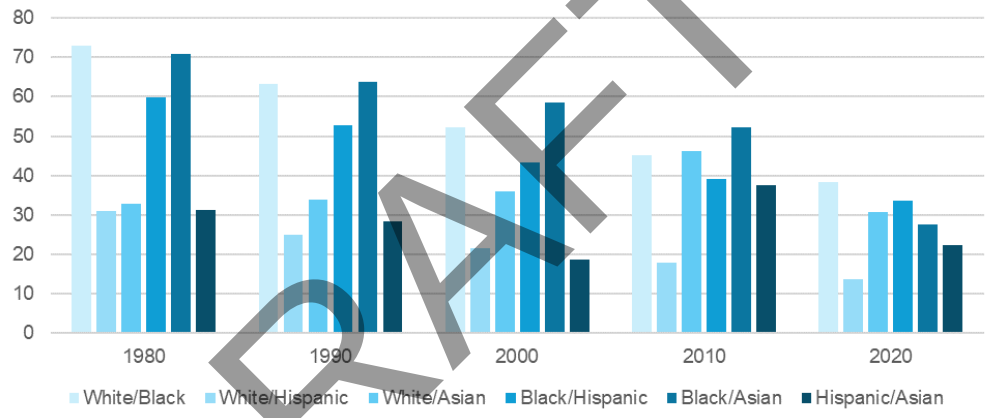


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Another way to consider racial distribution in a community are dissimilarity indices, which measure segregation or integration between racial groups across cities, metropolitan divisions, or metropolitan statistical areas (MSAs). A rank of 0 indicates complete integration between racial groups in a given area; 100 indicates complete segregation. This dissimilarity analysis is based on US Census data between 1980 and 2020 and is compiled by the Brown University Diversity and Disparities Project.

Chart II-2 below highlights the dissimilarity indices between non-Hispanic White, non-Hispanic Black or African American, non-Hispanic Asian, and Hispanic persons within the City of East Chicago. The low Asian population resulted in a high dissimilarity index regardless of their actual distribution. There are too few American Indian & Alaska Native, Native Hawaiian & Pacific Islander, and Other Group persons in the City to accurately analyze.

Chart II-2 – Dissimilarity Indices in the City of East Chicago by Decade

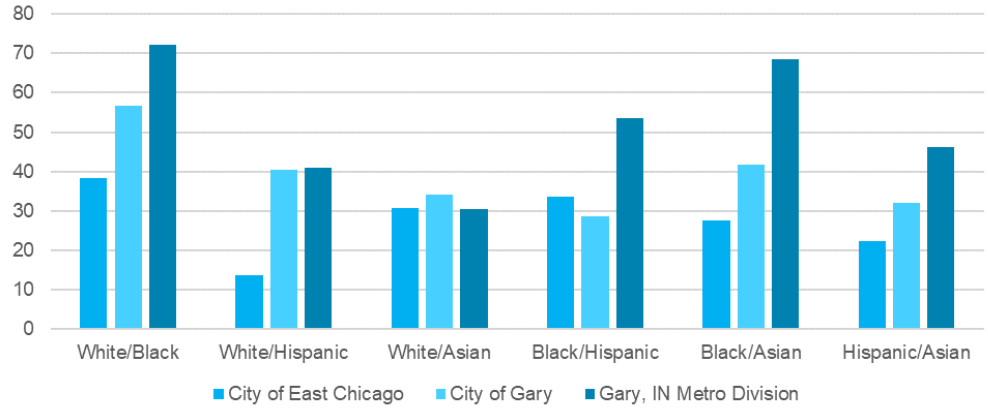


Source: https://s4.ad.brown.edu/projects/diversity/index.htm

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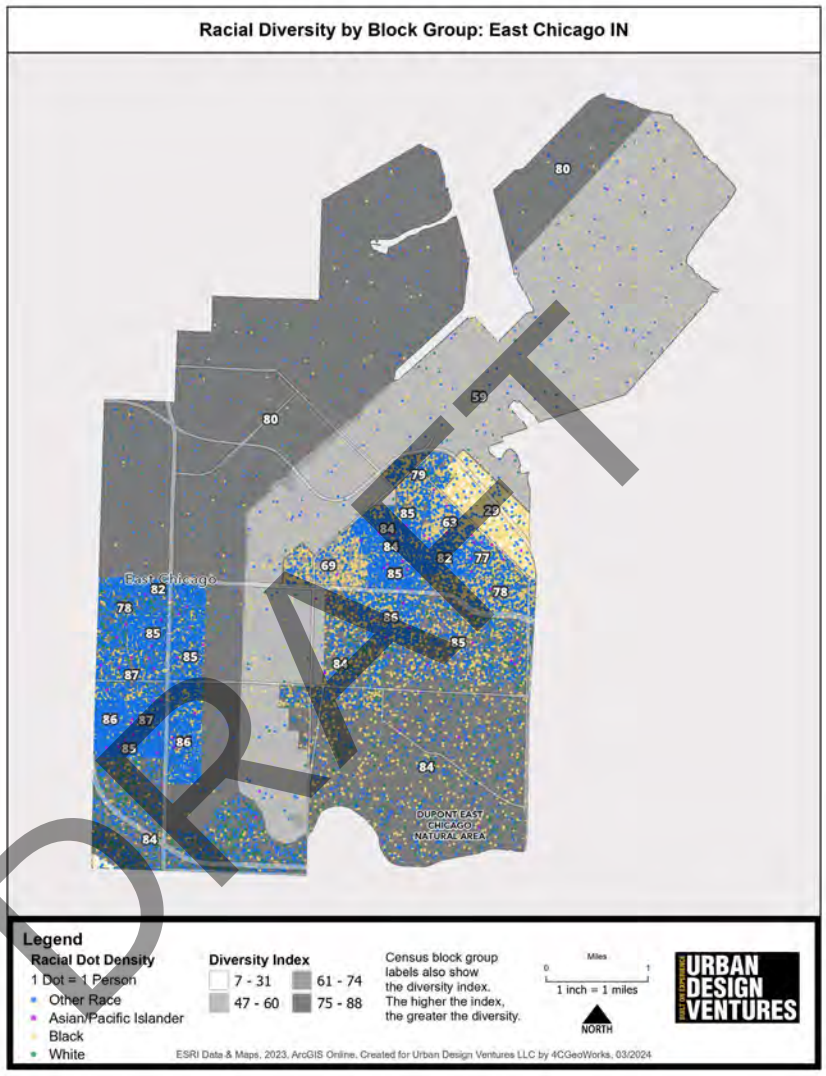
Chart II-3 shows the dissimilarity in East Chicago, its neighbor Gary, and the entire Gary, IN Metropolitan Division of the Chicago MSA. The City of Gary also has a low Asian population so the same caution applies about Index interpretation.

Chart II-3 – Dissimilarity Indices Within Northern Indiana in 2020



Source: https://s4.ad.brown.edu/projects/diversity/index.htm

The map below illustrates the racial diversity in the City of East Chicago. The blue dots showing non-White, non-Black, and non-Asian/Pacific Islander persons likely represent people of Hispanic descent who don't identify with any of those groups.



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At the end of Section II are maps which highlight the racial composition by census tracts across the City according to the 2018-2022 American Community Survey. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The White population is primarily concentrated in the western, northwestern, and southwestern portions of the City. The majority of the minority population is concentrated in the central, northern, and northeastern portions of the City, though minority populations comprise the majority of all City residents in all census tracts.

Ethnicity

Table II-2 highlights the ethnicities of East Chicago residents at the time of the 2013-2017 and 2018-2022 American Community Survey reports.

Table II-2 – Ethnicity and Ancestry in the City of East Chicago

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Total population	**28,728**	**-**	**26,363**	**-**
American	231	0.80%	126	0.48%
Arab	75	0.26%	30	0.11%
Czech	0	0.00%	4	0.02%
Danish	0	0.00%	0	0.00%
Dutch	0	0.00%	8	0.03%
English	91	0.32%	140	0.53%
French (except Basque)	129	0.45%	50	0.19%
French Canadian	1	0.00%	0	0.00%
German	401	1.40%	248	0.94%
Greek	38	0.13%	10	0.04%
Hungarian	55	0.19%	72	0.27%
Irish	214	0.74%	166	0.63%
Italian	110	0.38%	85	0.32%
Lithuanian	33	0.11%	12	0.05%
Norwegian	0	0.00%	0	0.00%
Polish	683	2.38%	313	1.19%
Portuguese	0	0.00%	12	0.05%
Russian	54	0.19%	74	0.28%
Scotch-Irish	8	0.03%	83	0.31%
Scottish	63	0.22%	12	0.05%
Slovak	38	0.13%	33	0.13%
Subsaharan African	127	0.44%	90	0.34%
Swedish	21	0.07%	20	0.08%
Swiss	0	0.00%	0	0.00%
Ukrainian	22	0.08%	0	0.00%
Welsh	30	0.10%	0	0.00%
West Indian (excluding Hispanic origin groups)	0	0.00%	38	0.14%
Other ancestries	22,972	79.96%	15,570	59.06%
Unclassified or not reported	4,270	14.86%	9,719	36.87%

Sources: 2013-2017 and 2018-2022 American Community Surveys, tables DP02 and B04006

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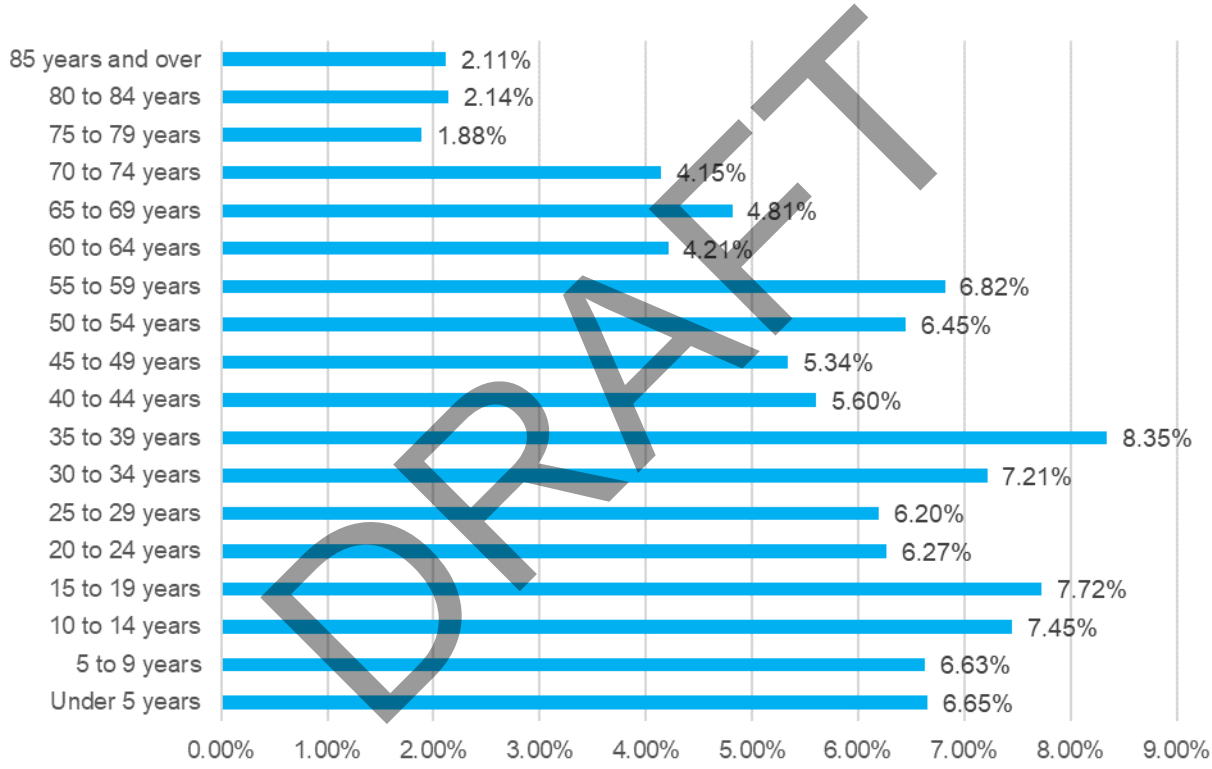
The most common listed ethnic group was Polish, with German, Irish, English and American also reported by more than 100 people. However, only 6% of respondents indicated a listed ancestry, while over 15,000 respondents (almost 60%) specified

"Other ancestries". This catch-all category includes ethnicities from Latin America and Spain (therefore all Hispanic or Latino respondents), Asia, Australia, the Pacific Islands, and indigenous peoples of the Americas. Additionally, nearly 10,000 respondents did not report their ancestry.

Age

Chart II-4 illustrates age distribution in the City at the time of the 2018-2022 ACS. In 2022, children under five years of age represented 6.7% of the population; 25.30% of the City's population was under 18 years of age; and 15.10% of the population was aged 65 or older.

Chart II-4 – Age of Population in East Chicago



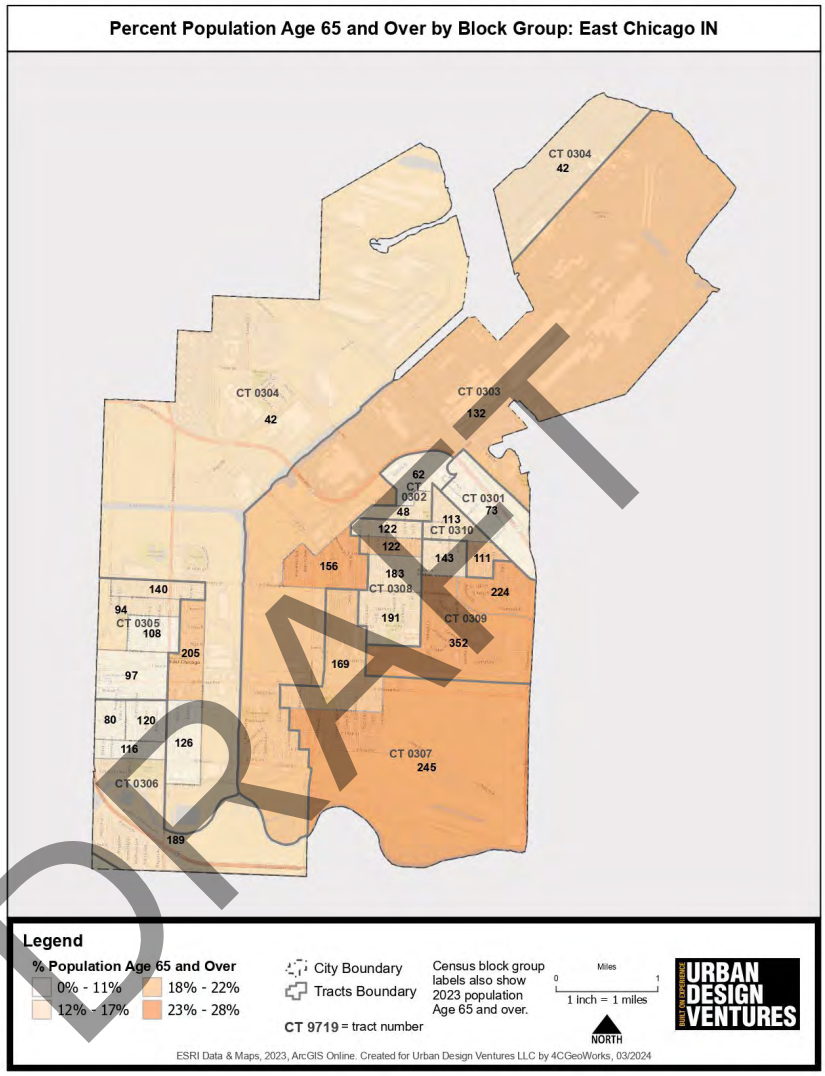
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Source: 2018-2022 American Community Survey table S0101

The median age in the City of East Chicago at the time of the 2022 ACS was 36 years, a notable jump from the 2017 ACS median age of 31.7 years. This suggests a steady outflow of younger residents, fewer families with young children settling in the City, and an increasingly large proportion of elderly persons. During this same period the median ages in Lake County and the State of Indiana also increased slightly, Lake County's from 38.6 to 39.3 years and statewide from 37.5 to 38 years.

The map below illustrates the percentage of the Population Age 65 and Over by Block Group in the City of East Chicago. The highest concentration of persons age 65 and over

is in the North Harbor, Central Harbor, and Sunnyside neighborhoods, while the lowest concentrations of elderly are in the northern and northeastern census tracts of the City.



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Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. To better understand religious affiliations of the residents of East Chicago, the City used data from the Association of Religion Data Archives (ARDA). ARDA surveys congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data is the most comprehensive available data, as a voluntary self-identifier it does not accurately include every denomination, occasional church-goers, or religious non-attendees. The surveys also seem to undercount less-common Christian groups and non-Christian faiths aside from Judaism. In particular, the 2010 survey included no Black Protestant congregations and appears to have underrepresented Evangelical Protestants.

Table II-3 shows the distribution of Lake County residents who reported affiliation with a religious denomination.

Table II-3 – Religious Affiliation in Lake County

	1990		2000		2010		2020	
	#	%	#	%	#	%	#	%
Evangelical Protestant	125,143	26.31%	47,590	9.82%	98,334	19.83%	61,000	12.23%
Black Protestant	49,572	10.42%	*	*	25,459	5.13%	34,478	6.91%
Mainline Protestant	29,363	6.17%	26,071	5.38%	28,943	5.84%	21,190	4.25%
Catholic	138,830	29.19%	128,404	26.50%	101,096	20.38%	111,975	22.45%
Orthodox	615	0.13%	9,521	1.96%	13,990	2.82%	10,775	2.16%
Other Christians	170	0.04%	103	0.02%	124	0.02%	158	0.03%
Latter-day Saints	595	0.13%	874	0.18%	1,039	0.21%	503	0.10%
Jehovah's Witnesses	0	0%	0	0%	0	0%	5,418	1.09%
Judaism	1,809	0.38%	2,000	0.41%	1,434	0.29%	613	0.12%
Islam	0	0%	2,441	0.50%	4,220	0.85%	5,496	1.10%
Buddhism	0	0%	0	0%	118	0.02%	0	0%
Hinduism	0	0%	0	0%	327	0.07%	512	0.10%
Other	0	0%	64	0.01%	77	0.02%	69	0.01%
Total Adherents:	**346,097**	**72.77%**	**217,068**	**44.80%**	**275,161**	**55.48%**	**252,187**	**50.57%**
Unclaimed (% of total Census population)	129,497	27.23%	267,496	55.20%	220,844	44.52%	246,513	49.43%
Total Census Population:	**475,594**	**100%**	**484,564**	**100%**	**496,005**	**100%**	**498,700**	**100%**

Sources: The Association of Religion Data Archives; 2018-2022 American Community Survey table S0101

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After a sharp decrease between 1990 and 2000, religious adherence in Lake County has hovered around 50% of the population over the last thirty years. Of the religious sects, Jehovah's Witnesses and Islam have seen the largest sustained increases, while Mainline Protestants and Judaism have had the largest sustained decreases. The numbers of Evangelical Protestants, Black Protestants, and Catholics have generally decreased since 1990, but fluctuate too much to forecast trends.

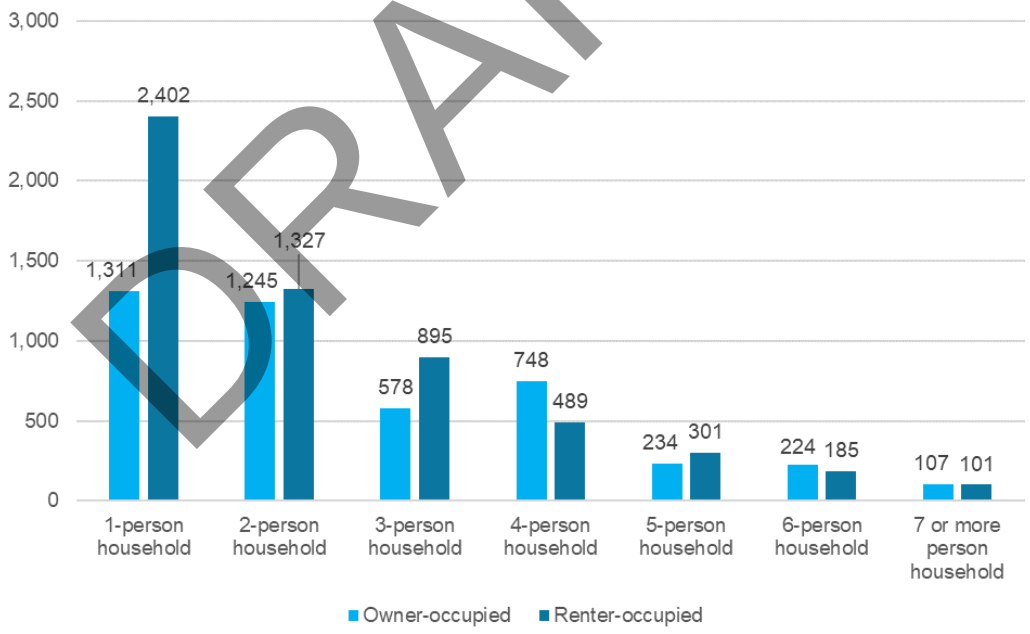
B. Households:

Household Tenure

According to the 2018-2022 American Community Survey, there were 12,759 housing units in the City of East Chicago. Of these housing units, 10,147 (79.5%) were occupied and 2,612 (20.5%) were vacant. Of the total occupied housing units, 4,447 (43.8%) were owner-occupied and 5,700 (56.2%) were renter-occupied. The City reported having 13,479 total housing units in the 2013-2017 American Community Survey, 10,256 (76.1%) of which were occupied and 3,223 (23.9%) of which were vacant. Of the occupied housing units in 2017, 4,491 (43.8%) were owner-occupied and 5,765 (56.2%) were renter-occupied.

In 2017, the average size of the owner-occupied households was 2.87 persons, and the average renter household was 2.72 persons. In 2022, the average size of owner-occupied households decreased to 2.79 persons and the average size of renter-occupied households decreased to 2.43 persons. **Chart II-5** illustrates the household size of owner and renter households according to the 2018-2022 American Community Survey.

Chart II-5 – Household Tenure by Size

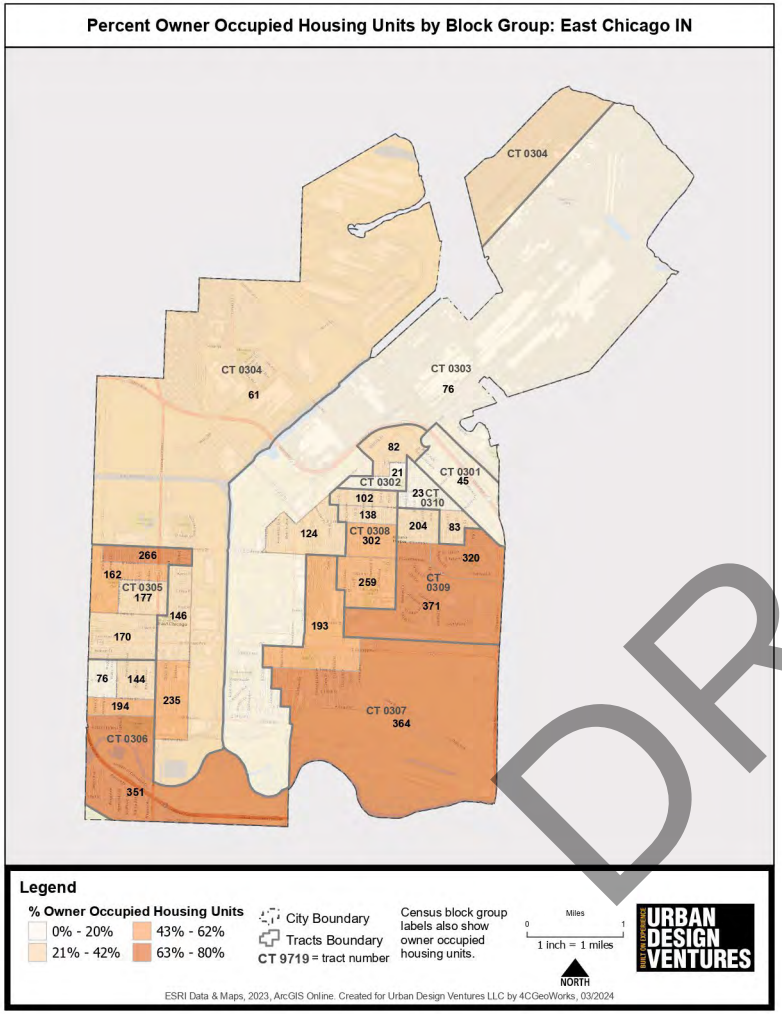


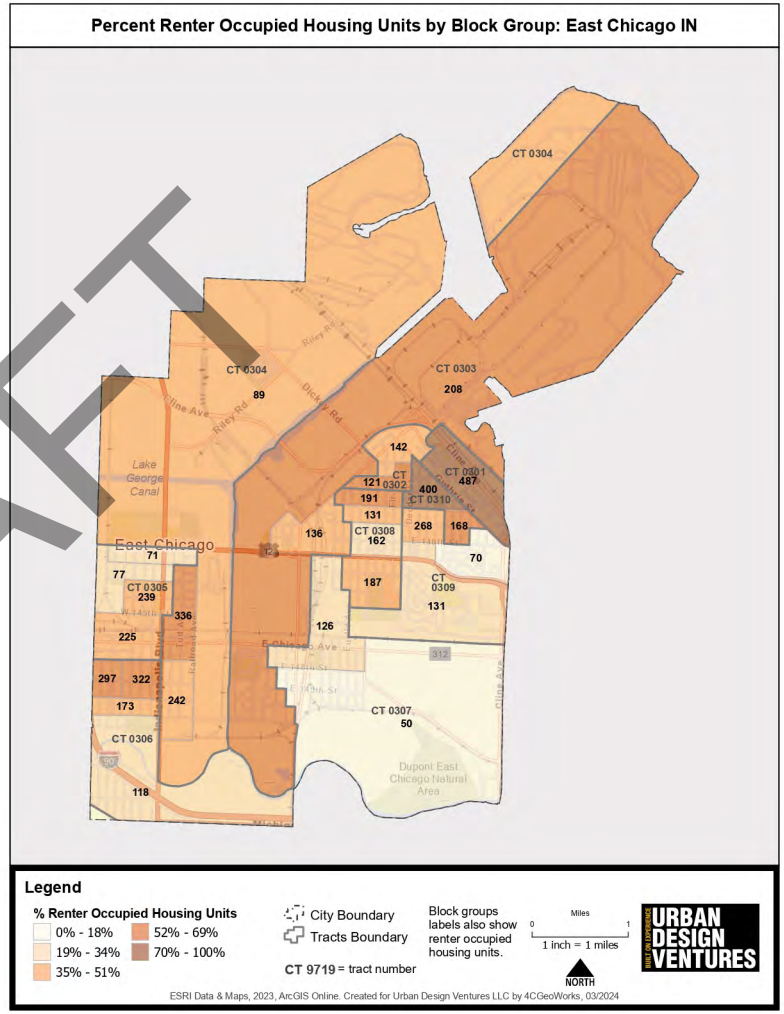
Source: 2022 American Community Survey table B25009

One-person renter-occupied households make up 23.8% of occupied households, followed by two-person renter-occupied households at 13.1%, one-person owner-occupied households at 12.9%, and two-person owner-occupied households at 12.3%. Overall, more housing units in East Chicago are renter-occupied than owner-occupied.

The maps below illustrate the percentages of Owner and Renter-Occupied Housing Units by Block Group in the City of East Chicago.

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Owner-occupied units are scattered throughout the City, with the highest numbers located outside of the city center particularly in the south and west. The highest concentrations of rental units are in the center and northern part of the City.

Table II-4 shows owner-occupied housing by race or origin and **Table II-5** shows renter-occupied housing by race or origin.

Table II-4 – Owner-Occupied Household Tenure by Race and Ethnicity

Householder Race or Origin	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White (including Hispanic or Latino)	1,731	38.54%	1,225	27.55%
Black or African American	1,116	24.85%	1,051	23.63%
American Indian or Alaska Native	0	0.00%	9	0.20%
Asian	0	0.00%	0	0.00%
Native Hawaiian and Other Pacific Islander	0	0.00%	0	0.00%
Some Other Race	1,518	33.80%	1,554	34.94%
Two or More Races	126	2.81%	608	13.67%
Hispanic or Latino Origin (any race)	2,789	62.10%	3,004	67.55%
White alone (not Hispanic or Latino)	577	12.85%	400	8.99%
Total Owner-Occupied Housing	**4,491**	**100%**	**4,447**	**100%**

Source: 2013-2017 and 2018-2022 American Community Surveys

The 2018-2022 ACS estimates that 67.55% of owner-occupants in East Chicago (3,004) are Hispanic (of any race), 5% more than 2017. The largest gain in the five years since the 2013-2017 ACS was in Two or More Race owner-occupancy, rising nearly 11% since 2017. Their increase was countered by a similar decrease in White (including Hispanic or Latino) owner-occupancy, dropping 11%; over the same period Black or African American owner-occupancy dropped about 1%.

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Table II-5 – Renter-Occupied Household Tenure by Race and Ethnicity

Householder Race or Origin	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White (including Hispanic or Latino)	877	15.21%	458	8.04%
Black or African American	2,872	49.82%	3,311	58.09%
American Indian or Alaska Native	18	0.31%	15	0.26%
Asian	0	0.00%	28	0.49%
Native Hawaiian and Other Pacific Islander	0	0.00%	2	0.04%
Some Other Race	1,819	31.55%	1,671	29.32%
Two or More Races	179	3.10%	215	3.77%
Hispanic or Latino Origin (any race)	2,519	43.69%	2,083	36.54%
White alone (not Hispanic or Latino)	364	6.31%	308	5.40%
Total Renter-Occupied Housing	**5,765**	**100%**	**5,700**	**100%**

Source: 2013-2017 and 2018-2022 American Community Surveys table

The 2018-2022 American Community Survey estimates that Black or African American householders comprise the highest proportion of renters at 3,331 or 58.09% of all renter-occupied units; this is up over 8% and 400 units since 2017. The largest drops in renter-occupancy were from Hispanic or Latino Origin (any race) and White (including Hispanic and Latino) residents; over 400 people or 7% of each group left rental properties in East Chicago over the five-year period. While both owner- and renter-occupancy decreased among White residents, Hispanic or Latino residents more than made up their decrease in rental-occupancy with a corresponding rise in owner-occupancy.

Overall, the City lost population between the 2013-2017 and the 2018-2022 American Community Surveys and the proportions of racial and ethnic groups has shifted, but the overall proportion of owner-occupied and renter-occupied units has remained essentially the same. Race is not separated from Hispanic or Latino ethnicity for most racial groups in the tables above, but the 2018-2022 ACS table DP05 notes that most Hispanic or Latino residents of the City have Mexican or Puerto Rican origin.

Families

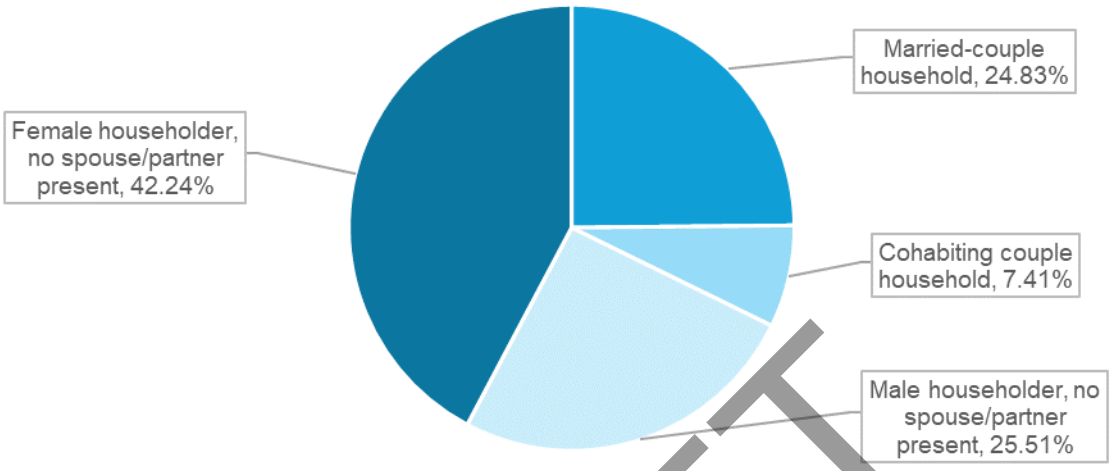
In 2022, families comprised 57.66% of all households in the City, nearly 8% less than 2017 when families comprised 66.39% of households. At the time of the 2018-2022 ACS, 40.88% of households were female-headed with no spouse present; in the 2013-2017 ACS, 42.86% of families were female-headed households with no husband present. 38.83% of all City households had at least one child under 18 years of age and 25.96% of households included at least one person aged 65 years or older. The average household size was 2.97 persons while the average family household size was 3.54 persons.

About a third of householders (32.24%) were either married couples or cohabiting with a partner; of all households headed by a single householder, 25.51% were headed by a male with no spouse/partner present and 42.24% by a female with no spouse/partner present. 34.61% of households included at least one child under the age of 18; 10.03% were in married-couple households, 4.03% in cohabiting couple households, 1.59% in single-male-headed households and 13.77% in single-female-headed households. The average household size was 2.59 persons while the average family household size was 3.47 persons.

Chart II-6 illustrates the breakdown of households by family type in the City of East Chicago at the time of the 2018-2022 American Community Survey.

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Chart II-6 – Households in East Chicago by Family Type



Source: 2018-2022 American Community Survey

The 2018-2022 American Community Survey reported that 57.66% of all households in East Chicago are family households and 42.34% are nonfamily households. A nonfamily household is a householder living alone or with nonrelatives only. In 2017, 66.39% of all households in the City were family households and 33.61% of all households in the City were nonfamily households.

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C. Income and Poverty:

The estimated median household income for the City of East Chicago was $39,434 according to the 2018-2022 American Community Survey, compared to $66,375 for Lake County and $67,173 for the State of Indiana. While the 2013-2017 American Community Survey estimates that the median household income increased for the City, County, and State, the City of East Chicago only experienced a $9,000 increase over the last five years as compared to an increase of about $15,000 per household in Lake County and statewide. **Table II-6** compares the distribution of household income estimated by the 2013-2017 and 2018-2022 American Community Surveys.

Table II-6 – Household Income in the City of East Chicago

Income Brackets	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Total Households	10,256	100.00%	10,147	100.00%
Less than $10,000	1,549	15.10%	1,398	13.78%
$10,000 to $14,999	930	9.07%	802	7.90%
$15,000 to $24,999	1,866	18.19%	1,141	11.24%
$25,000 to $34,999	1,491	14.54%	1,208	11.90%
$35,000 to $49,999	1,374	13.40%	1,462	14.41%
$50,000 to $74,999	1,666	16.24%	1,566	15.43%
$75,000 to $99,999	724	7.06%	1,123	11.07%
$100,000 to $149,999	567	5.53%	934	9.20%
$150,000 to $199,999	44	0.43%	230	2.27%
$200,000 or more	45	0.44%	283	2.79%
Median Household Income	$30,205	(X)	$39,434	(X)

Source: 2013-2017 and 2018-2022 American Community Surveys

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Between 2017 and 2022, the City's Median Household Income increased by an estimated 30.55% or $9,229 due to a combination of higher wages and economic inflation, and the percent of households making at least $50,000 yearly increased to 40.76%. Lake County and the State of Indiana had lower percentage increases but higher total increases in Median Household Income; Lake County increased by 26.29% and $13,816, and the State increased by 28.73% or $14,991.

The City of East Chicago is located in the Gary, Indiana Metropolitan Division (MD) or the Chicago Metropolitan Statistical Area (MSA), which consists of Lake, Newton, and Porter Counties. **Table II-7** identifies the Section 8 Income Limits in the Gary, Indiana MSA per household size for FY 2022. The Median Family Income for a family of four (4) in the Gary, Indiana MSA was $85,000 in FY 2022. The City of East Chicago's Median Family Income for a family of four (4) of $60,797 in FY 2022 was below the Low (80%) Income Limit for Section 8 Housing, meaning that a majority of residents met the income limits for Section 8 assistance.

Table II-7 – Gary, Indiana HUD Metro Area Section 8 Income Limits for FY 2022

Income Category	1 Person	2 Person	3 Person	**4 Person**	5 Person	6 Person	7 Person	8 Person
Very Low (50%) Income Limits	$29,550	$33,800	$38,000	**$42,200**	$45,600	$49,000	$52,350	$55,750
Extremely Low (30%) Income Limits	$17,750	$20,250	$23,030	**$27,750**	$32,470	$37,190	$41,910	$46,630
Low (80%) Income Limits	$47,250	$54,000	$60,750	**$67,500**	$72,900	$78,300	$83,700	$89,100

Source: https://www.huduser.gov/portal/datasets/fmr.html

Table II-8 highlights the low- and moderate-income population in the City of East Chicago as of the 2016-2020 American Community Survey, the most recent data available from HUD. Only five (5) block groups out of twenty-eight (28) have a population of less than 51% low- and moderate-income residents. These block groups are highlighted in yellow in the table below. The City of East Chicago has an overall low- and moderate-income population of 67.6%. For comparison, Lake County has a low- and moderate-income population of 42.6% (including the City's population).

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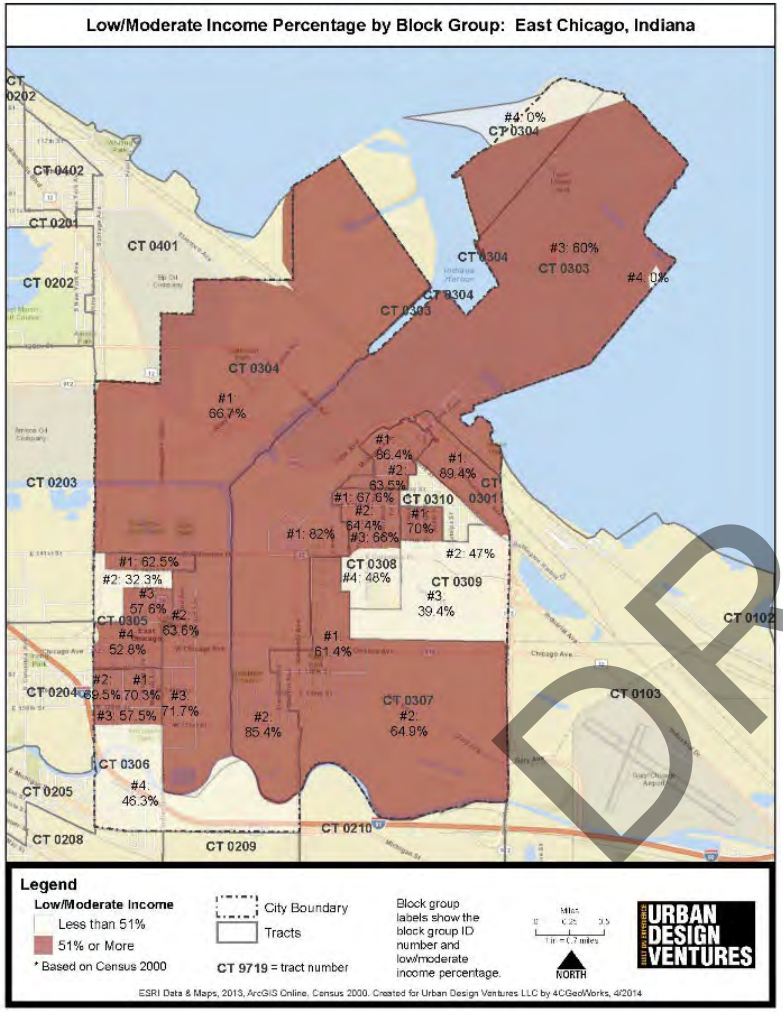
Table II-8 – Low- and Moderate-Income Population in 2020 for East Chicago

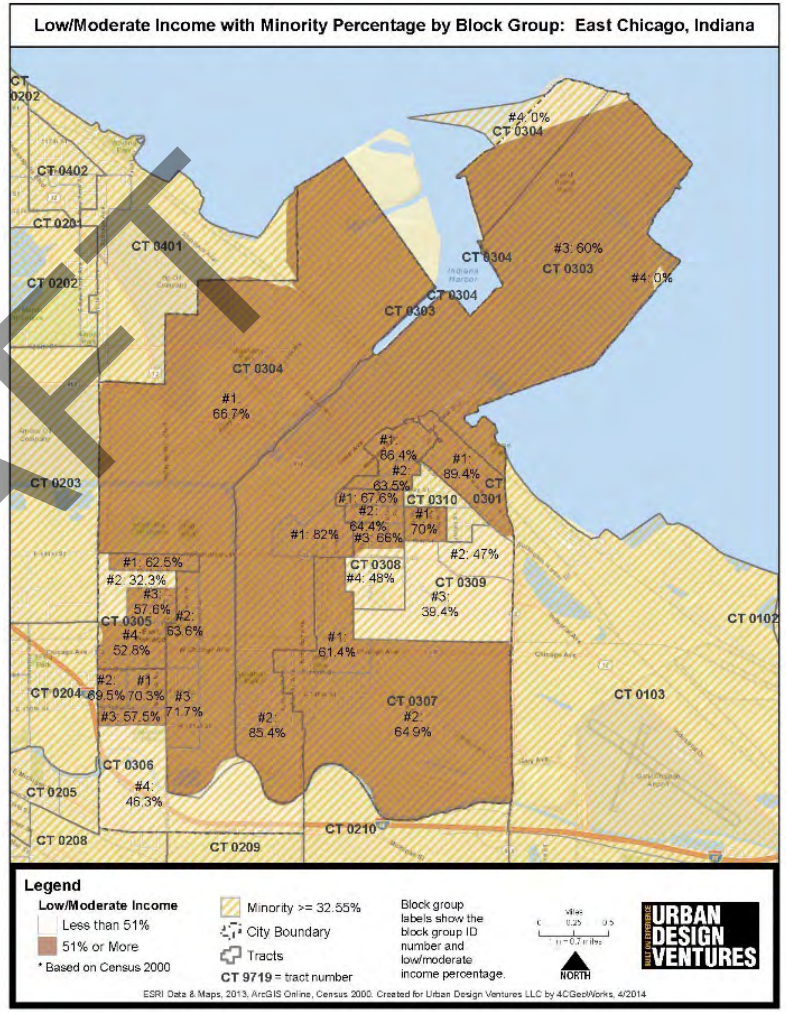
Census Tract	Block Group	Low Income	Low-Mod Income	Low-Mod-Med Income	Tract Total	Low-Mod Percent
208	3	565	730	745	960	76.0%
301	1	1,295	1,355	1,390	1,390	97.5%
302	1	500	745	860	985	75.6%
	2	210	380	380	405	93.8%
303	1	335	610	635	745	81.9%
	2	400	555	600	685	81.0%
304	1	240	435	535	720	60.4%
	2	695	1140	1,265	1,320	86.4%
	3	905	980	1,265	1,365	71.8%
305	1	195	435	625	980	44.4%
	2	325	790	870	1140	69.3%
	3	645	750	1,075	1,490	50.3%
	4	325	435	470	740	58.8%
306	1	965	1,245	1,295	1,500	83.0%
	2	330	790	890	890	88.8%
	3	340	580	605	740	78.4%
	4	350	755	875	1,195	63.2%
307	1	480	680	700	845	80.5%
	2	175	380	465	930	40.9%
308	1	260	335	585	600	55.8%
	2	145	410	475	615	66.7%
	3	775	905	1,170	1,465	61.8%
	4	430	640	800	1750	36.6%
309	1	480	515	640	705	73.0%
	2	140	435	695	865	50.3%
	3	500	1125	1,730	2,075	54.2%
310	1	700	745	745	800	93.1%
	2	445	615	820	925	66.5%

Source: HUD Exchange LMISD by Block Group, Based on 2016-2020 ACS for Entitlement CDBG Grantees

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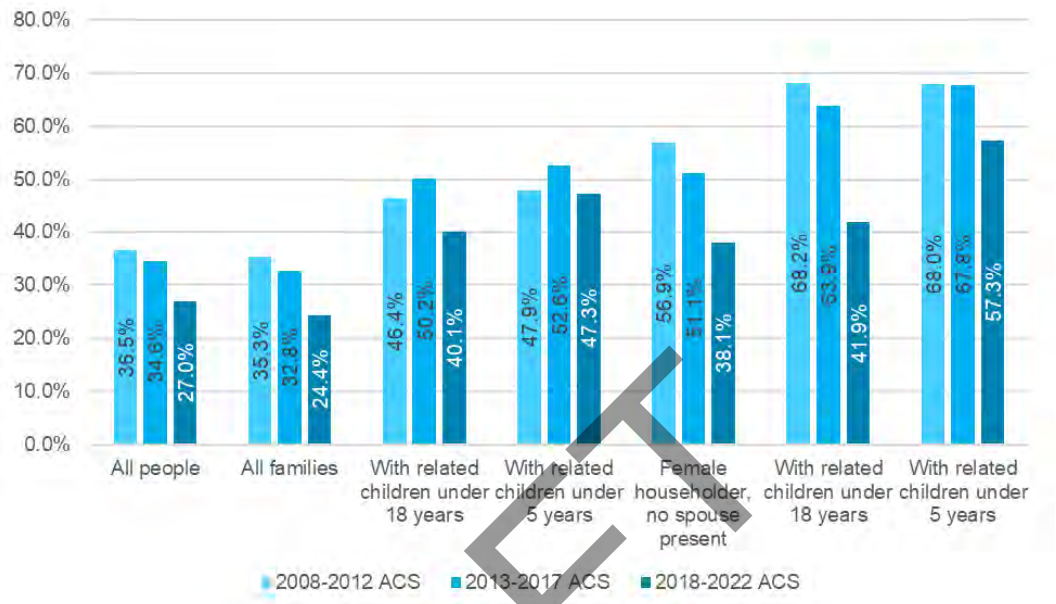
The maps below illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in the City of East Chicago. Most of the City's population is low- and moderate-income, except for Sunnyside, Prairie Park, and part of Indiana Harbor.


Low/Moderate Income Percentage by Block Group: East Chicago, Indiana
CT 0202
CT 0402
CT 0201
CT 0401
CT 0202
CT 0203
CT 0204
CT 0205
CT 0208
CT 0209
CT 0210
CT 0304
CT 0303
CT 0310
CT 0301
CT 0308
CT 0309
CT 0305
CT 0307
CT 0306
CT 0102
CT 0103
#4: 0%
#3: 60%
#4: 0%
#1: 66.7%
#1: 86.4%
#2: 63.5%
#1: 89.4%
#1: 67.6%
#2: 64.4%
#3: 66%
#1: 70%
#1: 82%
#2: 47%
#4: 48%
#1: 62.5%
#2: 32.3%
#3: 57.6%
#2: 63.6%
#4: 52.8%
#1: 61.4%
#2: 89.5%
#1: 70.3%
#3: 71.7%
#3: 57.5%
#2: 85.4%
#2: 64.9%
#4: 46.3%
Legend
Low/Moderate Income
Less than 51%
51% or More
* Based on Census 2000
City Boundary
Tracts
CT 9719 = tract number
Block group labels show the block group ID number and low/moderate income percentage.
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014


Low/Moderate Income with Minority Percentage by Block Group: East Chicago, Indiana
CT 0202
CT 0402
CT 0201
CT 0401
CT 0202
CT 0203
CT 0204
CT 0205
CT 0208
CT 0209
CT 0210
CT 0304
CT 0303
CT 0310
CT 0301
CT 0308
CT 0309
CT 0305
CT 0307
CT 0306
CT 0102
CT 0103
#4: 0%
#3: 60%
#4: 0%
#1: 66.7%
#1: 86.4%
#2: 63.5%
#1: 89.4%
#1: 67.6%
#2: 64.4%
#3: 66%
#1: 70%
#1: 82%
#2: 47%
#4: 48%
#1: 62.5%
#2: 32.3%
#3: 57.6%
#2: 63.6%
#4: 52.8%
#1: 61.4%
#2: 89.5%
#1: 70.3%
#3: 71.7%
#3: 57.5%
#2: 85.4%
#2: 64.9%
#4: 46.3%
Legend
Low/Moderate Income
Less than 51%
51% or More
* Based on Census 2000
Minority >= 32.55%
City Boundary
Tracts
CT 9719 = tract number
Block group labels show the block group ID number and low/moderate income percentage.
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

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Chart II-7 – Households Living in Poverty in East Chicago



Source: 2008-2012, 2013-2017 and 2018-2022 American Community Surveys table DP03

Between 2017 and 2022 the American Community Survey estimated a dramatic drop in poverty across all categories in East Chicago. The percentage of all East Chicago families living in poverty decreased by over 8% to 24.4% in the 2022 ACS; this is still far above the 2022 countywide level of 11.4% and the statewide level of 8.5%. The percentage of female-headed households with no spouse present below the poverty level also sharply decreased by 13% to 38.1% in 2022, still far above the Lake County rate of 28.9% and the Indiana rate of 26.6%. The estimated poverty level for female householders with related children only under 5 years dropped 10% to an estimated 57.3%, but greatly exceeds the county rate of 41.3% and the statewide rate of 43.2%. The future poverty trends are unknown; unemployment rates are at a historic low for the City and region, but pandemic-related CARES Act economic impact payments have ceased and inflationary pressures have greatly increased consumer costs.

According to the 2018-2022 American Community Survey, an estimated 32.16% of households in the City of East Chicago receive income from Social Security, which corresponds relatively closely to the Lake County rate of 34.66% and the statewide rate of 31.81%. However, the City's rate of 33.91% persons receiving income from Food Stamps/SNAP benefits is twenty points higher than the county rate of 12.96% and close to three times the 9.02% statewide rate of SNAP recipients.

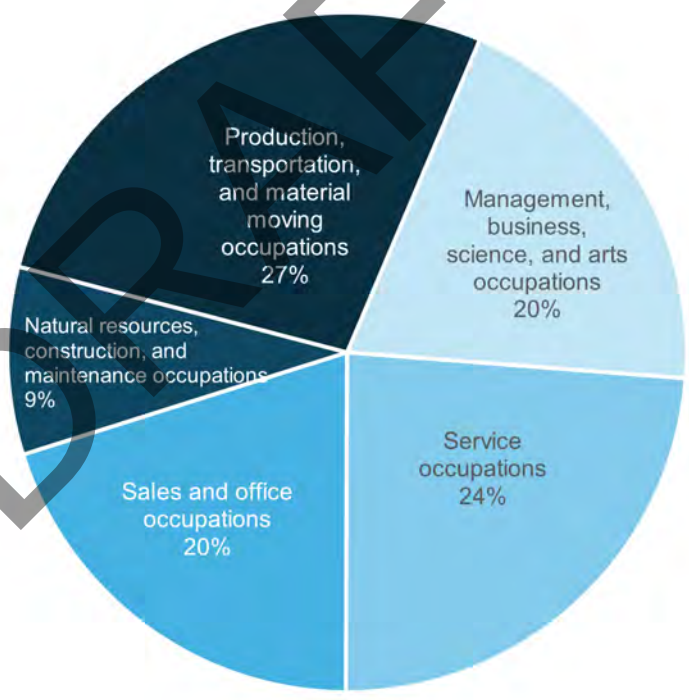
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D. Employment:

The 2018-2022 ACS estimates that the City has 20,580 persons aged 16 years and older. Of this population, 56.03% (11,532) are in the labor force available to work and 52.41% (10,786) are currently employed. Even though the City's population aged 16 years or older declined from 20,580 in the 2013-2017 ACS, at the time only 53.49% of the City's population aged 16 years or over (11,126) was in the labor force and only 45.62% (9,488) were employed in either civilian or military occupations.

The following charts illustrate the categories of workers and their occupations. Over one-quarter of all East Chicago workers work in "production, transportation, and material moving occupations", with just under a quarter in "service occupations". The largest single industry is educational services, health care, and social assistance with 2,229 (20.67%) of the civilian employees in the city, followed by 1,927 workers (17.87% of the employed workforce) in the manufacturing industry.

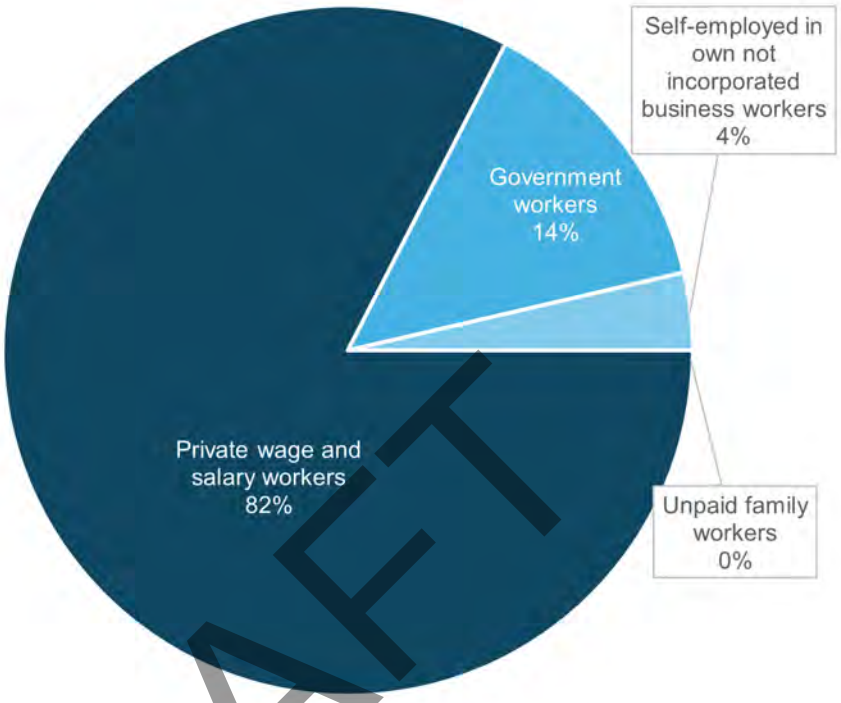
Chart II-8 – Occupations in the City of East Chicago



Source: 2018-2022 American Community Survey

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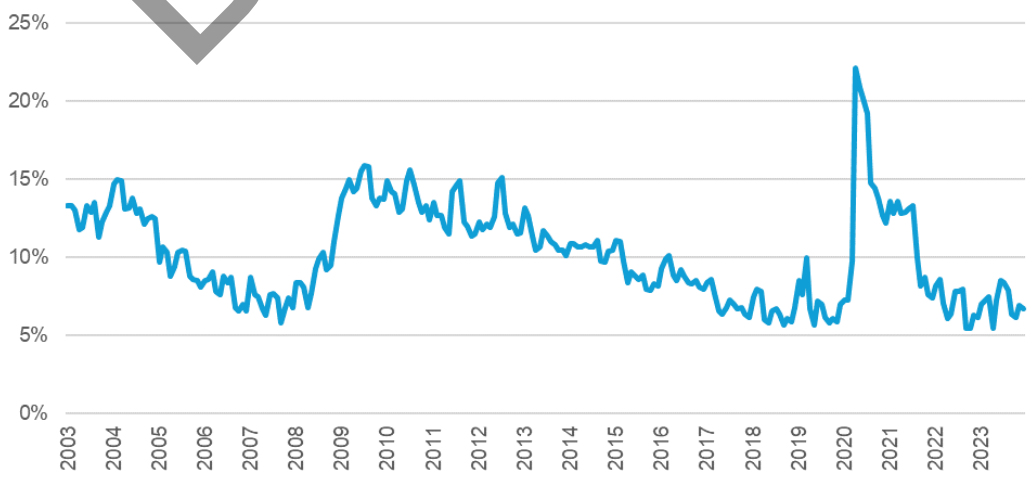
Chart II-9 – Classification of Workers in the City of East Chicago



Source: 2018-2022 American Community Survey

Chart II-10 illustrates the trends of the unemployment rate for the City of East Chicago from January 2014 through November 2023 as reported by the Bureau of Labor Statistics (www.bls.gov).

Chart II-10 – City of East Chicago Unemployment Rate



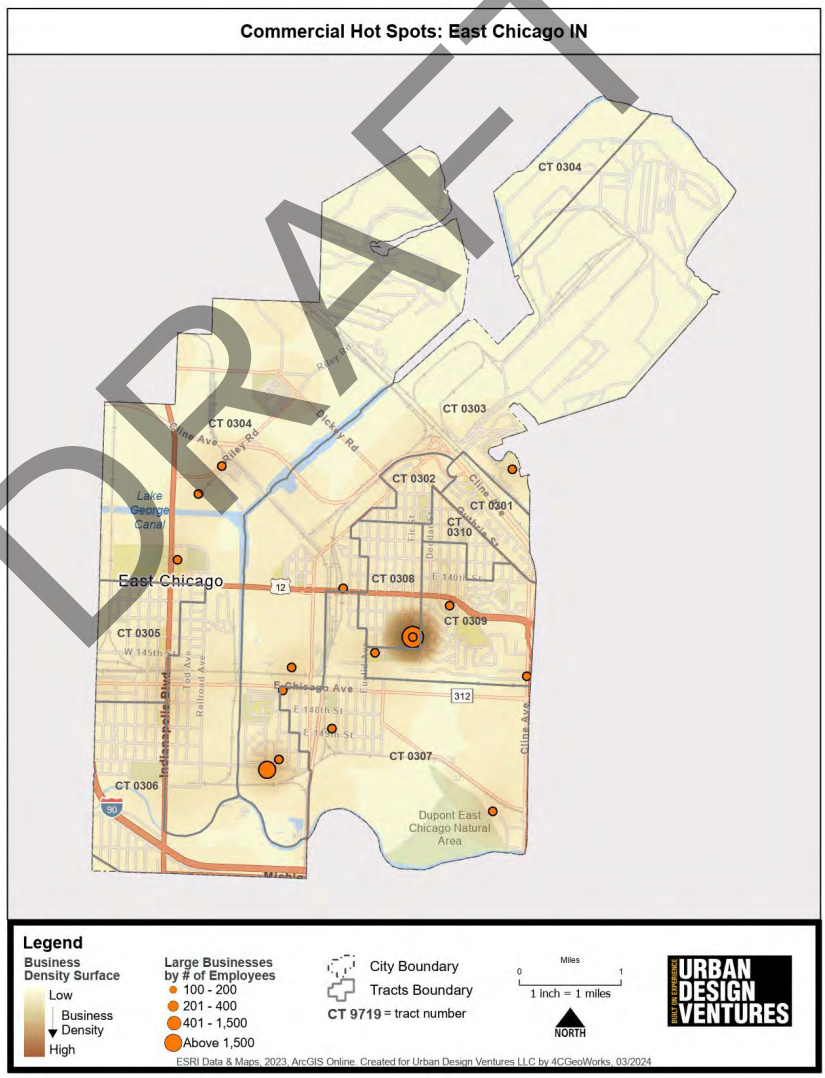
Source: http://data.bls.gov

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As of December 2023, the City of East Chicago has an unadjusted unemployment rate of 6.7%. Aside from double-digit unemployment during the COVID pandemic (peaking at 22.1% in April 2020), the unemployment rate has trended downward from a peak of 15.9% in July 2009 to a low of 5.5% in April 2023. These numbers compare favorably with the City's 20-year median unemployment rate of 9.4%. However, the City still has a higher unemployment rate than Lake County, the state, and nationwide. As of December 2023, Lake County had an unadjusted unemployment rate of 4.7%, Indiana's rate was 2.8%, and the national rate was 3.5%.

The map below shows the commercial centers of the City of East Chicago, as well as the location of large businesses by number of employees. However, the map does not include the major Cleveland-Cliffs Indiana Harbor Complex in Census Tracts 0303 and 0304 with over 3,000 employees.

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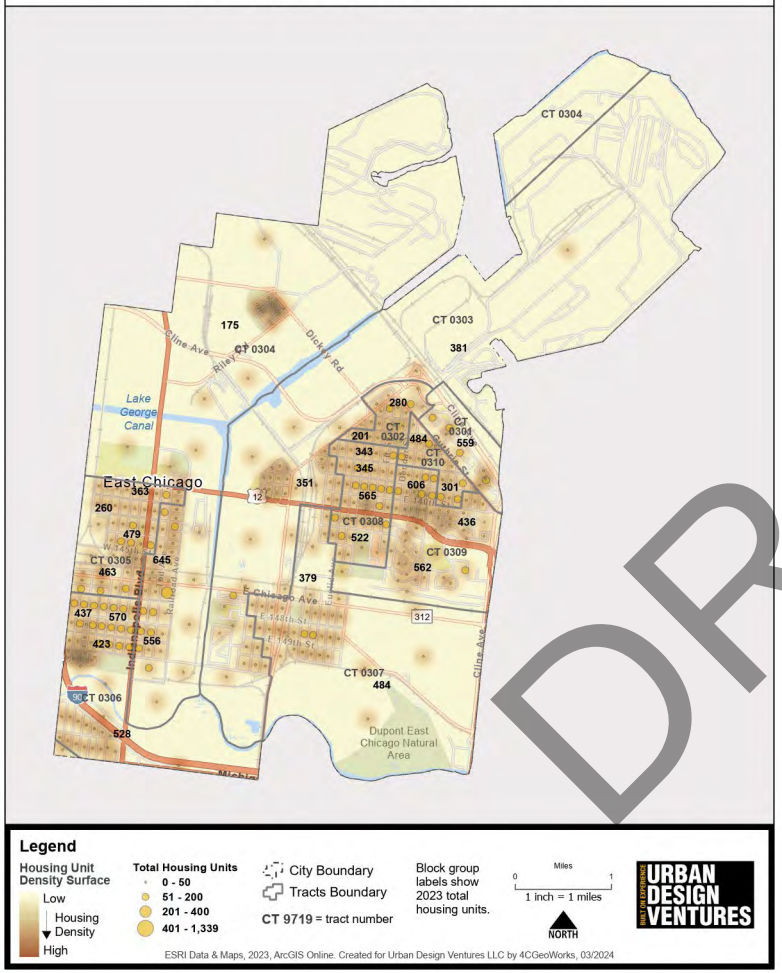
E. Housing Profile:

According to the 2018-2022 American Community Survey, there are an estimated 12,759 housing units in the City of East Chicago, of which 10,147 (79.53%) are occupied and 2,612 (20.47%) are vacant. The available housing stock is down from 13,479 units in the 2017 ACS estimate, which caused the occupancy rate to rise three percent (76.09%) over the last five years even though 109 fewer housing units are occupied. Most of the housing units are located in either the center Harbor area or the southwestern portion of the City.

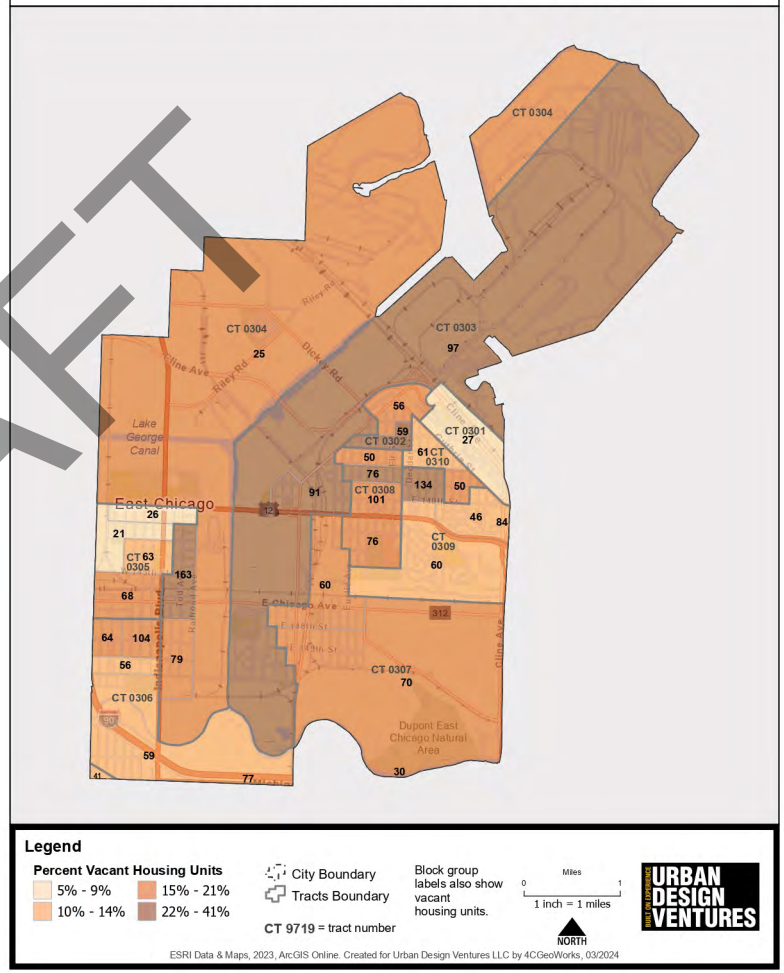
The maps below illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in the City of East Chicago.

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Total Housing Units by Block Points: East Chicago IN



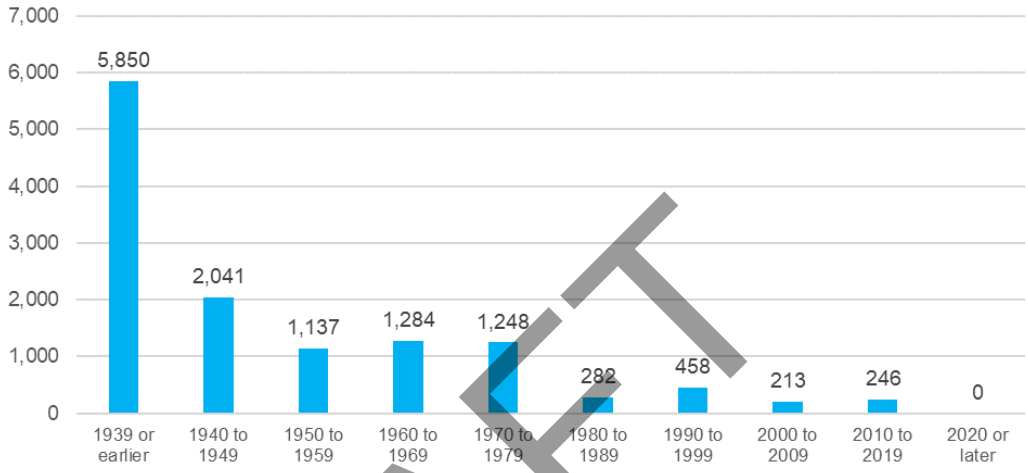
Percent Vacant Housing Units by Block Group: East Chicago IN



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A full 80.82% of the City's housing units (10,312) were built prior to 1970, over 50 years ago, and almost half (45.85% or 5,850) were built prior to 1940. Only 459 units (3.60%) were built between the year 2000 and 2022. **Chart II-9** illustrates the year that housing structures were built in the City of East Chicago based on the 2018-2022 American Community Survey.

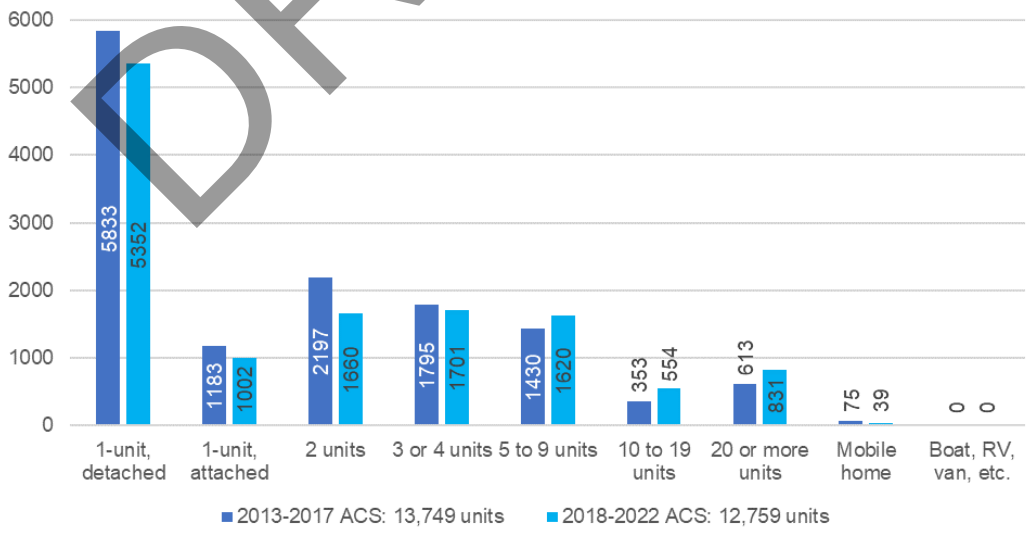
Chart II-9 – Year Structure Was Built in the City of East Chicago



Source: 2018-2022 American Community Survey

Chart II-10 outlines the composition of the housing stock in the City of East Chicago at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Chart II-10 – Housing Stock in the City of East Chicago



Source: 2013-2017 and 2018-2022 American Community Surveys

As shown in the above chart, single-unit detached houses remain the most common at 5,352 units, 41.95% of the City's available housing stock. This proportion decreased slightly from the 2017 ACS when the City had 5,833 single-unit detached houses, 43.27%

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of the total; the proportion and amount of 1-unit attached housing and 2-unit housing also decreased by several hundred units. Multi-family structures now comprise 23.55% of all housing units in the City, gaining an estimated 2% or 200 units in the 5 to 9 unit, 10 to 19 unit, and 20 or more unit categories between 2017 and 2022.

The median value of owner-occupied homes in the City of East Chicago in 2017 was $73,300 compared to $140,100 for Lake County and $130,200 for the State of Indiana. The 2018-2022 ACS estimates that the median value of owner-occupied homes in the City has risen to approximately $84,900 (116% of median value in the 2013-2017 survey), but the increase lags far behind that of Lake County ($195,100, 139% of 2017 median value) and the State of Indiana ($183,600, 141% of 2017 median value).

Table II-11 shows the annual building permits in East Chicago and Lake County.

Table II-11 – Units Authorized by Building Permits, East Chicago and Lake County

City of East Chicago, IN					
Year	**Total**	**1 Unit**	**2 Unit**	**3-4 Unit**	**5+ Unit**
2013	**2**	2	0	0	0
2014	**1**	1	0	0	0
2015	**1**	1	0	0	0
2016	**0**	0	0	0	0
2017	**0**	0	0	0	0
2018	**7**	0	0	7	0
2019	**0**	0	0	0	0
2020	**28**	0	0	0	28
2021	**0**	0	0	0	0
2022	**0**	0	0	0	0
Lake County, IN					
Year	**Total**	**1 Unit**	**2 Unit**	**3-4 Unit**	**5+ Unit**
2013	**985**	786	14	33	152
2014	**908**	813	24	27	44
2015	**1,008**	830	32	110	36
2016	**1,122**	1,034	24	31	33
2017	**1,399**	1,324	36	15	24
2018	**1,287**	1,236	38	6	7
2019	**1,287**	1,207	42	6	32
2020	**1,512**	1,408	60	4	40
2021	**1,755**	1,735	8	12	0
2022	**1,300**	1,151	20	12	117

Source: http://socds.huduser.org/permits/

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Inspectors now have the power to issue citations for those entities that violate the licensing/permitting ordinances. The most common types of complaints relate to unsafe building violations (no boarding up of vacant buildings), followed by weeds/overgrown vegetation complaints.

According to the US Department of Housing and Urban Development, between 2018 and 2022 the City of East Chicago only issued 35 Housing Use Building Permits; these were all for 5+ unit multi-family structures. There were two separate trends within the region between 2018 and 2022: 94% of Lake County's 7,141 building permits (6,737) were for single-family structures, while of the 86,908 building permits issued in all jurisdictions within the Chicago CBSA only 49% (42,900) were issued for single-family housing. Within the CBSA 45% of permits (39,125) were issued for 5+ unit multi-family projects, but Lake County only issued 196 (3% of its total) for such projects.

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F. Financing:

Owner Costs

The 2018-2022 American Community Survey estimates that the Selected Monthly Owner Costs (SMOC) for housing units with a mortgage in the City of East Chicago was $1,048, up very slightly from $1,023 in the 2013-2017 ACS. The 2018-2022 ACS also estimates that well over fifty percent (57.34%) of all owner-occupied housing in the City is not mortgaged. The estimated median SMOC for housing without a mortgage is $441, up from $366 in the 2017 ACS but lower than the 2022 Lake County SMOC of $530.

Table II-12 illustrates mortgage status and selected monthly owner costs according to the 2013-2017 and 2018-2022 American Community Surveys. Between the two ACS estimates, there is an overall trend of increased monthly housing costs.

Table II-12 – Mortgage Status and Selected Monthly Owner Costs in the City of East Chicago

Monthly Owner Cost in the City of East Chicago	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Houses with a mortgage	**2,185**	**48.65**	**1,897**	**42.66**
Less than $500	34	1.56	53	2.79
$500 to $999	989	45.26	796	41.96
$1,000 to $1,499	955	43.71	828	43.65
$1,500 to $1,999	138	6.32	220	11.60
$2,000 to $2,499	51	2.33	0	0.00
$2,500 to $2,999	8	0.37	0	0.000
$3,000 or more	10	0.46	0	0.00
Median	$1,023	(X)	$1,301	(X)
Houses without a mortgage	**2,306**	**51.35**	**2,550**	**57.34**
Median	$366	(X)	$477	(X)

Source: 2013-2017 and 2008-2012 American Community Surveys

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The 2013-2017 American Community Survey estimates that 36.33% of all owner-occupied households with a mortgage (781 households) exceeded 30% of their monthly income, indicating a high percentage of owners whose housing is not considered “affordable” by the US Department of Housing and Urban Development. Of this group, 641 (29.81% of the total) had selected monthly owner costs of 35% or more of their household monthly income. For owner-occupants without a mortgage, the total percentage of unaffordable housing was 217, or 9.47% of units without a mortgage. The 2018-2022 American Community Survey indicates that the City’s ratio of unaffordable housing has decreased among homeowners with a mortgage to 29.36% (557 units) but that 14.04% of housing units without a mortgage (353 units) were no longer considered

affordable housing. The percentage of unaffordable housing with mortgages is almost ten points lower both statewide and in Lake County, while for housing without mortgages the county rate is also just over 14% but the statewide rate is only 10%.

Table II-13 illustrates housing costs for City owner-occupied households according to the 2013-2017 and 2018-2022 American Community Surveys.

Table II-13 – Selected Monthly Owner Costs as a Percentage of Household Income in the City of East Chicago

Selected Monthly Owner Costs as a Percentage of Household Income in the City of East Chicago	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	2,150	48.65	1,897	42.66
Less than 20 percent	911	42.37	1,064	56.09
20 to 24.9 percent	268	12.47	155	8.17
25 to 29.9 percent	190	8.84	121	6.38
30 to 34.9 percent	140	6.51	50	2.64
35 percent or more	641	29.81	507	26.73
Not computed	35	(X)	0	(X)
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	2,292	51.35	2,515	57.34
Less than 10 percent	1,006	43.89	1,276	50.74
10 to 14.9 percent	608	26.53	469	18.65
15 to 19.9 percent	203	8.86	208	8.27
20 to 24.9 percent	176	7.68	105	4.17
25 to 29.9 percent	82	3.58	104	4.14
30 to 34.9 percent	46	20.1	118	4.69
35 percent or more	171	7.46	235	9.34
Not computed	14	(X)	35	(X)

Source: 2013-2017 and 2018-2022 American Community Surveys

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The Greater Northwest Indiana Association of REALTORS (GNIAR) serves Jasper, Lake, LaPorte, Newton, Porter, Pulaski and Starke counties. It reports that 9,025 single family homes were sold in the Northwest Indiana region between January 1 and December 31, 2023. While the regional purchase price of homes increased from $235,000 to $241,000 since the end of 2022, the number of sales fell 15.6% over the same period.

The City of East Chicago experienced similar trends, but with a much lower property value. RealtyTrac gives a median home sales price (including both condos and single-family detached homes) of $127,300 as of December 2023, a 21.70% increase over the median sale price of $104,600 in November 2022. However, the number of East Chicago home sales decreased 18.43%, from 217 in 2022 to 177 in 2023.

Foreclosures

As of February 2024, the website Foreclosure.com listed two houses in foreclosure, 21 homes in pre-foreclosure, and 88 bankruptcy sales in East Chicago. At the same time, RealtyTrac listed four houses in pre-foreclosure, three houses up for auction and one bank-owned house. These numbers rose by April 2024; Foreclosure.com listed four foreclosures, 19 pre-foreclosures, 101 bankruptcies, two sheriff sales, four short sales, and 7 auctions. At the same point in time, RealtyTrac indicated eleven houses in pre-foreclosure and eight houses up for auction within the 46312 ZIP code.

Renter Costs

Table II-14 illustrates rental rates within the City at the time of the 2013-2017 and 2018-2023 American Community Surveys.

Table II-14 – Gross Monthly Rent in the City of East Chicago

Rental Rates	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Total occupied units paying rent	5,130	(X)	5,338	(X)
Less than $500	1,405	27.39	1,391	26.06
$500 to $999	3,162	61.64	2,806	52.57
$1,000 to $1,499	504	9.82	998	18.70
$1,500 to $1,999	59	1.15	143	2.68
$2,000 to $2,499	0	0.00	0	0.00
$2,500 to $2,999	0	0.00	0	0.00
$3,000 or more	0	0.00	0	0.00
Median rent (dollars)	$673	(X)	$779	(X)
No rent paid	635	(X)	362	(X)

Source: 2013-2017 and 2018-2023 American Community Surveys

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The 2013-2017 American Community Survey estimated the City of East Chicago's median monthly rent was $673, which increased to $779 per month as of the 2018-2022 ACS. The monthly housing costs for 44.63% of all renter-occupied households paying rent in the City exceeded 30% of monthly income in 2022, indicating that nearly half of renters are cost-overburdened. Though this figure is down from 54.13% as estimated by the 2017 ACS, East Chicago still has a very high percentage of renters whose housing is not considered affordable. The rates are even higher statewide, with 46.88% of Indiana's householders paying more than 30% of their monthly household income, and Lake County's rate sits even higher at 51.07%.

Table II-15 illustrates the estimated housing cost for renter households at the times of the 2013-2017 and 2018-2023 American Community Surveys. Though monthly household income has risen faster than rental rates over the last five years, the high number of rental households whose rental costs exceed thirty percent of their monthly income indicates the continued need for affordable rental options in the City.

Table II-15 – Gross Rent as a Percentage of Household Income in East Chicago

Gross Rent as a % of Income (GRAPI)	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Occupied units paying rent where GRAPI can be calculated	4,755	(X)	4,985	(X)
Less than 15.0 percent	650	13.67	860	17.25
15.0 to 19.9 percent	730	15.35	1,007	20.20
20.0 to 24.9 percent	447	9.40	417	8.37
25.0 to 29.9 percent	354	7.44	4,476	9.55
30.0 to 34.9 percent	461	9.70	444	8.91
35.0 percent or more	2,113	44.44	1,781	35.73
Not computed	1,010	(X)	715	(X)

Source: 2013-2017 and 2018-2022 American Community Surveys table DP04

The table above details the number of households paying 30.0 to 34.9% (444) and 35.0% or more (1,781) of their household income on rent according to the 2018-2022 American Community Survey. Though a majority (55.37%) of renters' gross rental payments are less than 29.9% of their monthly income and therefore live in affordable housing as defined by HUD, the largest single category is 35.73% of renters paying 35.0% or more of their income.

Table II-16 shows the 2023 Fair Market Rents for the entire Gary, IN MSA and for ZIP Code 46312 (the City of East Chicago).

Table II-16 – FY 2023 Fair Market Rents (FMRs) and Median Rental Rates by Unit Bedrooms in the Gary, IN HUD Metro FMR Area

	Efficiency/ Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Gary, IN HUD Metro FMR Area	$677	$815	$1,000	$1,227	$1,361
East Chicago, IN 46312	$560	$670	$830	$1,010	$1,120
Median Rental Market Rates	$935	$817	$922	$1,119	$1,369

Sources: huduser.gov, zumper.com

As of December 2023, the website Zumper estimates the City of East Chicago's median rent to be $900 for all bedroom and property types, 53% below the national median for all rental properties but 20% higher than the City's 2022 median rent. Studio (efficiency) apartment rates in particular far exceed HUD fair market rates for both the City and the entire Gary MSA, and have experienced a 166% rate hike since 2022.

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G. Households By Type:

The US Department of Housing and Urban Development offers Comprehensive Housing Affordability Strategy (CHAS) data that correlates HUD area median family income (AMI) with factors such as resident age, housing type, and housing deficiencies such as lack of internet or overcrowding. The following tables detail these factors using the most recent CHAS evaluation, whose data is derived from the 2016-2020 American Community Survey.

Table II-17 – City Demographic Changes Between 2016 & 2020

Demographics	2016	2020	% Change
Population	28,961	28,044	-3.17%
Households	10,215	10,645	+4.21%
Median Income	$27,264	$35,396	+29.83%

Source: 2016-2020 American Community Survey via HUD CHAS Data

It should be noted that between the 2016-2020 American Community Survey and the most recent 2018-2022 ACS, the estimated City population fell to 26,393 (-5.89%), the number of households dropped to 10,147 (-4.68%) and the median income rose to $39,434 (+11.41%). Both the decreasing population and the increasing median income are long-term trends in the City, while the number of households is more variable.

Note:

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicated 4 renter households with extremely low income and 4 owner households with extremely low income, but the CHAS table indicates that there are a total of 15 extremely low income households. This appears contradictory, but is the result of the rounding method used. The City could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low income households; under the CHAS methodology, these would be rounded to 4, 4, and 15 respectively.

The following tables discuss housing problems by demographic and AMI.

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Table II-18 – Number of Households Table

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80% AMI
Total Households	**2,885**	**1,915**	**2,620**	**3,220**
Small Family Households (2 persons neither aged 62 or older OR 3-4 persons total)	845	615	870	1,585
Large Family Households (5 or more persons)	405	280	300	445
Non-Family Non-Elderly Households	920	435	670	585
Household contains at least one person aged 62-74	514	310	600	809
Household contains at least one person aged 75 or older	220	355	335	398
Households with one or more children aged 6 or younger	963	430	395	388

Source: 2016-2020 ACS via HUD CHAS data tables 5, 13, and 16

Note: CHAS only gives data for >80% or over of AMI for Small Family, Large Family, and Non-Family Non-Elderly Households. For the purposes of this Analysis of Impediments, CHAS data regarding >80%-100% AMI and >100% AMI households with children or elderly persons were combined into a single >80% AMI column.

In the following tables, cost burden is not computed for households with no or negative income.

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Table II-19 – Housing Problems: Households with one of the listed needs by AMI

	Owner-Occupant Households by AMI						Renter-Occupant Households by AMI					
	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	4	0	0	0	0	**4**	65	70	10	0	0	**145**
Severely Overcrowded: >1.5 people per room (and none of the above problems)	15	0	0	0	40	**55**	0	25	10	20	0	**50**
Overcrowded: >1 to 1.5 people per room (and none of the above problems)	0	15	40	0	40	**95**	130	40	35	0	30	**235**
Housing cost burden greater than 50% of income (and none of the above problems)	275	65	10	0	0	**350**	900	55	0	0	0	**955**
Housing cost burden >30% to 50% of income (and none of the above problems)	70	100	195	10	20	**385**	500	610	120	0	0	**1,225**
Cost burden not computed/no or negative income (and none of the above problems)	60	0	0	0	0	**60**	330	0	00	0	0	**330**

Source: 2016-2020 ACS via HUD CHAS Table 8

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Three times as many renters as owners experience housing problems in the City of East Chicago, with the inequity rising to nearly five times as many renters in the 0-30% AMI range. Homeowners in the >100% AMI range do have about three times as many housing problems as renters in the same median income bracket, primarily concerning overcrowding.

Table II-20 – Severe Housing Problems: Households experiencing lack of complete plumbing or kitchen facilities, severe overcrowding, and/or severe cost burden

	Owner-Occupant Households by AMI						Renter-Occupant Households by AMI					
	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
One to four severe housing problems	285	100	50	0	80	**510**	1,095	185	55	20	30	**1,380**
No severe housing problems OR cost burden not computed, no other severe housing problems	210	590	1,175	430	1,755	**4,155**	1,295	1,040	1,345	260	655	**4,600**
Total households per AMI	495	690	1,225	430	1,835	**4,565**	2,390	1,225	1,400	280	685	**5,980**

Source: 2016-2020 ACS via HUD CHAS Table 2

Renter-occupied households in the City of East Chicago are nearly three times as likely to have one of the four severe housing problems as owner-occupied households.

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Table II-23 – Overcrowding and Severe Overcrowding Conditions

	Owner-Occupant Households by AMI						Renter-Occupant Households by AMI					
>1-1.5 persons/room	**0-30%**	**>30-50%**	**>50-80%**	**>80-100%**	**>100%**	**Total**	**0-30%**	**>30-50%**	**>50-80%**	**>80-100%**	**>100%**	**Total**
One family with no subfamilies	0	15	40	0	30	**85**	130	40	35	0	30	**235**
One family with at least one subfamily OR multiple families	0	0	0	0	10	**10**	0	0	0	0	0	**0**
Non-family household	0	0	0	0	0	**0**	0	0	0	0	0	**0**
Total Experiencing Overcrowding	**0**	**15**	**40**	**0**	**40**	**95**	**130**	**40**	**35**	**0**	**30**	**235**
>1.5 persons/room	**0-30%**	**>30-50%**	**>50-80%**	**>80-100%**	**>100%**	**Total**	**0-30%**	**>30-50%**	**>50-80%**	**>80-100%**	**>100%**	**Total**
One family with no subfamilies	0	15	0	0	30	**45**	0	15	0	20	0	**35**
One family with at least one subfamily OR multiple families	0	0	0	0	4	**4**	0	0	10	0	0	**10**
Non-family household	0	0	0	0	0	**0**	0	10	0	0	0	**10**
Total Experiencing Severe Overcrowding	**0**	**15**	**0**	**0**	**40**	**55**	**0**	**25**	**10**	**20**	**0**	**50**

Source: 2016-2020 ACS via HUD CHAS Table 10

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There are over twice as many rental households as owner-occupied households experiencing overcrowding (>1-1.5 persons per room), indicating a need for affordable multiple-bedroom rental housing. However, the number of households with severe overcrowding (>1.5 persons per room) is relatively consistent between renter-occupied and owner-occupied housing units.

H. Cost Overburden:

For the City of East Chicago to properly plan its CDBG Program, it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 American Community Survey as filtered into HUD CHAS data. Disproportionate need is defined as a subset of persons having at least 10 percentage points higher need than the percentage of persons as a whole.

Table II-24 highlights disproportionate needs in the City of East Chicago.

Table II-24 – Housing Cost Burden

Housing Cost Burden	0-30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	**7,105**	**1,730**	**1,410**	**405**
White non-Hispanic	525	170	120	10
Black/African American non-Hispanic	2,405	950	760	240
Asian non-Hispanic	0	0	0	20
American Indian, Alaska Native non-Hispanic	0	0	0	0
Native Hawaiian, Pacific Islander non-Hispanic	4	0	0	0
Other/Multiple Races, non-Hispanic	25	0	15	0
Hispanic, any race	4,155	605	515	140

Source: 2016-2020 ACS via HUD CHAS Table 7 and Table 9

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The racial makeup of the City of East Chicago according to the 2018-2022 American Community Survey was 19.76% White, 38.45% Black/African American, 0.20% American Indian and Alaska Native, 0.11% Asian, 0.01% Native Hawaiian and Other Pacific Islander, 32.85% Some Other Race, and 8.63% Two or More Races. Hispanic or Latino persons of any race are 54.77% of the population. There are two disproportionately impacted groups in terms of housing cost burdens; the 30%-50% of Area Median Income Black/African American Group and the >50% of Area Median Income Black/African American Group.

Table II-25 – Cost Overburdened: Greater than 30% but less than or equal to 50%

	Owner-Occupant Households by AMI						Renter-Occupant Households by AMI					
	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
Elderly family (2 persons, at least one age 62 or over)	0	10	70	0	0	**80**	20	15	0	0	0	**35**
Small family (2 persons, neither age 62 or over, or 3-4 persons of any age)	115	10	80	0	0	**105**	35	260	25	0	0	**320**
Large family (5 or more persons)	0	25	10	0	0	**35**	75	120	0	0	0	**195**
Elderly (age 62 or over) non-family	50	30	4	4	0	**88**	190	55	10	0	0	**255**
Other household type (non-elderly, non-family)	0	25	25	4	20	**74**	260	190	85	0	0	**535**
Total Experiencing Cost Overburden	**165**	**100**	**189**	**8**	**20**	**482**	**580**	**640**	**120**	**0**	**0**	**1,340**

Source: 2016-2020 ACS via HUD CHAS Table 7

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As with housing problems and severe housing problems, renter-occupied households are about three times as likely to be cost overburdened for household expenses as are owner-occupied households. The outliers are the Elderly Family category wherein owner-occupied households are twice as likely to be cost overburdened, and the Other Household category (non-elderly, non-family) where renter-occupied households are over seven times as likely to have a cost overburden as owner-occupied ones.

Table II-26 – Severely Cost Overburdened: Greater Than 50%

	Owner-Occupant Households by AMI						Renter-Occupant Households by AMI					
	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
Elderly family (2 persons, at least one age 62 or over)	0	4	0	0	0	**4**	15	0	0	0	0	**15**
Small family (2 persons neither age 62 or over, or 3-4 persons of any age)	35	15	0	0	0	**50**	450	10	0	0	0	**460**
Large family (5 or more persons)	30	0	0	0	0	**30**	170	0	0	0	0	**170**
Elderly (age 62 or over) non-family	125	40	10	0	0	**175**	125	15	0	0	0	**140**
Other household type (non-elderly, non-family)	90	4	0	0	0	**94**	235	35	0	0	0	**270**
Total Experiencing Severe Cost Overburden	**280**	**63**	**10**	**0**	**0**	**353**	**995**	**60**	**0**	**0**	**0**	**1,055**

Source: 2016-2020 ACS via HUD CHAS Table 7

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Lower income renter households greatly exceed the number of owner-occupied households. “Other household type” renter households comprise the greatest portion of renter households at each income level, demonstrating the greatest need. Elderly non-family households make up the largest portion of owner-occupied households at each income level.

I. Housing Problems:

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, is experiencing overcrowding, or has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%.

The racial makeup of the City of East Chicago according to the 2018-2022 American Community Survey was 19.76% White, 38.45% Black/African American, 0.20% American Indian or Alaska Native, 0.11% Asian, 0.01% Native Hawaiian or Pacific Islander, 32.85% Some Other Race, and 8.63% of Two or More Races. Hispanic or Latino of any race was 54.77% of the population. There are two disproportionately impacted groups in terms of housing problems; they are the 0%-30% of Area Median Income Black/African American Group and the 50%-80% of Area Median Income Hispanic Group.

As in prior years and across all socioeconomic demographics, there is an undersupply of decent, safe, sanitary, and affordable housing. The goal of the City's CDBG Program is to improve the overall quality and affordability of housing by rehabilitating affordable rental housing and encouraging home ownership.

For the City of East Chicago to properly plan for its CDBG Program, it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 CHAS Data. HUD defines "disproportionate need" as a particular racial or ethnic group experiencing housing problems at least 10 percentage points higher than the percentage of all households in the same Area Median Income bracket. The following tables highlight disproportionate needs in the City of East Chicago.

Note: As there were no residents of Native American or Alaska Native racial origin reported in the CHAS data, that row has been omitted in each chart.

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Table II-27– Less than 30% of Area Median Income (Extremely Low Income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**1,950**	**940**	**2,890**
White alone	140	20	**160**
Black or African American alone	1,150	635	**1,785**
Asian alone	0	20	**20**
Pacific Islander alone	0	0	**0**
Hispanic, any race	635	255	**890**

Source: 2016-2020 ACS via HUD CHAS Table 1

Table II-28 – 30%-50% of Area Median Income (Low Income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**990**	**925**	**1,915**
White alone	100	80	**180**
Black or African American alone	470	480	**950**
Asian alone	0	0	**0**
Pacific Islander alone	0	0	**0**
Hispanic, any race	425	365	**790**

Source: 2016-2020 ACS via HUD CHAS Table 1

Table II-29 – >50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**415**	**2,205**	**2,620**
White alone	50	135	**185**
Black or African American alone	175	575	**750**
Asian alone	0	0	**0**
Pacific Islander alone	0	0	**0**
Hispanic, any race	190	1,475	**1,665**

Source: 2016-2020 ACS via HUD CHAS Table 1

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Table II-30 – >80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	30	680	710
White alone	0	130	130
Black or African American alone	24	215	239
Asian alone	0	0	0
Pacific Islander alone	0	0	0
Hispanic, any race	4	340	344

Source: 2016-2020 ACS via HUD CHAS Table 1

Table II-31 – Greater than 100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**130**	**2,390**	**2,520**
White alone	4	160	**164**
Black or African American alone	4	615	**619**
Asian alone	0	0	**0**
Pacific Islander alone	0	4	**4**
Hispanic, any race	115	1,605	**1,720**

Source: 2016-2020 ACS via HUD CHAS Table 1

Table II-32 – All Median Income Levels

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**3,505**	**7,140**	**10,645**
White alone	294	525	**819**
Black or African American alone	1,823	2,520	**4,343**
Asian alone	0	20	**20**
Pacific Islander alone	0	4	**4**
Hispanic, any race	1,369	4,040	**5,409**

Source: 2016-2020 ACS via HUD CHAS Table 1

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J. Disproportionately Greater Need: Severe Housing Problems

A household is considered having a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%.

The racial makeup of the City of East Chicago according to the 2020 US Census was 16.5% White, 41.1% Black/African American, 0.3% Asian, 1.1% American Indian and Alaska Native, 0.1% Native Hawaiian and Pacific Islander, 26.2% Some Other Race, and 14.7% Two or More Races. Hispanic or Latino of any race was 52.6% of the population. The 2020 CHAS data shows two disproportionately impacted groups in terms of severe housing problems: the <30% of Area Median Income Black/African American Group and the <30% of AMI Hispanic Group.

For the City of East Chicago to properly plan its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS analysis of the 2016-2020 American Community Survey. HUD defines "disproportionate need" as a particular racial or ethnic group experiencing housing problems at least 10 percentage points higher than the percentage of all households in the same Area Median Income bracket. The following tables highlight disproportionate needs in the City of East Chicago.

Note: As there were no residents of Native American or Alaska Native racial origin reported in the CHAS data, that row has been omitted in each chart.

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Table II-33 – Severe Housing Problems: <30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**1,380**	**1,505**	**2,885**
White alone	115	50	**165**
Black or African American alone	705	1,085	**1,790**
Asian alone	0	20	**20**
Pacific Islander alone	0	0	**0**
Hispanic, any race	545	350	**895**

Source: 2016-2020 ACS via HUD CHAS Table 2

Table II-34 – Severe Housing Problems: 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**285**	**1,630**	**1,915**
White alone	40	140	**180**
Black or African American alone	125	820	**945**
Asian alone	0	0	**0**
Pacific Islander alone	0	0	**0**
Hispanic, any race	120	670	**790**

Source: 2016-2020 ACS via HUD CHAS Table 2

Table II-35 – Severe Housing Problems: >50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	**105**	**2,520**	**2,625**
White alone	0	190	**190**
Black or African American alone	35	715	**750**
Asian alone	0	0	**0**
Pacific Islander alone	0	0	**0**
Hispanic, any race	70	1,590	**1,660**

Source: 2016-2020 ACS via HUD CHAS Table 2

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Table II-36 – Severe Housing Problems: >80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	20	690	710
White alone	0	130	130
Black or African American alone	20	220	240
Asian alone	0	0	0
Pacific Islander alone	0	0	0
Hispanic, any race	0	340	340

Source: 2016-2020 ACS via HUD CHAS Table 2

Table II-37 – Severe Housing Problems: >100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	110	2,410	2,520
White alone	4	160	164
Black or African American alone	4	615	619
Asian alone	0	0	0
Pacific Islander alone	0	4	4
Hispanic, any race	100	1,625	1,725

Source: 2016-2020 ACS via HUD CHAS Table 2

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Table II-38 – Severe Housing Problems: All Median Income Levels

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR cost not computed, no other housing problems	Total
Jurisdiction as a whole	1,890	8,755	10,645
White alone	159	670	829
Black or African American alone	889	3,455	4,344
Asian alone	0	20	20
Pacific Islander alone	0	4	4
Hispanic, any race	835	4,575	5,410

Source: 2016-2020 ACS via HUD CHAS Table 2

The following table highlights important data to further illustrate the problem housing in the City of East Chicago as compared to Lake County and Indiana. Specifically, it should be noted that nearly a third of households in the City of East Chicago are estimated to have at least one of the four HUD-defined housing problems.

Table II-39 – Housing Hardships in the City of East Chicago, Lake County, and Indiana

Categories of Housing Hardships	East Chicago		Lake County		Indiana	
	#	%	#	%	#	%
Households with housing cost burden	1,730	16.25%	24,660	13.07%	323,210	12.42%
Households with severe housing cost burden	1,410	13.24%	22,125	11.73%	261,985	10.07%
Cost burden not available (no or negative household income)	405	3.80%	3,910	2.07%	36,370	1.40%
Households with at least 1 of 4 housing problems	3,505	32.93%	50,225	26.62%	628,945	24.16%
Households with at least 1 of 4 severe housing problems	1,890	17.75%	26,640	14.12%	316,325	12.15%
Total Households	**10,645**	**100%**	**188,645**	**100%**	**2,602,770**	**100%**

Source: 2016-2020 ACS via CHAS Data Query Tool

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K. Disabled Households:

Table II-40 includes the 2018-2022 American Community Survey that estimates the number of disabled individuals in the City of East Chicago. The total population five (5) years and over is 24,515 and the disabled population is 4,360, or 16.6% of the total population. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

Table II-40 – Disabled Persons in the City of East Chicago
(Civilian Non-Institutionalized Population)

Estimated Disability Status of the Civilian Non-Institutional Population	Total Population	Population w/a Disability	Percent w/a Disability
TOTAL	**26,269**	**4,360**	**16.60%**
Under 5 years	1,754	0	0.00%
5 to 17 years	4,909	346	7.05%
18 to 34 years	6,022	740	12.29%
35 to 64 years	9,682	1,672	17.27%
65 to 74 years	2,343	761	32.48%
75 years and over	1,559	841	53.94%
With a Hearing Difficulty	**26,269**	**741**	**2.82%**
Under 5 Years	1,754	0	0.00%
5 to 17 years	4,909	0	0.00%
18 to 34 years	6,022	116	1.93%
35 to 64 years	9,682	289	2.98%
65 to 74 years	2,343	77	3.29%
75 years and over	1,559	259	16.61%
With a Vision Difficulty	**26,269**	**1,123**	**4.28%**
Under 5 Years	1,754	0	0.00%
5 to 17 years	4,909	52	1.06%
18 to 34 years	6,022	176	2.92%
35 to 64 years	9,682	560	5.78%
65 to 74 years	2,343	182	7.77%
75 years and over	1,559	153	9.81%
With a Cognitive Difficulty (5+)	**24,515**	**1,962**	**7.47%**
5 to 17 years	4,909	304	6.19%
18 to 34 years	6,022	324	5.38%
35 to 64 years	9,682	611	6.31%
65 to 74 years	2,343	515	21.98%
75 years and over	1,559	501	32.14%

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With an Ambulatory Difficulty (5+)	**24,515**	**2,158**	**8.22%**
5 to 17 years	4,909	0	0.00%
18 to 34 years	6,022	265	4.40%
35 to 64 years	9,682	877	9.06%
65 to 74 years	2,343	515	21.98%
75 years and over	1,559	501	32.14%
With a Self-Care Difficulty (5+)	**24,515**	**687**	**2.62%**
5 to 17 years	4,909	0	0.00%
18 to 34 years	6,022	113	1.88%
35 to 64 years	9,682	296	3.06%
65 to 74 years	2,343	27	1.15%
75 years and over	1,559	251	16.10%
With an Independent Living Difficulty (18+)	**19,606**	**1,488**	**5.66%**
18 to 34 years	6,022	210	3.49%
35 to 64 years	9,682	588	6.07%
65 to 74 years	2,343	118	5.04%
75 years and over	1,559	572	36.69%
Male	12,951	1,934	14.93%
Female	13,318	2,426	18.22%
White alone	5,139	829	16.13%
Black or African American alone	10,112	1,843	18.23%
American Indian and Alaska Native alone	53	0	0.00%
Asian alone	29	1	3.45%
Native Hawaiian/Other Pacific Islander alone	2	0	0.00%
Some other race alone	8,660	1,365	15.76%
Two or more races	2,274	322	14.16%
White alone, not Hispanic or Latino	1,756	369	21.01%
Hispanic or Latino (of any race)	14,438	2,167	15.01%

Source: 2018-2022 American Community Survey, table S1810

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The East Chicago Housing Authority recognizes the need for accessible and "visitable" housing units in the City. As a result, the Housing Authority is trying to make as many public housing units accessible as possible.

The following goals have been developed by the East Chicago Housing Authority to assist families with disabilities:

- In 2024, complete construction of the Lake Shore Manor LIHTC project to create 206 units for the elderly and disabled.

- Continue modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.
- Continue collaborating with the Human Rights Commission to market housing opportunities and housing accommodations to local nonprofit agencies and housing related organizations that assist families with disabilities.
- Explore conversion or construction of new assisted living units. If financially feasible, construct such facilities.

Additionally, studies and assessments conducted by the Authority have shown that a major barrier that renters encounter in the City of East Chicago is the affordability of rental units. Regardless of age, race, ethnicity or disability, 5,015 households or about 83.9% of all renters in the community have incomes of less than 80% of the Area Median Income (AMI). 2,395 households or 40.1% of all renter-occupied households have incomes of less than 30% of AMI.

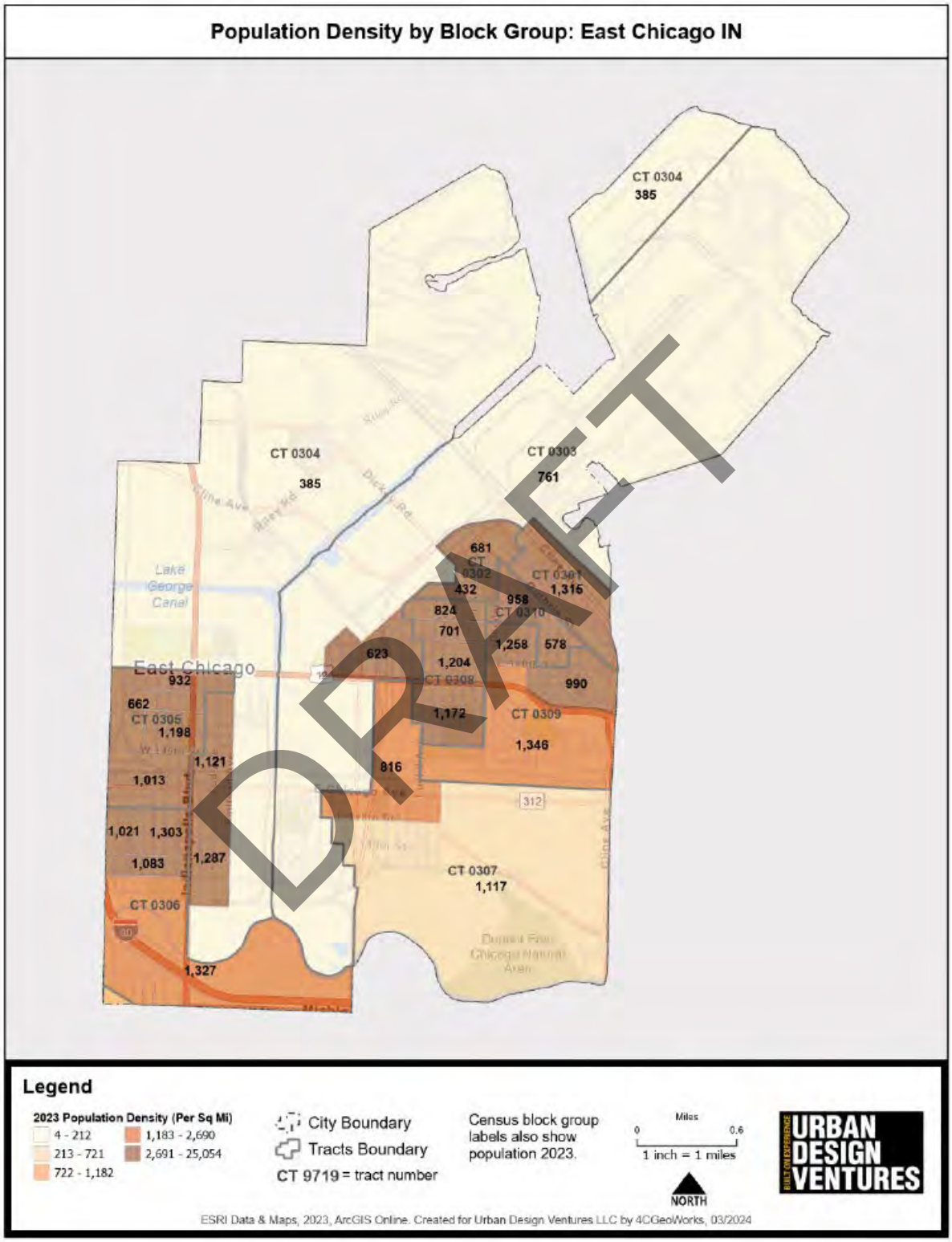
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L. Maps:

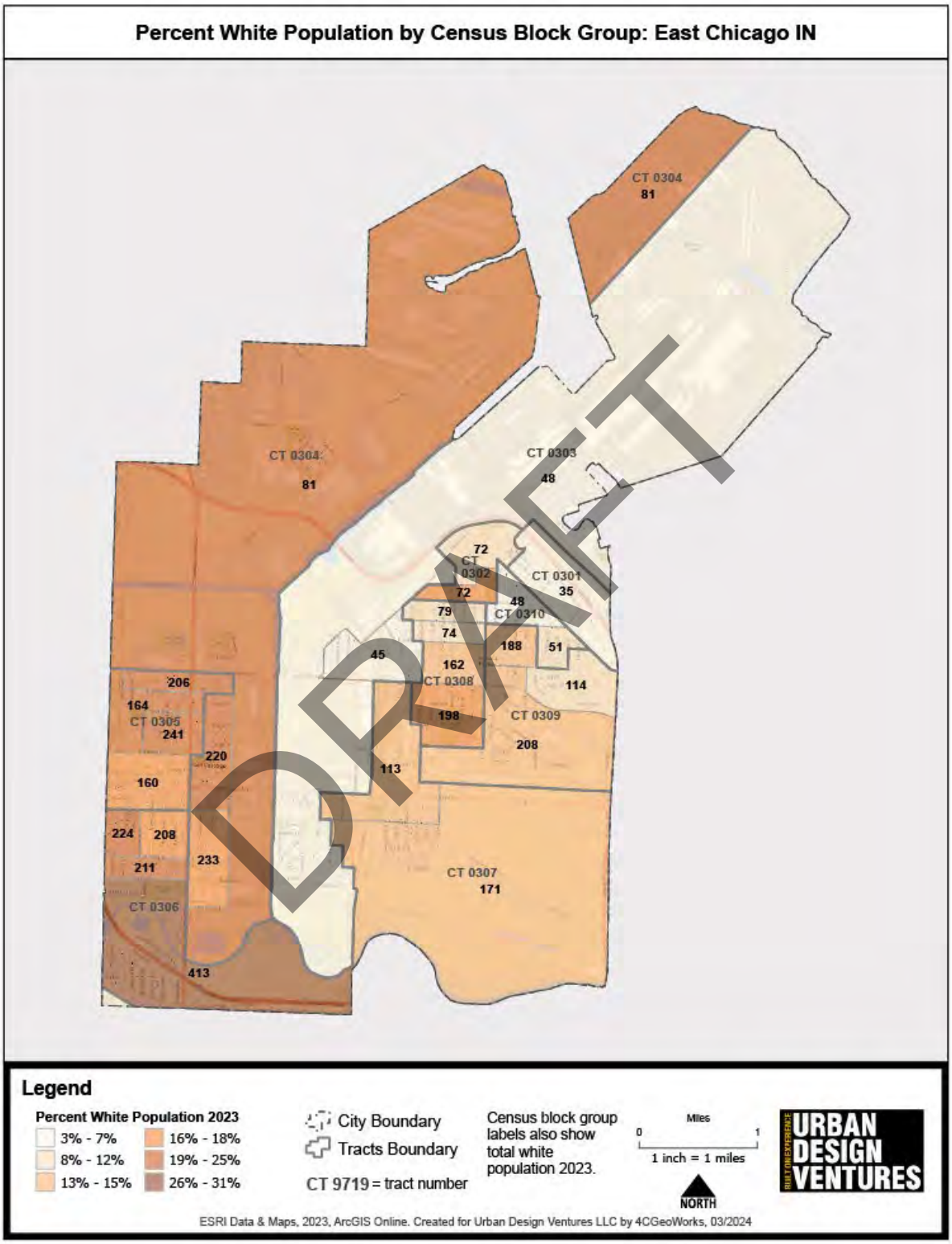
Attached are the following maps which illustrate the 2022 Census statistics for the City of East Chicago by Block Group.

- Population Density by Block Group
- Percentage of White Population by Block Group
- Percentage of Minority Population by Block Group
- Percentage of Hispanic Population by Block Group
- Percentage of Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percentage of Owner-Occupied Housing Units by Block Group
- Percentage of Renter-Occupied Housing Units by Block Group
- Percentage of Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage and Minority by Block Group
- Commercial Hotspots

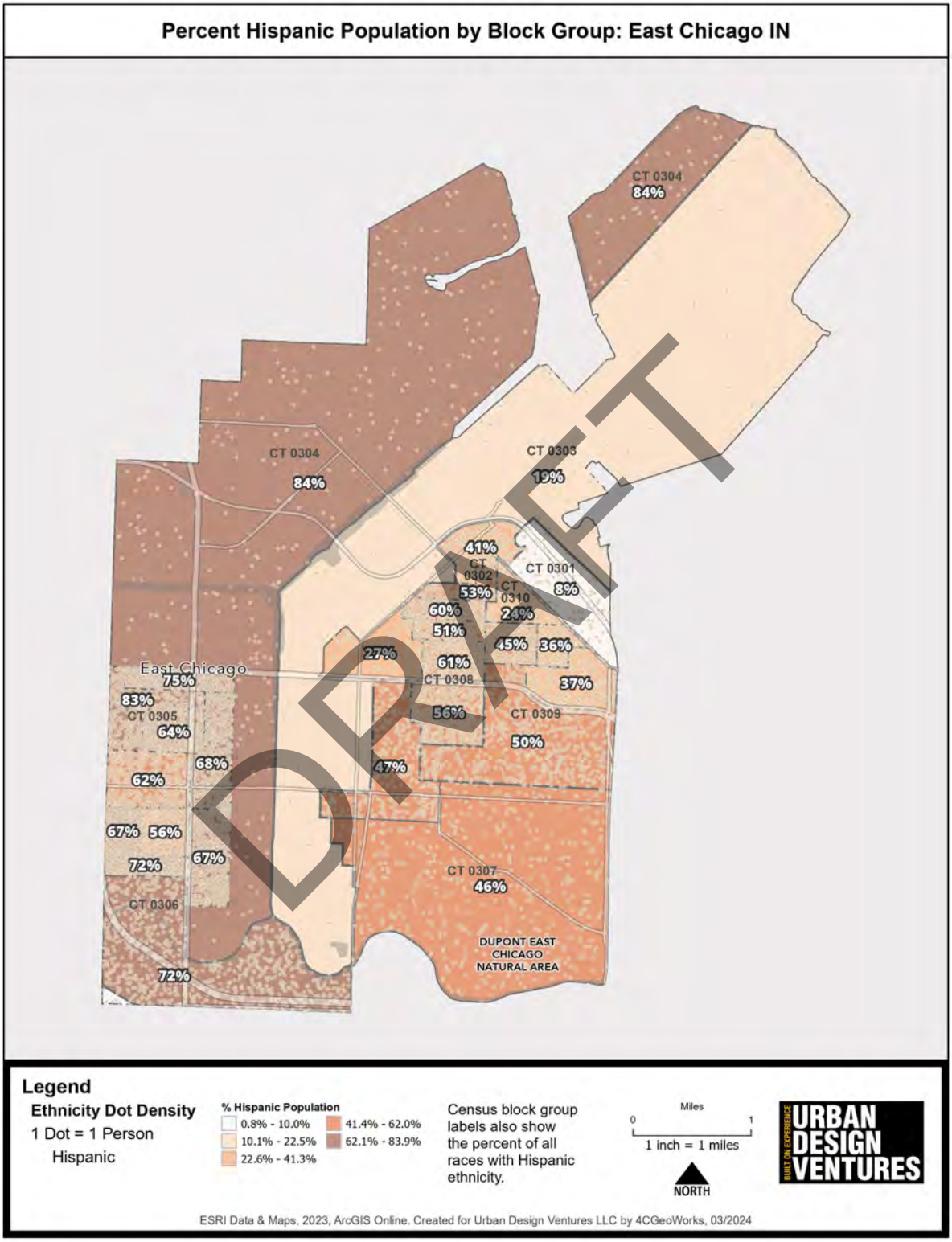
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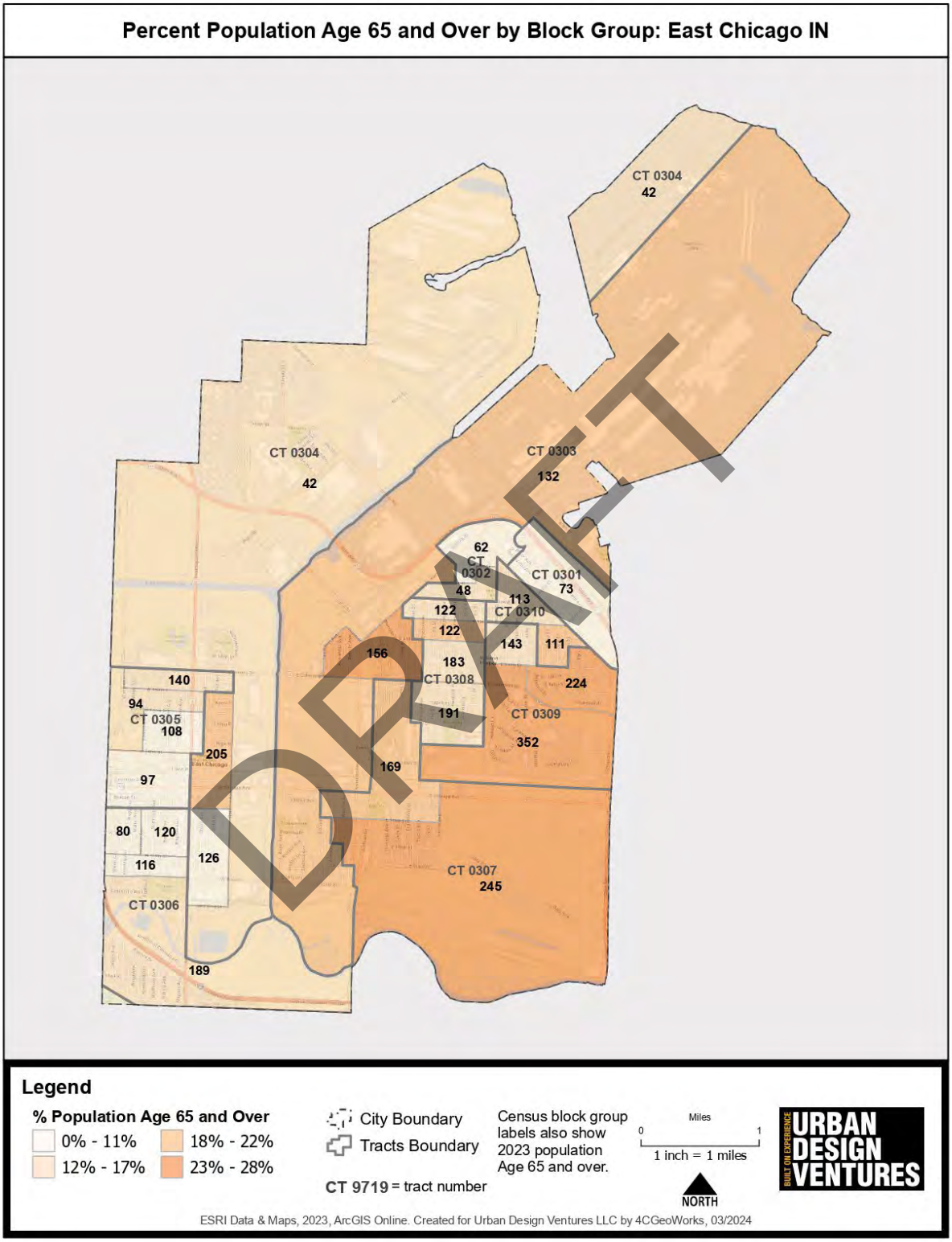

Population Density by Block Group: East Chicago IN
CT 0304
385
CT 0304
385
CT 0303
761
681
CT 0302
432
958
CT 0301
1,315
824
CT 0310
701
1,258
578
623
1,204
CT 0308
990
East Chicago
932
662
CT 0305
1,198
1,172
CT 0309
1,346
1,121
816
1,013
312
1,021
1,303
1,287
1,083
CT 0307
1,117
CT 0306
1,327
Lake George Canal
Legend
2023 Population Density (Per Sq Mi)
4 - 212
213 - 721
722 - 1,182
1,183 - 2,690
2,691 - 25,054
City Boundary
Tracts Boundary
CT 9719 = tract number
Census block group labels also show population 2023.
Miles
0
0.6
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024

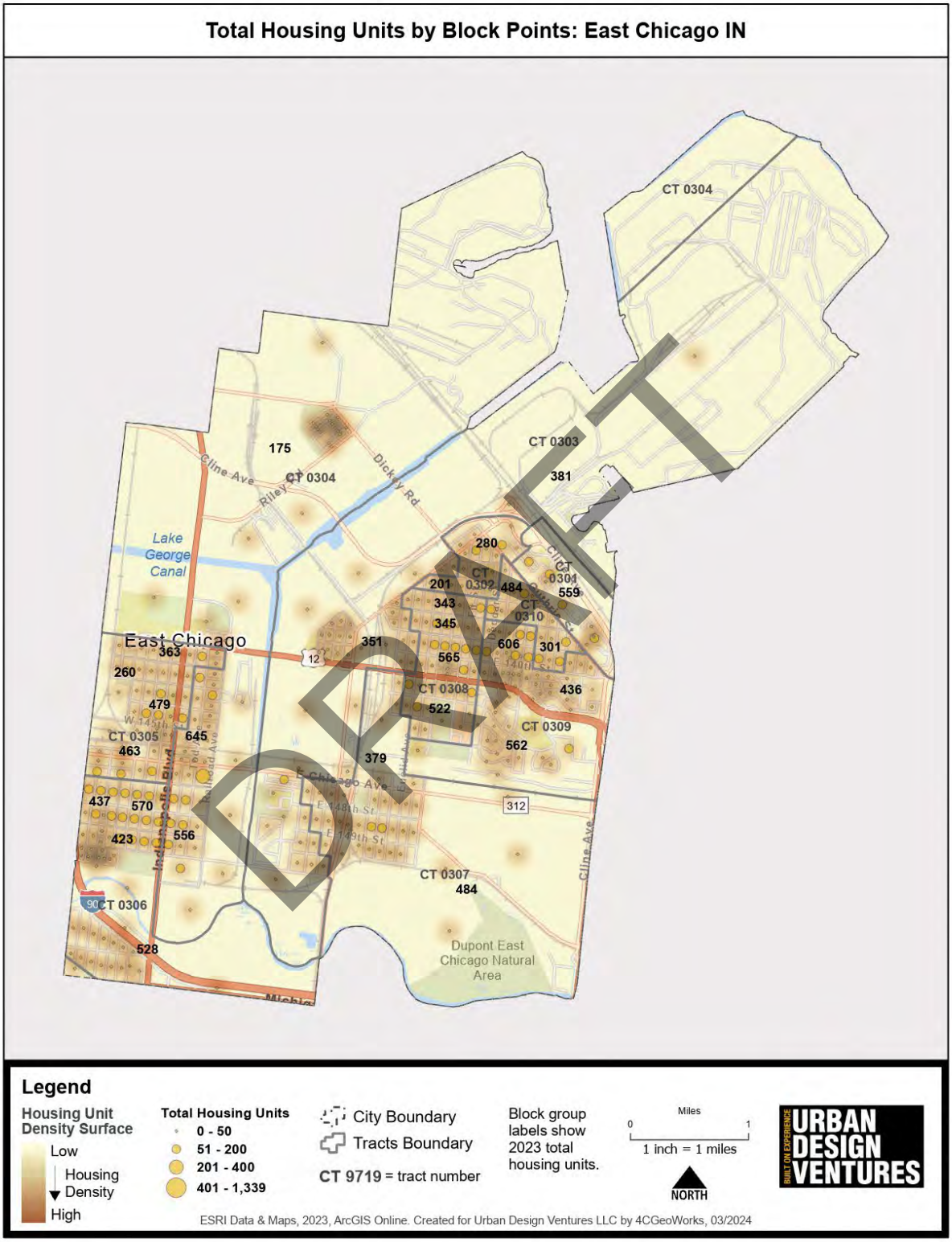
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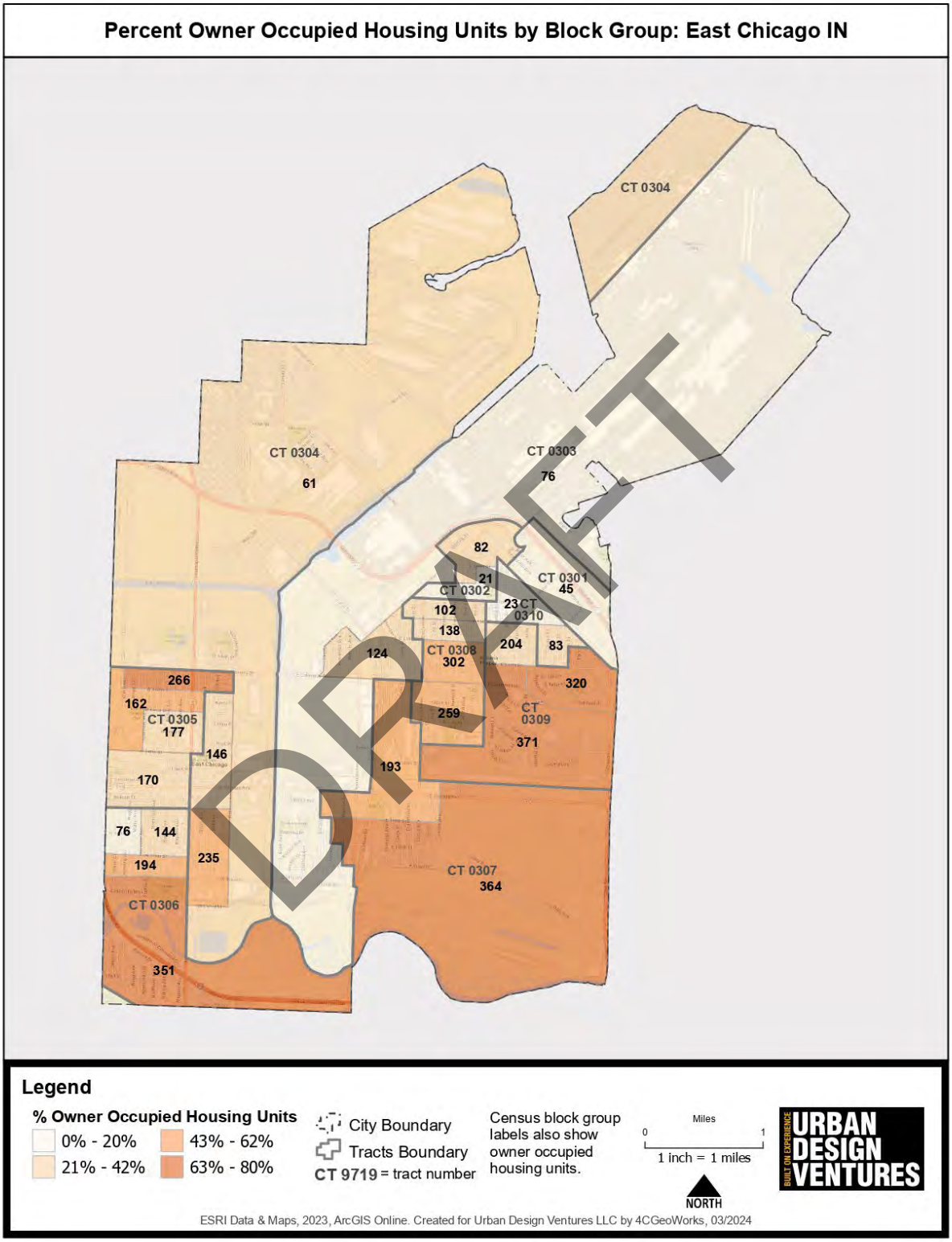

Percent White Population by Census Block Group: East Chicago IN
CT 0304
81
CT 0304
81
CT 0303
48
72
CT 0302
72
79
74
45
206
164
CT 0305
241
220
160
224
208
211
233
CT 0306
413
CT 0301
35
48
CT 0310
188
51
162
CT 0308
114
198
CT 0309
208
113
CT 0307
171
DRAFT
Legend
Percent White Population 2023
3% - 7%
8% - 12%
13% - 15%
16% - 18%
19% - 25%
26% - 31%
City Boundary
Tracts Boundary
CT 9719 = tract number
Census block group labels also show total white population 2023.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024

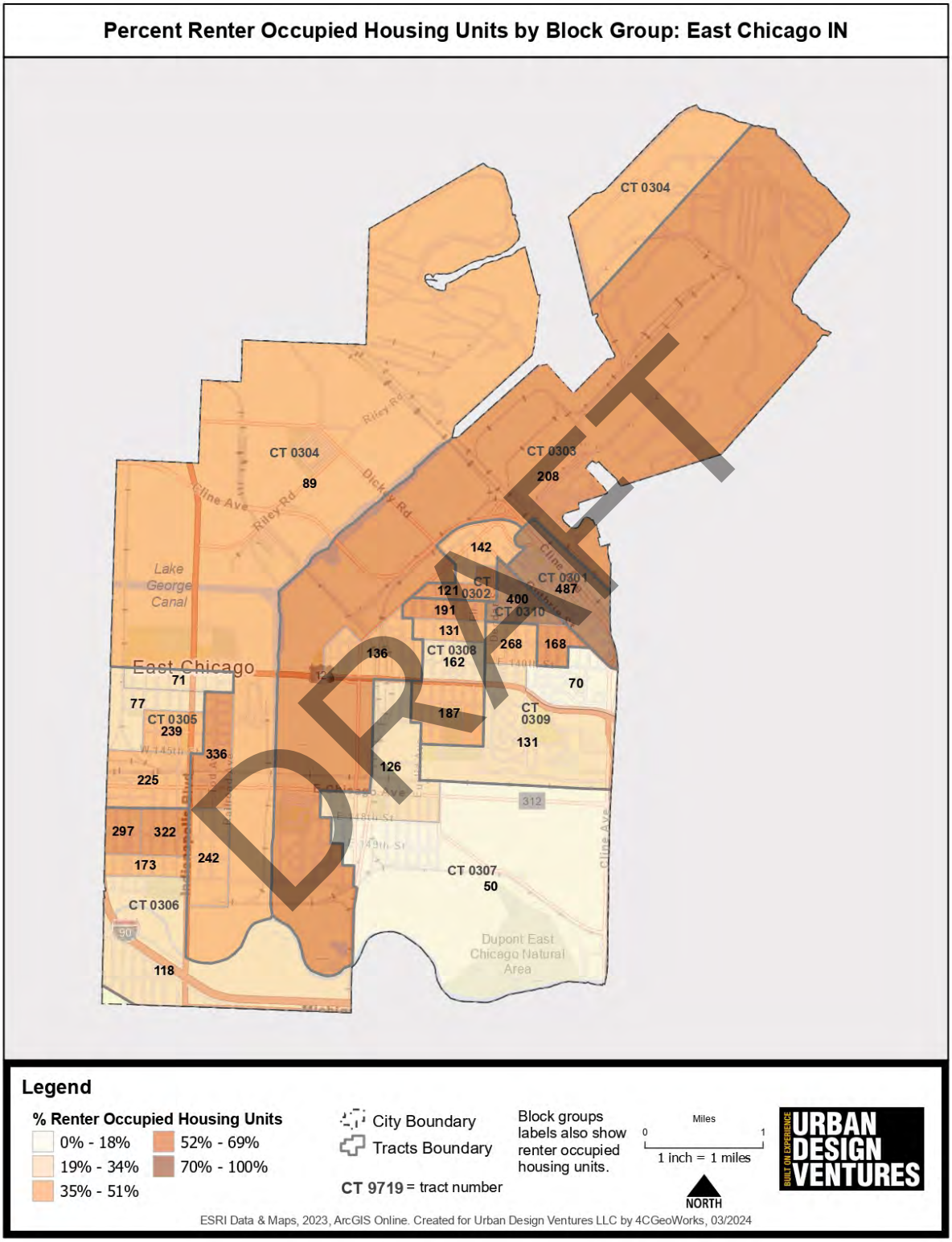

Percent Minority Population by Block Group: East Chicago IN
CT 0304
304
CT 0304
304
CT 0303
713
609
CT 0302
360
CT 0301
1,280
910
745
CT 0310
627
1,070
527
578
1,042
CT 0308
876
726
498
CT 0305
957
974
CT 0309
1,138
901
703
853
797
1,095
1,054
872
CT 0307
946
CT 0306
914
DRAFT
Legend
% Non-White Population 2023
51% - 71%
72% - 97%
City Boundary
Tracts Boundary
CT 9719 = tract number
Census block group labels also show total minority population 2023.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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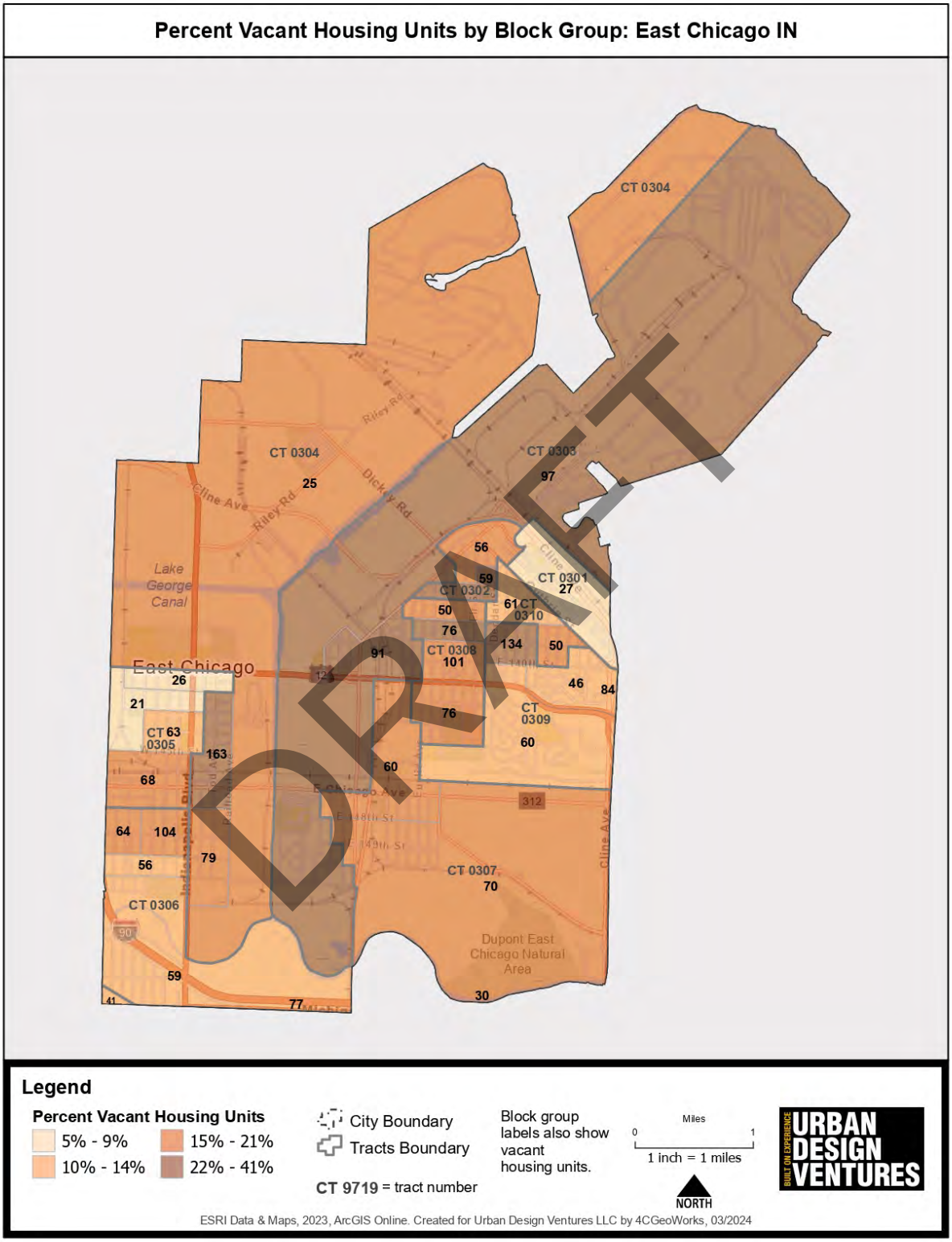

Percent Hispanic Population by Block Group: East Chicago IN
CT 0304
84%
CT 0304
84%
CT 0303
19%
41%
CT 0302
53%
CT 0301
8%
CT 0310
60%
24%
51%
45%
36%
27%
61%
East Chicago
75%
CT 0308
37%
83%
CT 0305
56%
CT 0309
64%
50%
68%
47%
62%
67%
56%
72%
67%
CT 0307
46%
CT 0306
DUPONT EAST CHICAGO NATURAL AREA
72%
DRAFT
Legend
Ethnicity Dot Density
1 Dot = 1 Person
Hispanic
% Hispanic Population
0.8% - 10.0%
10.1% - 22.5%
22.6% - 41.3%
41.4% - 62.0%
62.1% - 83.9%
Census block group labels also show the percent of all races with Hispanic ethnicity.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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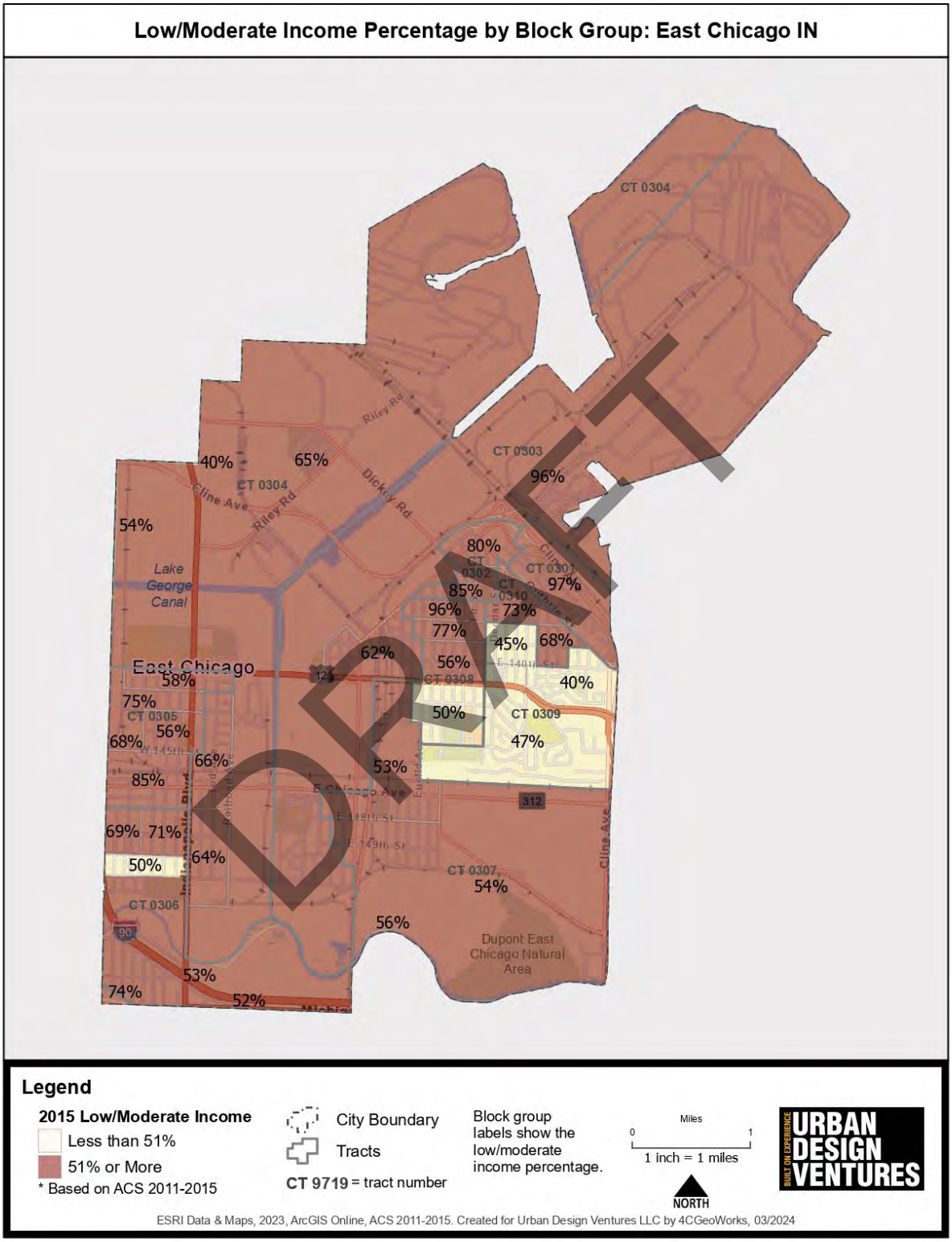

Percent Population Age 65 and Over by Block Group: East Chicago IN
CT 0304
42
CT 0304
42
CT 0303
132
62
CT 0302
48
CT 0301
73
113
CT 0310
122
122
143
111
156
183
CT 0308
224
140
94
CT 0305
108
191
CT 0309
352
205
169
97
80
120
126
116
CT 0307
245
CT 0306
189
DRAFT
Legend
% Population Age 65 and Over
0% - 11%
12% - 17%
18% - 22%
23% - 28%
City Boundary
Tracts Boundary
CT 9719 = tract number
Census block group labels also show 2023 population Age 65 and over.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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Total Housing Units by Block Points: East Chicago IN
CT 0304
CT 0303
381
175
CT 0304
Cline Ave
Riley
Dickey Rd
Lake George Canal
280
CT 0302
201
484
CT 0301
559
343
CT 0310
345
East Chicago
363
351
606
301
565
260
CT 0308
436
522
479
CT 0309
CT 0305
645
562
463
379
E Chicago Ave
437
570
312
423
556
CT 0307
484
90
CT 0306
528
Dupont East Chicago Natural Area
Cline Ave
DRAFT
Legend
Housing Unit Density Surface
Low
Housing Density
High
Total Housing Units
0 - 50
51 - 200
201 - 400
401 - 1,339
City Boundary
Tracts Boundary
CT 9719 = tract number
Block group labels show 2023 total housing units.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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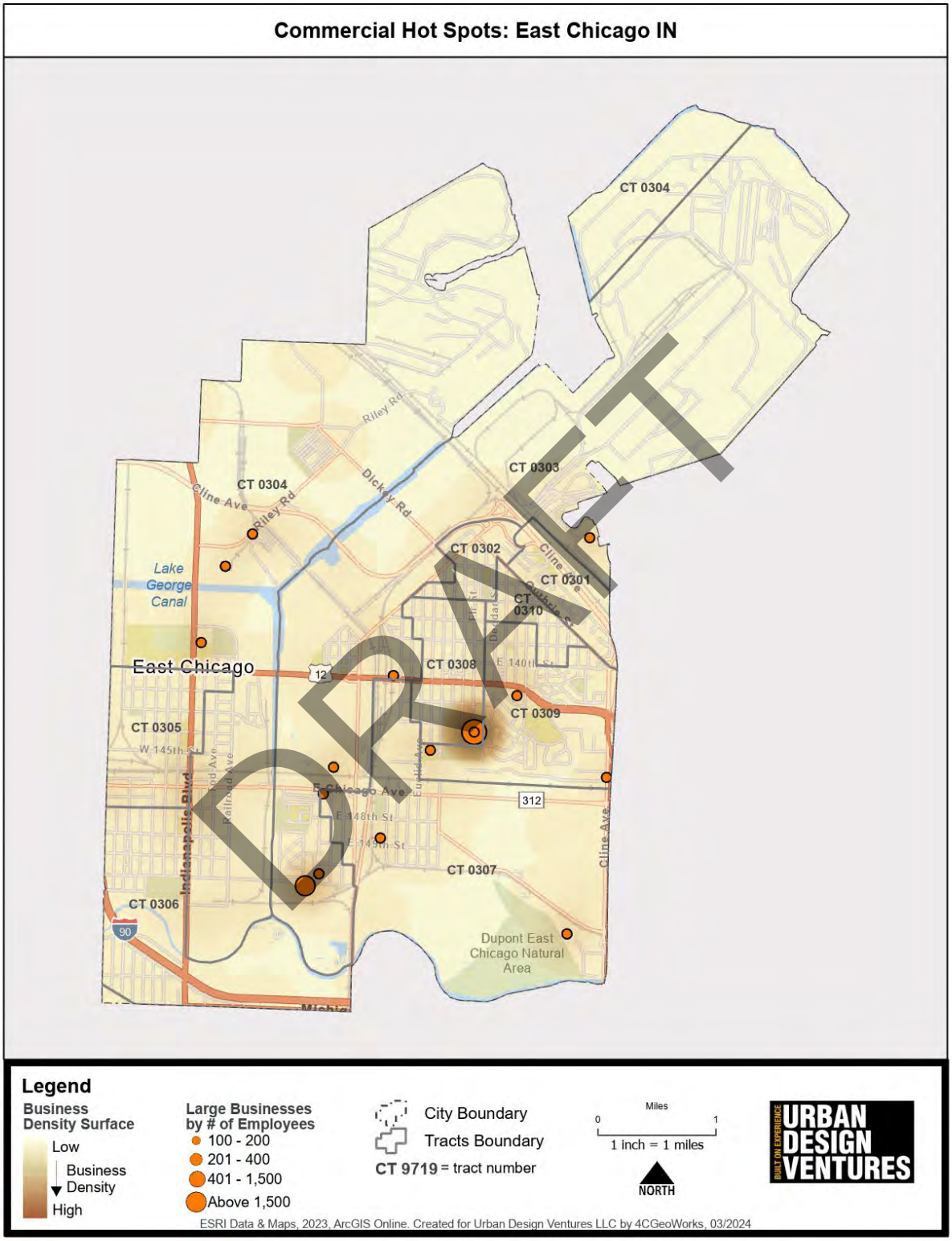

Percent Owner Occupied Housing Units by Block Group: East Chicago IN
CT 0304
CT 0304
61
CT 0303
76
82
21
CT 0302
CT 0301
45
23
CT 0310
102
138
CT 0308
302
204
83
124
266
320
162
CT 0305
177
259
CT 0309
371
146
193
170
76
144
235
194
CT 0307
364
CT 0306
351
DRAFT
Legend
% Owner Occupied Housing Units
0% - 20%
21% - 42%
43% - 62%
63% - 80%
City Boundary
Tracts Boundary
CT 9719 = tract number
Census block group labels also show owner occupied housing units.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024


Percent Renter Occupied Housing Units by Block Group: East Chicago IN
CT 0304
CT 0304
89
CT 0303
208
142
CT 0302
121
400
CT 0301
487
191
CT 0310
131
CT 0308
162
136
268
168
East Chicago
71
70
77
187
CT 0309
131
CT 0305
239
336
126
225
312
297
322
242
173
CT 0307
50
CT 0306
118
Lake George Canal
Riley Rd
Dickey Rd
Cline Ave
Indianapolis Blvd
Dupont East Chicago Natural Area
DRAFT
Legend
% Renter Occupied Housing Units
0% - 18%
19% - 34%
35% - 51%
52% - 69%
70% - 100%
City Boundary
Tracts Boundary
CT 9719 = tract number
Block groups labels also show renter occupied housing units.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024


Percent Vacant Housing Units by Block Group: East Chicago IN
CT 0304
CT 0303
CT 0304
25
97
Riley Rd
Cline Ave
Dickey Rd
Lake George Canal
56
59
CT 0301
27
CT 0302
61
CT 0310
50
76
91
CT 0308
101
134
50
East Chicago
26
46
84
21
76
CT 0309
60
CT 63 0305
163
60
68
312
64
104
79
56
CT 0307
70
CT 0306
90
Dupont East Chicago Natural Area
59
41
77
30
DRAFT
Legend
Percent Vacant Housing Units
5% - 9%
10% - 14%
15% - 21%
22% - 41%
City Boundary
Tracts Boundary
CT 9719 = tract number
Block group labels also show vacant housing units.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024


Low/Moderate Income Percentage by Block Group: East Chicago IN
CT 0304
CT 0303
CT 0302
CT 0301
CT 0340
CT 0308
CT 0309
CT 0305
CT 0306
CT 0307
40%
65%
96%
54%
80%
85%
97%
96%
73%
77%
45%
68%
62%
56%
58%
40%
75%
50%
56%
68%
47%
66%
53%
85%
69%
71%
64%
50%
54%
56%
53%
74%
52%
East Chicago
Lake George Canal
Riley Rd
Dickey Rd
Cline Ave
Dupont East Chicago Natural Area
DRAFT
Legend
2015 Low/Moderate Income
Less than 51%
51% or More
* Based on ACS 2011-2015
City Boundary
Tracts
CT 9719 = tract number
Block group labels show the low/moderate income percentage.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online, ACS 2011-2015. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024


Low/Moderate Income with Minority Percentage by Block Group: East Chicago IN
CT 0304
CT 0303
CT 0302
CT 0301
CT 0310
CT 0308
CT 0309
CT 0305
CT 0306
CT 0307
East Chicago
Lake George Canal
Dickey Rd
Riley Rd
Cline Ave
Dunes East Chicago Natural Area
40%
65%
96%
54%
80%
85%
97%
96%
73%
77%
45%
68%
62%
56%
58%
40%
75%
50%
56%
47%
68%
66%
53%
85%
69%
71%
50%
64%
54%
56%
74%
53%
52%
DRAFT
Legend
Low/Moderate Income
Less than 51%
51% or More
* Based on ACS 2011-2015
Minority >= 19%
City Boundary
Tracts
CT 9719 = tract number
Block group labels show the low/moderate income percentage.
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
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ESRI Data & Maps, 2023, ArcGIS Online, ACS 2011-2015. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024


Commercial Hot Spots: East Chicago IN
CT 0304
CT 0303
CT 0304
Cline Ave
Riley Rd
Dickey Rd
CT 0302
CT 0301
CT 0310
Lake George Canal
East Chicago
12
CT 0308
CT 0309
CT 0305
W 145th St
E Chicago Ave
E 148th St
E 149th St
312
CT 0307
CT 0306
90
Dupont East Chicago Natural Area
Legend
Business Density Surface
Low
Business Density
High
Large Businesses by # of Employees
100 - 200
201 - 400
401 - 1,500
Above 1,500
City Boundary
Tracts Boundary
CT 9719 = tract number
Miles
0
1
1 inch = 1 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 03/2024

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III. Review/Update to Original Plan

The previous "Analysis of Impediments to Fair Housing Choice" were originally prepared in 2009 and submitted to HUD along with the City's FY 2009-2013 Five Year Consolidated Plan; it was updated and resubmitted with the FY 2014-2018 Five Year Consolidated Plan. The identified Impediments to Fair Housing Choice are reviewed twice each year, first in the City's Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Reports (CAPER). The following paragraphs restate the identified impediments from the previous A.I. and summarize the progress made on each.

A. Summary of Impediments:

Below is a list of impediments that were identified in the City's FY 2014 Analysis of Impediments to Fair Housing for the FY 2014-2018 Five Year Consolidated Plan, as well as the City's efforts to overcome these impediments as reviewed in the FY 2019 through FY 2022 Consolidated Annual Performance and Evaluation Reports (CAPERs). The City's FY 2023 goal achievements will be reviewed following the completion of the fiscal year.

- **Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.**

  The housing, racial and socio-economic data from the 2018-2022 American Community Survey, as well as the amount of subsidized housing in the City of East Chicago, illustrate that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County and Indiana as a whole.

  Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

  The strategies to meet this goal include:

  - **1-A:** Participate with the Lake County Housing Task Force to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.

  - **1-B:** Participate with the Federal Entitlement jurisdictions in promoting fair housing in the Lake County region.

  Status: The City of East Chicago continues to be involved in regional housing planning and maintenance through the state Continuum of Care Network and Northwest Indiana Community Action Agency.

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- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from white applicants and those originated from minority applicants, and furthermore, there could be discrimination in obtaining home insurance quotes for persons living in lower income areas.

Goal: Approval rates for all originated home mortgage loans and homeowner insurance will be fair, unbiased and equal, regardless of race, familial status, and location.

The strategies to meet this goal include:

- **2-A:** Cooperate with the Northwest Indiana Reinvestment Alliance which is undertaking a review of the mortgage lending practices of the local banks and financial institutions in Lake County, IN.

- **2-B:** Cooperate with the Northwest Indiana Reinvestment Alliance which is performing a study to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.

Status: The City of East Chicago continues to cooperate with the Northwest Indiana Reinvestment Alliance to review mortgage lending practices and study potential patterns of discrimination in low-income-area home mortgage and insurance practices.

- **Impediment 3: There Is a Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

Goal: Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

The strategies to meet this goal include:

- **3-A:** Contact the Congressmen and Senator from Northwest Indiana to increase the appropriations for the CDBG and HOME programs.

- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

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Status: The City of East Chicago was allocated $6,852,410 in CDBG funds and $1,407,495 in HOME funds for the FY 2019-2023 period. The City also received an additional $787,698 in CDBG-CV funds during the coronavirus pandemic, and due to the pandemic also had trouble awarding grants and completing projects. Instead of having inadequate funding, as of FY 2023 the City is working to draw down surplus funds.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

Goal: Improve the knowledge and understanding of the general public and local officials about the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.

- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.

- **4-C:** Include a link on the municipality's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.

- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

Status:

- **FY 2019 CAPER period:** the City funded Homebuyer Training that was attended by 144 households, and made Fair Housing materials available in both English and Spanish online and at City Hall.

- **FY 2020 CAPER period:** the City funded Homebuyer Training that was attended by 169 households, and made Fair Housing materials available in both English and Spanish online and at City Hall.

- **FY 2021 CAPER period:** the City did not provide Homebuyer Training during FY 2021, but still made Fair Housing literature available in both English and Spanish through its website and at City Hall.

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- **FY 2022 CAPER period:** the City funded Homebuyer Training that was attended by 105 households, and made Fair Housing materials available in both English and Spanish online and at City Hall.

- **Impediment 5: Need to Address Public Policies and Regulations.**

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

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

The strategies to meet this goal include:

- **5-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability".

- **5-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the "R-3" and "R-4" Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in an "R-1" Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

Status: The City will continue to monitor its Zoning Ordinance. This is an on-going initiative.

- **Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.**

The median value of a single family home in the City of East Chicago is $86,800 according to the 2018-2022 American Community Survey data, while the median value is $195,100 in Lake County. Similarly, median costs for homeowners with a mortgage and for renters are hundreds of dollars lower in the City than the County as a whole.

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This limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses.

The strategies to meet this goal include:

- **6-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale in all areas of the City.

- **6-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.

- **6-C:** Continue to partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.

- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentrations.

Status: Over the five year FY 2018-2022 period, 418 households attended City-funded homebuyer training. The City provided down-payment or closing cost assistance to 48 households over the five-year period.

- **Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of East Chicago, since 80% of the municipality's housing units were built prior to 1969 and were not required to have accessibility features by law.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

The strategies to meet this goal include:

- **7-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make

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handicap improvements, and reasonable accommodations and who are willing to keep their rents affordable.

- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **7-C:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

Status: During the FY 2022 CAPER, the City completed sixteen (16) housing rehabilitations, of which thirteen (13) were owner-occupied units and three (3) were rental housing units. Over the five year FY 2018-2022 period the City rehabilitated 71 units, of which fifty-nine (59) were owner-occupied units and twelve (12) were rental housing units. The City is also working on the Lakeshore Manor LIHTC project as a replacement for the John B. Nicosia Senior Housing Building. It is a newly constructed Senior Housing Complex with 206 ADA accessible units. The construction was delayed due to COVID-19 but commenced in FY 2023 and is scheduled to open in 2024.

- **Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.**

There are large vacant portions of land throughout the City that need to be redeveloped, vacant buildings that are a blighting influence on the surrounding area, and some sites are contaminated and need to be remediated.

Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

The strategies to meet this goal include:

- **8-A:** Continue to work with HUD and EPA on the Sustainable Communities Plan for the environmental clean-up of the Calumet Neighborhoods to develop new housing opportunities.

- **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.

- **8-C:** Support and promote the acquisition-rehabilitation-resale of vacant residential structures for income eligible homebuyers.

Status:

- The City continues to monitor the Calumet lead and arsenic remediation efforts and has rezoned the land from residential to light industrial use. The EPA plans

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to complete remediation by July 2024, at which time Industrial Development Advantage East Chicago (IDA) will redevelop the site with light industry.

- The City proposed to demolish vacant dilapidated structures in its low and moderate income neighborhoods during the last five year period, but did not meet this goal. This is an on-going as-needed initiative.
- The City has rehabilitated 59 existing owner units over the Five Year period citywide. Within the Harbor Area NRSA, it assisted one (1) household with the Residential Repair Program, five (5) households with the Emergency Rehab Program, and one (1) household with the Accessibility Program. This is an on-going initiative.

- **Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

  There is a large percentage of the civilian workforce that does not have a high school diploma and who do not possess the skills needed for higher paying jobs.

  Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

  The strategies to meet this goal include:

  - **9-A:** The City should partner with the local technical schools and colleges to provide job training and educational programs to train workers for higher paying jobs.
  - **9-B:** Improve the local high school educational program to insure that more persons will meet the state educational requirements for graduation.
  - **9-C:** Provide educational programs for workers to obtain GED certificates.
  - **9-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

  Status: During the last five year period, funds were provided to the Indiana Plan to provide a two (2) week (80 hours) training program designed to inform and prepare an individual for the apprenticeship application process for the union trades. The City continues to work with School City of East Chicago and Ivy Tech Community College to help residents complete their secondary education and earn certificates and degrees.

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IV. Impediments to Fair Housing 2024

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of East Chicago was undertaken.

A. Fair Housing Complaints:

1. East Chicago Human Rights Commission

East Chicago Human Rights Commission
4525 Indianapolis Blvd.
East Chicago, IN 46312
Phone: (219) 391-8477
Fax: (219)391-8544
https://www.eastchicago.com

It is the public policy of the City of East Chicago to provide all citizens equal opportunity for education, employment, access to public convenience and reasonable accommodations, business opportunities, and acquisition through purchase or rental of real property, including but not limited to housing, and to eliminate discrimination and separation based on race, color, religion, sex, national origin, ancestry, disability, or familial status as an impediment to equal opportunity. Equal education, employment, business opportunity and equal access to and use of public accommodations and equal opportunity for acquisition of real property are civil rights. The practice of denying these rights to persons because of race, color, religion, sex, familial status, national origin, ancestry or disability is contrary to the principles of equality in opportunity and is a burden to the objectives of the public policy of the City of East Chicago and shall be considered as discriminatory practices.

It is the public policy of the City of East Chicago to provide business opportunities for all persons, partnerships, companies, and corporations and to prohibit discrimination in business practices. This policy applies to every contractor, sub-contractor or bidder holding or seeking a public contract with the City of East Chicago and is intended to provide minority businesses maximum opportunity to participate in the filling of the City's non-bid purchase orders up to the legal non-bid limit. It is also the public policy of the City of East Chicago to protect employers, labor organizations, employment agencies, property owners, real estate brokers, builders, and lending institutions from unfounded charges of discrimination.

It is an unlawful practice for any person, for profit, to induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry into the neighborhood of a person or persons of a particular race, color, religion, sex, familial status, national origin, ancestry, or disability.

It is also contrary to the public policy of the City of East Chicago and an unlawful practice for any lending institution, including government agencies, to discriminate in lending money, guaranteeing loans, accepting mortgages, or otherwise making available funds

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for the purchase of any housing unit because of the geographical location of the property or the race, color, religion, sex, familial status, national origin, ancestry or disability of any prospective buyer or seller.

2. Indiana Civil Rights Commission

The Indiana Civil Rights Commission (ICRC) was created by the State of Indiana in 1961 to investigate and remedy illegal discrimination in employment, education, lending, public accommodation, and housing. Its mission statement is as follows: *The Indiana Civil Rights Commission enforces the Indiana civil rights laws and provides education and services to the public in an effort to ensure equal opportunity for all Hoosiers and visitors to the State of Indiana.*

Indiana Civil Rights Commission
100 North Senate Ave
Indiana Government Center
North, Room N103
Indianapolis, IN 46204.
(800) 628-2909 (Voice)
(800) 743-3333 (TTY)

The ICRC vision statement is: *The Indiana Civil Rights Commission will be an important societal influence working to eliminate illegal discrimination in Indiana.*

The ICRC has stated the following values:

We value resolving cases and responding to inquiries in a time frame that provides the people we serve with meaningful results.

We value actions that are fair, consistent and unbiased.

We value knowledgeable employees to best serve the public's interest.

We value and respect the dignity of each individual and the differences among all people.

We value the ability to treat others the way they want to be treated.

We believe that by embracing these values we will provide the highest quality service to the public.

Indiana residents are entitled by law to rent a place to live or buy a home without consideration to their: race, color, national origin, ancestry, religion, sex, familial status (having children under 18) and disability. Discrimination is prohibited in any of the following:

- Rental or purchase of single and multi-family dwellings
- Purchase of vacant land intended for housing
- Provision of loans for purchase or improvement of housing
- Advertisement and marketing of housing

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- Provision of homeowners or renters insurance
- Appraisal of property
- Membership in real estate associations or brokerage services

The ICRC Investigations unit has two sections: Employment and REPACE (Real Estate, Public Accommodations, Credit and Education). If a person feels that they have been discriminated against in any of the following ways by a potential landlord, seller, or loan officer, they may file a complaint with the ICRC within 180 days of the date in which the alleged act of discrimination occurred and describe the situation. REPACE will then investigate whether the following discriminatory practices may have occurred and whether they are based on one of the protected categories:

- Refusal to rent or sell housing
- False denial that housing is available for inspection, rental or sale
- Refusal to make a mortgage loan
- Imposing different conditions or terms on a loan
- Threatening, coercing or intimidating any individual exercising a fair housing right
- Refusing reasonable changes to a dwelling to accommodate a disability

The ICRC takes the following actions and procedures following a fair housing complaint:

Filing a complaint: A complaint must be filed with the Commission within 180 days of the date the alleged act of discrimination took place. Once the complaint is processed, the complainant will be advised of his/her rights and responsibilities.

Mediation: This is a process in which an impartial person helps parties resolve their dispute prior to a thorough investigation.

Investigation: If the dispute cannot be resolved through mediation, the Commission will conduct a full investigation that is objective, timely, and efficient.

Determination: A determination is issued indicating whether or not there is adequate evidence of discrimination.

Notification: Notification will be given of the Commission's determination along with instructions on how to seek the remedies provided for under the law, which could result in a hearing or civil action in a court of law.

The ICRC reports annual complaint data. **Table IV-1** below illustrates the trends complaints that were docketed for the State of Indiana from 2018 through 2022.

In 2020, Lake County residents made 601 inquiries to the ICRC, second only to Marion County (home of Indianapolis) with 643 inquiries. In 2019 and 2018, County residents only made 183 and 182 respective inquiries. This statistic has not been reported since 2020, so it is unknown whether the number of inquiries has increased or decreased.

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Table IV-1 – Indiana Civil Rights Commission Complaints

Year	Number of Complaints Drafted	Employment		Real Estate		Public Accommodation		Credit		Education	
2022	791	582	73.6%	128	16.2%	53	6.7%	0	0.0%	28	3.5%
2021	507	282	55.6%	154	30.4%	58	11.4%	0	0.0%	13	2.6%
2020	444	258	58.1%	116	26.1%	47	10.6%	13	2.9%	0	0.0%
2019	822	612	74.5%	121	14.7%	72	8.8%	0	0.0%	17	2.1%
2018	761	500	65.7%	155	20.4%	85	11.2%	0	0.0%	19	2.5%

Source: Indiana Civil Rights Commission

The ICRC provides fair housing training and education throughout the year through its Community, Outreach, Resource and Education (C.O.R.E.) program. In Indianapolis and statewide, it hosts periodic public meetings where ICRC staff are available to answer questions, provide resources, and take complaints of unlawful discrimination. The Commission also provides training materials in both English and Spanish about subjects such as Fair Housing and Disability Rights, as well as some materials in Burmese and Somali. In 2019, ICRC hosted the Indiana Consortium of State and Local Human Rights Agencies conference, featuring a series of workshops presented by local, state, and Federal agencies about the history, practical application, and trends in Fair Housing.

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3. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2014 to December 31, 2023, sixteen (16) fair housing complaints originated in the City of East Chicago. In that same time frame, there were two hundred and forty-three (243) fair housing complaints that originated in Lake County. Attached is a listing of all the FHEO Complaints received and the status or resolution of the complaint.

The fair housing complaints in the City of East Chicago that were filed with HUD are disaggregated in the chart below to show the most common bases of complaints. Of the 16 complaints filed in the City between January 1, 2014 and December 31, 2023, race was the most common basis with ten complaints, followed by four with a basis of disability. Three complaints identified multiple bases: two were based on race and disability, and one on race and color. The table below compares the frequency of each basis of complaint in the City and Lake County. Disability is the most common basis for complaints in the County, though race is the second most common.

Table IV-2 entitled "Basis for Housing Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014 and December 31, 2023 in the City of East Chicago and in Lake County.

Table IV-2 – Basis for Housing Complaints in East Chicago and Lake County, 2014-2023

Basis	City of East Chicago		Lake County	
	Count*	% of City Complaints	Count*	% of County Complaints
Race	10	62.50%	88	36.21%
Color	1	6.25%	2	0.82%
National Origin	0	-	8	3.29%
Religion	0	-	8	0.82%
Sex	2	12.50%	56	23.05%
Disability	4	25.00%	130	53.50%
Familial Status	1	6.25%	25	10.29%
Retaliation	1	6.25%	18	7.41%
Total*	16	-	243	-

Source: U.S. Department of HUD-FHEO, Chicago Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints.*

Table IV-3 illustrates the dates that complaints were filed with HUD. Almost half of East Chicago's complaints were filed in 2016, with no more than two complaints filed yearly for the rest of the decade. The number of Lake County complaints has stayed relatively stable at 25 median yearly complaints, with a high of 28 in 2014 and a low of 17 in 2015.

Table IV-3 – Date Complaints Were Filed with HUD in East Chicago and Lake County

HUD Year Filed	City of East Chicago		Lake County	
	Count*	% of City Complaints	Count*	% of County Complaints
2014	1	6.25%	28	11.52%
2015	0	-	17	7.00%
2016	7	43.75%	25	10.29%
2017	1	6.25%	26	10.70%
2018	2	12.50%	24	9.88%
2019	1	6.25%	27	11.11%
2020	2	12.50%	25	10.29%
2021	0	-	19	7.82%
2022	1	6.25%	25	10.29%
2023	1	6.25%	27	11.11%
Total*	16	-	243	-

Source: U.S. Department of HUD-FHEO, Chicago Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints.*

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Table IV-4 illustrates how East Chicago-specific complaints were closed. Of the sixteen (16) complaints filed in the City, more than 2/3 were either found to have no cause or were otherwise not pursued by HUD. Because three of the complaints had multiple bases, the table total does not match the complaint closure numbers.

Table IV-4 – Complaint Closure in the City of East Chicago

Basis	No Cause	Dismissed for Lack of Jurisdiction	Conciliated/ Settled	Complainant Failed to Cooperate
Race	3	1	2	1
Familial Status	-	-	1	-
Disability	2	-	3	-
National Origin	-	-	-	-
Retaliation	1	-	-	-
Color	1	-	-	-
Sex	1	-	-	1
Religion	-	-	-	-
Total	**5**	**1**	**5**	**2**

Source: U.S. Department of HUD-FHEO, Chicago Regional Office

Table IV-5 entitled "HUD-FHEO Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014 and December 31, 2023 in the City of East Chicago.

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Table IV-5 – HUD-FHEO Complaints in the City of East Chicago, 2014-2023

Calendar Year Filed	HUD Filing Date	Bases	Issues	Closure Date	Closure Reason
2014	07/18/14	Race	Discrimination in the terms/conditions for making loans	03/10/15	No cause determination
2016	09/07/16	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Other discriminatory acts	11/02/16	Conciliation/settlement successful
	09/07/16	Race	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Other discriminatory acts	11/02/16	Conciliation/settlement successful
	09/07/16	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Other discriminatory acts	11/02/16	Conciliation/settlement successful
	09/07/16	Race	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Other discriminatory acts	11/02/16	Dismissed for lack of jurisdiction
2017	02/16/17	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)	05/30/18	No cause determination
2018	03/01/18	Race, Disability	Discriminatory terms, conditions, privileges, or services and facilities	06/01/18	No cause determination
	08/17/18	Race	Discriminatory terms, conditions, privileges, or services and facilities	10/24/19	Complainant failed to cooperate
2019	11/08/19	Race, Color	Discrimination in terms/conditions/privileges relating to rental	03/27/20	No cause determination
2020	09/21/20	Sex	Discriminatory acts under Section 818 (coercion, Etc.)	12/21/20	Complainant failed to cooperate
	10/22/20	Sex	Otherwise deny or make housing unavailable	03/11/21	No cause determination
2022	08/02/22	Familial Status	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	11/15/23	Conciliation/settlement successful
2023	01/13/23	Disability	Discriminatory refusal to rent; Failure to make reasonable accommodation	06/26/23	Conciliation/settlement successful
	10/05/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	11/13/23	No cause determination

Source: U.S. Department of HUD-FHEO, Chicago Regional Office

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Table IV-6 summarizes the complaints that were filed with the HUD Office of Fair Housing & Equal Opportunity in 2023 in Lake County, Indiana. Not all listed complaints have been closed.

Table IV-6 – HUD-FHEO Complaints in Lake County, January 1 – December 31, 2023

City of Complaint	Initial Contact Date	HUD Filing Date	Bases	Issues	Closure Date	Closure Reason
Cedar Lake	11/20/2023	11/20/23	Religion	Other discriminatory acts	02/05/24	No Cause
Crown Point	8/25/2023	08/25/23	Race	Other discriminatory acts		
East Chicago	5/25/2023	10/05/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	11/13/23	No Cause
Gary	2/7/2023	02/07/23	Disability	Failure to make reasonable accommodation	08/07/23	No Cause
	2/8/2023	02/13/23	Race, Sex, Familial Status	Discrimination in terms/conditions/privileges relating to rental		
	2/22/2023	02/22/23	Familial Status	Discriminatory refusal to negotiate for rental		
	2/23/2023	02/23/23	Race, Sex	Discrimination in terms/conditions/privileges relating to rental		
	5/11/2023	05/11/23	Disability	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	09/20/23	Withdrawn after Resolution
	7/18/2023	07/19/23	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	10/26/23	Withdrawn after Resolution
	7/18/2023	07/20/23	Disability	Failure to make reasonable accommodation	10/26/23	Withdrawn after Resolution
Griffith	9/8/2023	11/02/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to permit reasonable modification; Failure to make reasonable accommodation	11/20/23	No Cause
Hammond	4/3/2023	04/03/23	Race, Sex	Discrimination in terms/conditions/privileges relating to rental	05/22/23	Withdrawn after Resolution

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	4/5/2023	04/05/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	05/22/23	No Cause
	4/6/2023	04/06/23	Disability	Discrimination in terms/conditions/privileges relating to rental	07/11/23	No Cause
	4/6/2023	11/27/23	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation		
	5/22/2023	05/22/23	Familial Status	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	07/18/23	No Cause
	10/31/2023	11/02/23	Disability	Failure to make reasonable accommodation	01/11/24	No Cause
	6/7/2023	06/09/23	Disability	Discrimination in terms/conditions/privileges relating to rental	10/11/23	No Cause
Hobart	1/30/2023	02/10/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation		Charged or FHAP Caused
	11/27/2023	11/27/23	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	01/30/24	No Cause
Merrillville	11/29/2022	05/18/23	Race	Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to sale; Discrimination in services and facilities relating to sale	08/10/23	No Cause
	3/12/2023	03/14/23	Disability	Discriminatory terms, conditions, privileges, or services and facilities		Charged or FHAP Caused
Munster	2/17/2023	09/19/23	Race	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)		
Whiting	4/4/2023	04/04/23	Sex	Discrimination in terms/conditions/privileges relating to rental	05/30/23	No Cause

Source: U.S. Department of HUD-FHEO, Chicago Regional Office

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National Trends

The National Fair Housing Alliance (NFHA) compiles an annual Fair Housing Trends report which discusses complaints filed with private nonprofit fair housing organizations (FHOs), HUD, the US Department of Justice (DOJ), and state and local Fair Housing Assistance Program (FHAP) agencies. In 2022 nearly three-quarters of fair housing complaints were filed with FHOs, about 20% with FHAPs, and just over 5% with HUD. DOJ only investigated 0.1% of complaints, those that involved patterns & practices of discrimination and cases of general public importance.

Table IV-7 shows the 2012-2022 national frequency of housing complaints by agency.

Table IV-7 – Nationwide Housing Complaints by Year

Year	FHOs	HUD	FHAP Agencies	DOJ	Total
2012	19,680	1,817	6,986	36	28,519
2013	18,932	1,881	6,496	43	27,352
2014	19,026	1,710	6,758	34	27,528
2015	19,645	1,274	6,972	46	27,937
2016	19,740	1,371	7,030	40	28,181
2017	20,595	1,311	6,896	41	28,825
2018	23,407	1,784	5,987	24	31,202
2019	21,117	1,771	5,953	39	28,880
2020	21,089	1,697	5,883	43	28,712
2021	22,674	2,093	6,413	36	31,216
2022	24,404	1,915	6,652	36	33,007

Source: National Fair Housing Alliance 2023 Fair Housing Trends Report

Table IV-8 shows the nationwide basis of housing complaints in 2022.

Table IV-8 – Nationwide Housing Complaints by Basis in 2022

	Race	Disability	Familial Status	Sex	National Origin	Color	Religion	Other	Total
FHOs	3,344	12,464	1,400	1,373	864	251	170	4,538	**24,404**
HUD	518	1,185	157	275	150	57	13	145	**1,915**
FHAPs	1,952	3,914	589	839	620	301	1170	930	**6,652**
DOJ	5	17	1	3	1	0	0	9	**36**
Total	**5,819**	**17,580**	**2,147**	**2,490**	**1,635**	**609**	**353**	**5,622**	**33,007**
Percent	**17.63%**	**53.26%**	**6.50%**	**7.54%**	**4.95%**	**1.85%**	**1.07%**	**17.03%**	-

Source: National Fair Housing Alliance 2023 Fair Housing Trends Report

Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

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Nationally, disability is consistently the most common basis for fair housing complaints, followed by race. NFHA suggests that this is due to disability discrimination being easier to detect as an overt denial of reasonable accommodations or modifications.

While HUD does not include "Other" as a reason for a fair housing complaint, private FHOs and state FHAPs often recognize further protected classes. These may include:

- Source of Income: 2,395 nationwide complaints
- Age/Student Status: 308 complaints
- Sexual Orientation: 240 complaints
- Gender Identity/Expression: 110 complaints
- Marital Status: 280 complaints
- Criminal Background: 352 complaints
- Victims of Domestic Violence: 289 complaints
- Military Status: 34 complaints
- Retaliation: 250 complaints
- Immigration Status/Citizenship: 82 complaints

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4. Housing and Human Services Agencies

The City of East Chicago interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Catholic Charities of Northwest Indiana
- City of East Chicago Health Department
- East Chicago Housing Authority
- East Chicago Katherine House Boys and Girls Club
- East Chicago Salvation Army
- Grace Beyond Borders NWI, Inc.
- Habitat for Humanity of Northwest Indiana
- Haven House
- Indiana Housing and Community Development Authority
- Indiana Legal Services, Inc.
- Indiana Plan, Northern Indiana Office
- Lisa's Safe Haven Daycare
- Meals on Wheels of Northwest Indiana
- NAACP East Chicago Branch
- Northwest Indiana Community Action Agency
- Regional Care Group (Stark Center for Mental Health, Geminus, and Regional Health Systems)
- RMC Central Office (Harborside Apartments)

- Urban League of Northwest Indiana, Inc.
- We Care From The Heart Social Services

Each of these agencies provided feedback on their perception of housing-related issues in the City of East Chicago. Complete meeting notes can be found in Part VII, Appendix E. Below is a list of key points from each of the meetings.

- The Housing Authority has a 92% occupancy level and needs more vouchers.
- Seniors and persons with disabilities need single-level accessible housing.
- There is a need for more decent for-sale and for-rent housing.
- The City would be a good incubator for small businesses, but credit and loans are often inaccessible to new proprietors.
- Large landlords often refuse Section 8 vouchers altogether, and there is little to nothing the City can do to compel them.
- People moving from Illinois have driven up rental prices.
- The State stopped issuing new group home permits, so residential care facilities are the only option for those with developmental and intellectual disabilities.
- Transit is inadequate but doesn't charge fares; stakeholders would like to see expansion, even if the bus system needs to start collecting fares.
- Most housing is over fifty years old and much of it needs weatherization.
- Out-of-state investors are buying up properties with cash and then renting them at above-market rates.
- High housing costs keep youth from moving into their own apartments and create housing insecurity for elderly residents.
- Landlords have high demand from renters and can ignore maintenance.
- Human trafficking in the area needs to be discussed and addressed.
- Grocery stores are needed in the City, especially Harbor-side.
- Many City residents don't realize homeownership is within their means.
- Local banks are willing to lend for housing, even with relatively adverse credit, but clients aren't able to finance down payments or closing costs.
- Potential homebuyers have limited financial literacy.
- Major employers such as the steel mill have job training programs but they aren't connecting with City residents.
- College degrees aren't necessarily needed to get good-paying jobs in the region, personal or public transportation is.
- A youth center such as a YMCA would be a huge help to the City.
- Homelessness is more visible than ever, though probably not more prevalent.
- Criminal records and past evictions limit access to housing.
- Disability and nationality discrimination occurs occasionally; source of income discrimination occurs regularly.
- City enforcement after a complaint is made is not always adequate.
- Many affordable and public housing units have been demolished, but not all of them have been replaced.

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B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of East Chicago receives CDBG funds from HUD as an entitlement city under the program. The City receives approximately $1,240,722 in CDBG funds each year, and also anticipates receiving program income each year. The City allocates its funds to public facility improvements, public services, and housing activities. In the 2024 program year, the City of East Chicago is expected to receive $73,090.49 in CDBG program income.

In particular, the City in its FY 2024 CDBG Program proposes to allocate the CDBG funds as outlined below to affirmatively further fair housing.

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FY 2024 CDBG Allocation for the City of East Chicago:

CDBG Administration - $245,800.00

- CDBG Administration - $231,800.00
- Planning (CDBG) - $14,000.00

Housing Programs - $640,000.00

- Housing Rehabilitation Program (CDBG) - $478,000.00
- Housing Rehabilitation Program Delivery (CDBG) - $162,000.00

Public Services - $180,000.00

- Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $18,000.00
- Meals on Wheels of NWI - $27,000.00
- Catholic Charities - $27,000.00
- We Care from the Heart, Inc. - $27,000.00

- Indiana Legal Services - $20,000.00
- Boys & Girls Clubs of Greater Northwest Indiana - $16,000.00
- City of East Chicago - Summer FUN Camp - $35,000.00
- Public Service Contingencies - $10,000.00
- Public Improvements - $248,000.00
- Public Improvement Project Contingencies - $248,000.00

Total CDBG Budget: $1,313,812.49

The activities listed above are undertaken in low/mod areas of the City which is a high priority of the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of East Chicago annually funds the following activities to promote and affirmatively further fair housing choice:

- Funding for Indiana Legal Services.
- Funding provided to the Home Buying 101 Program
- Housing Rehabilitation Program

In its FY 2024-2028 Five Year Consolidated Plan, the City of East Chicago identified several goals to prioritize funding and address housing needs during this five-year period:

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Housing Priority - HS

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

- **HS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.
- **HS-2 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

- **HS-4 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HS-6 Fair Housing** - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

Homeless Priority – HO

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

- **HO-1 Housing** - Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2 Operating and Support** - Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Rapid Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Priority – SN

There is a need for housing opportunities, accessible housing, services, and facilities for persons with special needs.

- **SN-1 Housing** - Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and construction of new housing.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority – CD

There is a need to improve community facilities, infrastructure, public services, and the quality of life for residents living in the City of East Chicago.

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- **CD-1 Public Facilities and Infrastructure** - Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements** - Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service** - Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.
- **CD-4 Food Programs** - Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **CD-5 Clearance and Demolition** - Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Priority - ED

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

- **ED-1 Employment** - Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new construction to create new job opportunities.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Priority – AM

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

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
- **AM-2 Special Studies** - Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

2. HOME Program

The City of East Chicago receives an annual allocation of HOME funds. In 2024, the City received $223,387.11 in HOME Funds to assist low- and moderate-income households

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and anticipates receiving approximately $5,000 in program income. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The budget outlined below reflects the FY 2024 allocation, as well as the anticipated program income.

FY 2024 HOME Allocation:

HOME Administration - $23,300.00
- HOME Administration - $18,300.00
- Planning (HOME) - $5,000.00

Community Housing Development Organization (CHDO) - $34,200.00
- Affordable Housing Program (HOME-CHDO) - $34,200.00

Construction of Single-Family Homes - $175,000.00
- Construction of Single-Family Homes - $175,000.00

Total HOME Budget: $233,387.00

The City of East Chicago annually funds the following activities to promote and affirmatively further fair housing choice:

- CHDO Operating Funds
- Affordable Housing Program

3. Other Funds

In addition to CDBG and HOME funds, the City of East Chicago has been successful in the past in leveraging additional financial resources to carry out various projects. These sources include the following:

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

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- **North Township Trustee –** This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. Though the "Zone" officially expired on December 31, 2019, the organization still exists and provides economic development services and coordination to improve long-term economic growth in the City. These programs and services include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.

The City participates in the Regional Planning Council - Region 1-A of the Balance of State for Indiana (Continuum of Care of IHCDA). The City does not own or manage any shelters located in the City limits. City residents are served by shelters located in other jurisdictions. The City residents are served by the agencies of the Continuum of Care. The following agencies received 2023 CoC funds:

- **Housing Opportunities, Inc./NWICA -** received $265,463 for Permanent Supportive Housing for Lake County from IHCDA
- **Edgewater Health -** received $230,714 for Permanent Supportive Housing (PSH) Renewal from IHCDA
- **Edgewater Health - Phoenix Apartments -** received $139,382 Substance Abuse/Mental Health (S+C)
- **NWI Veterans Village -** received $343,499 for Permanent Supportive Housing (PSH) for Veterans from IHCDA
- **Regional Mental Health Center Shelter Plus Care -** received $136,942 Mentally Disabled (S+C)
- **Sojourner Truth House - Gary Pathway -** received $523,502 for Permanent Supportive Housing (PSH) from IHCDA
- **Sojourner Truth House - South Shore Commons -** received $357,249 for Permanent Supportive Housing (PSH) from IHCDA

The Housing Authority of the City of East Chicago –

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

4. Planning, Zoning, and Building Codes

City of East Chicago

The City of East Chicago has codified its ordinances. Chapter 152 contains the City's Housing Standards, Chapter 155 contains the Subdivision Regulations, and Chapter 156 is the Zoning Ordinance. A review of these codes and ordinances was undertaken.

- Housing Standards – Chapter 152. The purpose of the housing standards is "to protect the public health, safety, comfort, morals, and welfare of the people within the City…" The City has established minimum property standards for the occupancy, maintenance, and responsibilities of homeowners and landlords.
- In review of the City's Housing Standards, it appears that they are in keeping with the Fair Housing Act. However, it is suggested that the City revise and amend these standards to include the A.D.A. accessibility standards of the Americans With Disabilities Act of 1990, as amended, and the "Visitability" standards of Section 504 of the Rehabilitation Act of 1973, as amended.
- Subdivision Regulations – Chapter 155. The subdivision of land and the subsequent development of the subdivided plot is subject to the control of the City and must be in accordance with the City's Comprehensive Plan and Zoning Ordinance. The subdivision regulations do not include any language about handicap accessibility, maximum grades for handicap ramps, walks, and routes. Furthermore, in the design guidelines for streets & curbs, there is no mention of handicap accessible ramps and crosswalks for public safety.
- Zoning Ordinance – Chapter 156. In review of the City's Zoning Ordinance, it appears that it is "silent" about the recent Federal Court decisions in regard to the Fair Housing Act of 198, as amended. The City needs to incorporate into its Zoning Ordinance the references to the Fair Housing Act and the "visitability" standards of the Rehabilitation Act of 1973, as amended.
- Definitions need to be updated and additional definitions should be added, including:
  - The Fair Housing Act
  - Americans With Disabilities Act
  - Section 504 of the Rehabilitation Act
  - Visitability
  - Disability or Handicap
  - Protected Classes

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- Group Home

- The definition of "family" should be revised to include "…and/or up to six (6) unrelated persons who are considered disabled in accordance with the HUD definition of "disability". Furthermore, if the definition of family is revised, then a group of up to six (6) disabled individuals would be permitted to live in any residential district of the City (R-1 through R-5), and would not be considered a "group home". It does not indicate in the permitted uses in each Residential Zoning District where "group homes" are permitted.
- The City's Comprehensive Plan was reviewed and it does not appear to have any conflicts with the Fair Housing Act and is not discriminatory in its provisions. However, it is also not positive in promoting or affirmatively furthering fair housing in the community. The "purposes" of the Comprehensive Plan could be revised to include language about affirmatively furthering fair housing, providing for accessibility for the disabled, promoting mixed income housing, etc.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The Housing Authority of the City of East Chicago appears to be in full compliance with the HUD visitability standards.

Federal Requirements

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act of 1973, as amended (24 CFR Part 8), known as "Section 504" prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

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The Americans with Disabilities Act of 1990, as amended (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The following goals have been developed by the East Chicago Housing Authority to assist families with disabilities:

- Continue modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.
- Continue collaborating with the Human Rights Commission to market housing opportunities and housing accommodations to local nonprofit agencies and housing related organizations that assist families with disabilities.
- Explore conversion or construction of new assisted living units. If financially feasible, construct such facilities.

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5. Taxes

As of 2024, these are the property tax rates for the City of East Chicago in mills (one-thousandth of a dollar or $0.001).

- Lake County ..... 0.6331 mills
- City of East Chicago..... 2.3621 mills
- School City of East Chicago ..... 0.6462 mills
- East Chicago Public Library ..... 0.3525 mills
- East Chicago Sanitary..... 0.6844 mills
- Other tax districts ..... 0.0943 mills
- **Total..... 4.7726 mills**

However, property taxes are calculated based on an adjusted, capped tax value. For a home valued at $100,000 with no other deductions, taxes are capped at 1% of gross

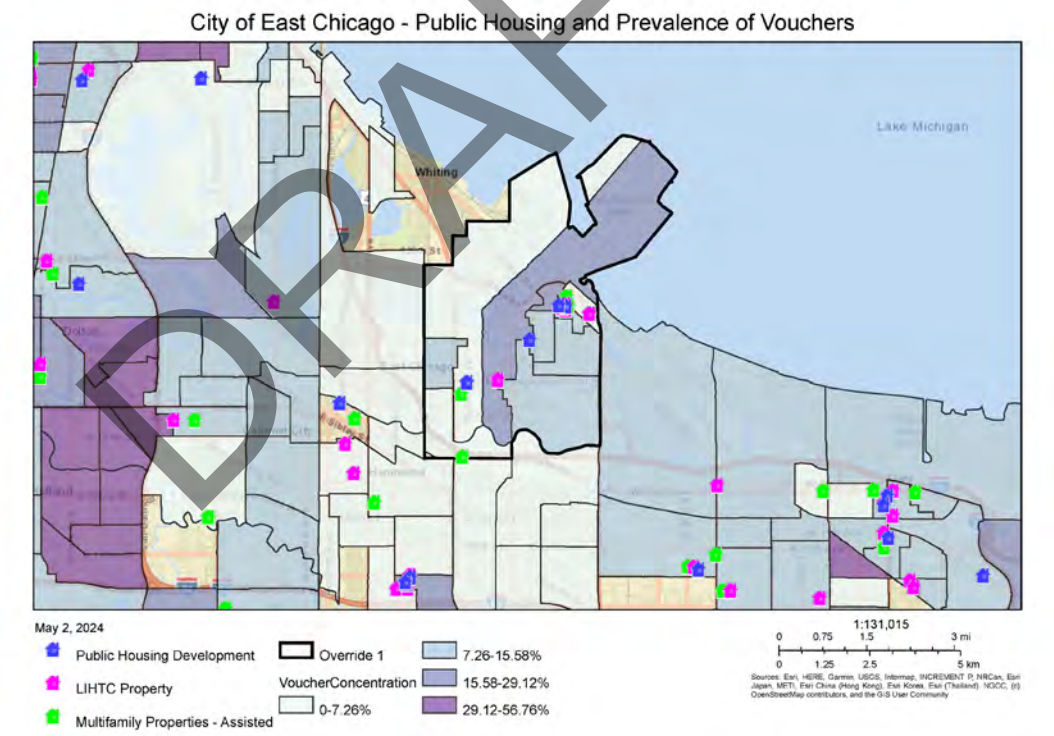
assessed value. This means that for a home at the City's median value of $84,900 (as estimated by the 2018-2022 American Community Survey), taxes would be $849.

6. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits

The City of East Chicago has a variety of affordable housing options, including public housing managed by the Housing Authority of the City of East Chicago. There are also several privately managed HUD-assisted developments throughout the City. Full-sized maps in Part VII, Appendix B illustrate the distribution of Low Income Housing Tax Credit (LIHTC) and other HUD-assisted developments, Public Housing developments, and Section 8 Voucher usage across the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure.

The following map illustrates the locations of public housing, Low-Income Housing Tax Credit developments, and assisted living facilities, as well as the concentration of Section 8 Vouchers in use in the City.

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Public Housing

The East Chicago Housing Authority (ECHA) manages public housing and voucher-based housing in the City of East Chicago. It owns one major public housing building and several smaller structures, totaling 253 units:

- Site 29-1: James Hunter Senior Building. Located at 3625 Pulaski Street, this ten-story building has 109 1-bedroom senior housing units.
- Site 29-2: Scattered Sites – Duplexes. These consist of 89 1- to 5-bedroom units in the Indiana Harbor neighborhood.
- Site 29-7: Apartment building. Located at 1301 Columbus Drive, this building has 17 2-bedroom units.
- Site 29-8: Townhomes, Apartment Building and Single Family. This site has 13 units.
- Site 29-9: New Scattered Sites. This includes 25 2-story townhomes.

ECHA also formerly operated two other complexes that have since been demolished:

- The West Calumet Complex was located at 4701 Larkspur Street and had 346 units ranging from 1 to 5 bedrooms. The former industrial property had dangerous levels of lead and arsenic soil contamination, which caused the US EPA to condemn and require the evacuation of the complex in 2016. It was demolished in 2018 and the site is being remediated and repurposed for industrial use.

- The John B. Nicosia Senior Building was a nine-story, 207 1-bedroom unit apartment building located at 4720 Railroad Avenue. It had provided the bulk of East Chicago's senior public housing but was deemed unsafe for occupancy in 2021 and demolished. Its replacement will be Lakeshore Manor, a 100% Project Based Voucher low-rise rent-controlled senior housing project. It will have 206 units and will open in 2024.

There are 349 people on the waiting list for public housing. The waiting list is closed at the present time. The last time the waiting list was open in September of 2020. There were only two applicants that indicated that they were Handicap/Disabled.

The ECHA also has a Scattered Site Section 8 Housing Choice Voucher Program.

The following goals have been developed by the East Chicago Housing Authority to assist families with disabilities:

- Continue modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.
- Continue collaborating with the Human Rights Commission to market housing opportunities and housing accommodations to local nonprofit agencies and housing related organizations that assist families with disabilities.
- Explore conversion or construction of new assisted living units. If financially feasible, construct such facilities.

Low Income Housing Tax Credit

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental

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housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal Income Tax.

The City of East Chicago is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low income households. There were eight (8) LIHTC projects completed through 2021 with 1,149 low-income units in the City of East Chicago, including 312 rehabilitated units from an earlier LIHTC project.

Table IV-8 illustrates which LIHTC projects were developed in the City of East Chicago between 1989 and 2021, not including the Lakeshore Manor development currently under construction.

Table IV-8 – City of East Chicago LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Total Number of Units:	Total Low-Income Units:
INA19890039	Harborside Apartments	3610 Alder Street	255	255
INA19890044	Lakeside Garden Apartments	3806 Erie Court	312	312
INA19950035	Cardinal Terrace Apartments	501 E. Chicago Avenue	56	56
INA20030087	North Harbor	2302 Broadway Street	61	61
INA20090035	Northtown Village Townhomes	3600 Pulaski Street	75	75
INA20110085	Northtown Village Townhomes II	3637 Main Street	50	50
INA20160011	*Lakeside Gardens Rehabilitation*	*3806 Erie Court*	*312*	*312*
INA20210001	Alder Place	2301 Broadway Street	28	28

Source: HUD LIHTC Database

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7. Comprehensive Plan

The City of East Chicago engaged a multi-disciplinary professional team to complete its Comprehensive Plan in 2008. The team included the following firms:

- The Lakota Group (Planners and Urban Designers, Team Leader)

- S.B. Friedman & Company (Real Estate Analysts)
- BauerLatoza Studio (Architects and Urban Designers)
- RQAW (Transportation Planners and Engineers)
- Huff & Huff (Environmental Planners and Engineers)

According to the East Chicago Comprehensive Plan, this process represented an important opportunity for the City to:

- Create a clear, documented vision for the community's future.
- Establish a short- and long-range development framework.
- Create development concepts for key sub-areas.
- Attract land uses and development more compatible with community goals and needs, infrastructure, environmental conditions, and character.
- Improve the City's land use, physical conditions, and overall quality of life.
- Integrate neighborhood plans into a larger community-wide vision.
- Preserve and enhance the community's historic character and structures.
- Maintain an efficient transportation system.

A comprehensive land-use plan must reflect the local conditions, concerns, and goals of a community. Elements that need to be addressed include: Land Use; Transportation; Community Facilities; Housing; Economic Development; Planning Issues; Development Opportunities; and Public Participation. Sections 2 through 9 of the East Chicago Comprehensive Plan describe and analyze the City's current land use, transportation, environmental, and real estate market setting. An overall vision for the City, along with the future development framework and recommended land-use changes, is presented in Section 10, "The Future East Chicago." This vision will describe the end state the community intends to achieve in the next 10 to 20 years. Section 10 also outlines the goals, objectives, and strategies necessary to achieve the vision and framework delineated in the Plan.

The following are the key goals, objectives, and strategies that were identified to address residential and housing-related needs in the East Chicago Comprehensive Plan:

Community Context

Goal: An attractive and distinct community with thriving residential neighborhoods and business districts that serves the needs of City residents.

Objectives:

- Be recognized in the region as a desirable place to live, shop and conduct business.
- Improve area physical conditions and overall quality of life.
- Promote developments that are compatible with surrounding uses.
- Upgrade City schools to better prepare youth for the workforce.
- Preserve historic and cultural resources where feasible.

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Strategies:

- Market the Comprehensive Plan to let developers, builders, land owners, business owners, and potential residents know that the City has a clear vision for the community's future development.
- Amend zoning districts to match the land-use changes defined in the Comprehensive Plan.
- Amend zoning, subdivision, and signage codes to facilitate the quality of development the City is seeking, including design standards.
- Work with state, regional, and county planning agencies to implement transportation and open space improvements, and historic preservation initiatives.
- Update the City's capital improvement program to accommodate the infrastructure needed for future development.

Residential Land Use

Goal: Attractive, safe residential neighborhoods that provide a range of housing types and enhance the overall character of the City.

Objectives:

- Acknowledge and preserve the City's established neighborhoods.
- Reuse vacant parcels and buildings to support existing neighborhoods.
- Foster new housing developments that are both mixed-income and mixed-product to reduce large concentrations of low-income households.
- Provide affordable housing for low-income and senior households.
- Eliminate industrial contamination in residential areas.

Strategies:

- Evaluate and enforce building codes, particularly for rental properties.
- Provide grants, loans, and/or technical assistance to homeowners to assist with property maintenance.
- Revise the Zoning Ordinance to facilitate a variety of housing products.
- Maintain existing neighborhoods with sidewalk, street, curb, street lighting, and landscape improvements where needed and by encouraging home repairs by owners.
- Continue to encourage high-quality site planning that creates interconnected, pedestrian-oriented neighborhoods centered on open space, parks, and schools.
- Continue to demolish deteriorated buildings that cannot be renovated.
- Encourage development of vacant lots by:
  - Assembling vacant parcels.
  - Removing obstacles to development, such as title problems, deteriorated structures, and environmental contamination.
  - Marketing parcels to experienced for-profit and non-profit developers.

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- Selling City-owned parcels at a reduced cost where appropriate to encourage new development.
- Pursue state, federal, and/or industry-funded cleanup of contaminated residential areas, including the continued cleanup of lead pollution from the Calumet and East Calumet neighborhoods.

Physical Conditions

Goal: An attractive community with a distinct visual identity that promotes East Chicago's natural and physical setting.

Objectives:

- Create and promote an identity for East Chicago that capitalizes on its Lakefront industrial setting.
- Encourage higher quality site, landscape/streetscape, signage, and building design to enhance the City's physical conditions and "internal" image.
- Establish an attractive "external" image for East Chicago by cleaning and landscaping gateway intersections and along expressways.
- Encourage higher quality design for new housing to create architectural interest and variety in each block and neighborhood.
- Instill "Pride of Place" with business and property owners regarding property improvements and maintenance.

Strategies:

- Revise ordinances and create design standards for existing property maintenance and new development, including landscaping, fencing, and signage.
- Enhance community way finding and identity by establishing a coordinated signage system, and distinct landscaped gateways at main City entrances.
- Organize a building improvement program for commercial areas.
- Consider an "industrial theme" and "green business" approach when developing an East Chicago "brand" and signage/streetscape designs to embrace the City's history as an industrial powerhouse.
- Consider incorporating public art as part of a City brand or design theme.
- Consider creating an awards/recognition program to highlight high-quality developments and property improvement projects.
- Work with property owners to enhance the physical conditions of existing properties.
- Consider the feasibility of establishing spring and fall "clean-up campaigns" involving City crews, civic and business groups, business owners, and property owners.

The implementation strategy for the Comprehensive Plan includes a range of activities. City-wide and large-scale actions that are more neighborhood-specific have been

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prioritized and followed by more specific actions based on work programs. Below is the list of City-wide Implementation Actions to achieve the goals and objectives set forth in the East Chicago Comprehensive Plan:

Code Changes - Reviewing, updating, and amending City codes dealing with development to reflect the policies, strategies and land-use direction of the Comprehensive Plan and to facilitate the review and approval process for City staff, the Plan Commission, and Council along with Design Standards is a critical first step in implementing the Plan. Zoning changes should especially address:

- The consolidation of retail strips/corridors into active retail nodes by rezoning isolated or underutilized commercial districts.
- Expansion of the WD-1 district to encourage additional commercial, residential, and entertainment development along the Lakefront.
- Rezoning of industrial districts adjacent to residential and commercial uses as M-1 rather than M-2.
- Revision of signage regulations regarding size, materials, and location to improve the look and quality of signage and avoid visual clutter.
- Commercial district regulations to limit curb cuts, promote uniform setbacks, increase landscaping requirements, and require clear, glass storefronts placed along streets and roads.
- High-quality architecture, including building articulation and fenestration.

Property Maintenance/Code Enforcement - Review and improve code enforcement to encourage the continued maintenance of homes and businesses. Create programs or provide grants to encourage upkeep.

Design Review Process - Develop a design review process, overseen by a Design Review Board or the Plan Commission, to upgrade the appearance and image of the community and to facilitate the review and approval process of new developments. The Board or Commission would review proposed projects for their compliance not only with Zoning but with new Design Standards that address landscape, streetscape, site design, and architecture.
As part of this effort, ensure that current and future Design Standards reflect the principles of the Comprehensive Plan and are focused on raising the quality of building and site design.

Capital Improvement Program - Craft and adopt a 3- to 5-year capital improvement program that addresses the infrastructure enhancements or upgrades recommended in the Comprehensive Plan and necessary for the projected development. This includes water, sewer, stormwater, power, telecommunications, roadway, trail or other infrastructure improvements the City needs to improve existing conditions and facilitate future growth.

Citywide Identity/Image - Foster a cohesive City-wide identity through signage, landscaping, and streetscape improvements to enhance the community's image for

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residents and visitors. Develop an East Chicago "logo" or branding campaign that will communicate the spirit of the community and aid in way finding. Prominently place signage and landscaping at key gateway locations and public spaces.

Open Space - East Chicago currently has plans for renovation of many of its parks. Once these renovations are completed, the City should begin the addition of new parks in underserved neighborhoods.

Historic Preservation - Conduct a building conditions survey similar to the 1996 Lake County Interim Report to further assess the overall state of the City's building stock. This survey would be used to develop historic preservation initiatives. Approve the City's pending Preservation Ordinance to allow enforcement by the Historic Preservation Commission and landmarking of historic buildings.

Neighborhood Identity/Groups - Organize local groups for each neighborhood to help the City improve and maintain the new East
Chicago.

Beautification Program - Create a City-wide beautification program to encourage individuals and local groups to "cleanup and green-up" their neighborhoods and business districts including streets, parks, schools, and public spaces. The program could help with the planning, design, and implementation of beautification projects, as well as assist with volunteer recruitment, provide supplies for cleanup, and coordinate trash pickup. Examples of beautification projects include landscaping, litter pickup, graffiti removal, and public art.

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8. Transportation

The City's East Chicago Transit provides free fixed-route bus service to residents. Service runs every one to two hours from 5:55 AM to 8:11 PM on weekdays and from 9:05 AM to 4:43 PM on Saturdays, with no Sunday service. Prior to the COVID pandemic there were four regular bus routes, but according to ECT's website as of January 2024 only the Crosstown and the West Calumet routes are active:

- ***Route 1 – Griffith Plaza:*** *Suspended as of July 27, 2020. Served East Chicago downtown, Ivy Tech, East Chicago South Shore Station, Griffith Plaza in Griffith, IN, and Purdue University Northwest – Hammond Campus and Walmart in Hammond, IN. Frequency was approximately every 1.5 hours.*
- **Route 2 – Crosstown:** Provides service between the East Chicago and Indiana Harbor sections of the City. Bus frequency is approximately every 1.5 hours between early morning and late evening.
- **Route 3 – West Calumet:** Provides service to the Marktown, Indiana Harbor, Calumet and Roxana neighborhoods. Bus frequency is approximately every 1.25 hours between early morning and late evening.

All East Chicago Transit vehicles are ADA accessible. The City also offers a free, on-call paratransit bus service (East Chicago Transit Complementary Paratransit Service). East Chicago Transit is working with the Northern Indiana Regional Planning Commission (NIRPC) and Regional Bus Authority (RBA) to provide better connections with transit systems in surrounding communities. The possibility of adding service to River Oaks Shopping Center in Calumet City, Illinois, is also being studied.





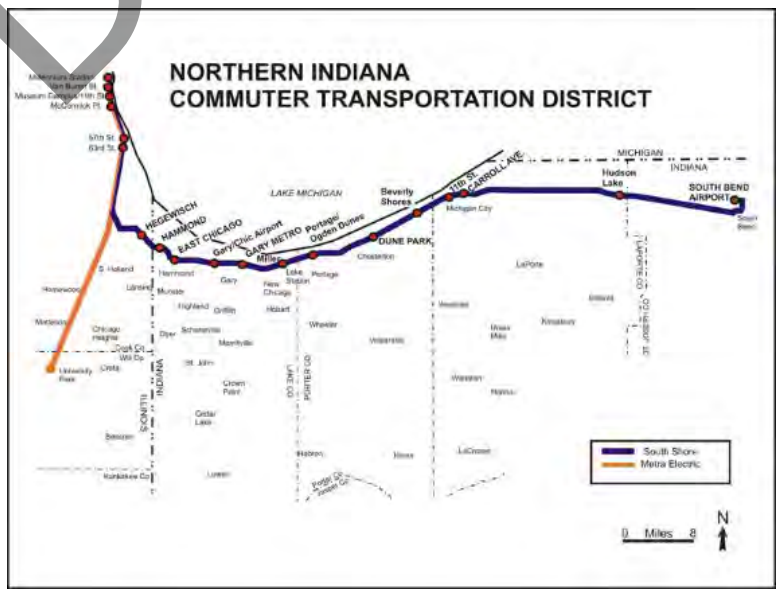
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The Gary Public Transportation Corporation R1 – Lakeshore Connection route runs from downtown Gary via East Chicago to the state border in Hammond, IN. It serves East Chicago's Sunnyside, Northside, and Southside neighborhoods, as well as Ivy Tech and East Chicago South Shore Station. Fares are $2.25 for adults, $1.00 for seniors, the disabled, and Medicare recipients, $1.75 for students, and free for veterans with ID.

The Northwest Indiana Regional Planning Commission (NIRPC) is a regional council of local governments serving the citizens of Lake, Porter, and LaPorte Counties in Northwest Indiana. As the Metropolitan Planning Organization (MPO) for Lake, Porter and LaPorte Counties, NIRPC conducts the long-range planning and short-range programming for the federal programs that support the region's local public transit operators. Use of these federal funds requires the development of a long range plan, with priorities and criteria to select projects based on the plan's recommendations, and a five-year investment Transportation Improvement Program (TIP). Use of the federal transit funds also requires the involvement of users and operators of public and private transit services in planning for public transportation. NIRPC also serves as a recipient for federal transit funds on behalf of 7 providers of public transit, including East Chicago Public Transit. NIRPC applies for and receives funds on behalf of East Chicago Public Transit to minimize administration and oversight costs for the participating operators.

The South Shore Line commuter rail East Chicago Station is at 5615 Indianapolis Boulevard. The South Shore Line is operated by the Northern Indiana Commuter Transportation District (NICTD) and links East Chicago to Downtown Chicago, Hammond, Gary, Michigan City, and South Bend. The East Chicago station's parking lot accommodates approximately 3,000 vehicles and on weekdays is usually full. Weekday frequency and quality of service provided by the South Shore Line is adequate for East Chicago residents, especially during the morning and evening rush hours. Weekend service is less frequent with trains every two hours. East Chicago Station is accessible to a wide variety of users, in good condition, and has adequate parking for commuters.

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NICTD plans to open the West Lake Line commuter service between Chicago, IL, Hammond, IN, and Munster/Dyer, IN in 2025. East Chicago residents can access the new service from the new Hammond Gateway Station, one stop west of East Chicago Station.

No intercity transportation serves East Chicago directly. City residents can access Greyhound bus service in downtown Gary and Amtrak train service at Hammond-Whiting or Dyer. Despite the Indiana Economic Development Corporation offering airlines a $1.5 million/year subsidy per market served, no airlines serve Gary/Chicago International Airport. The nearest airport with passenger service is Chicago-Midway International Airport.

Planning is in the early stages for construction of a higher-speed Amtrak passenger rail line along the Norfolk Southern and CSXT railroads parallel to Cline Avenue near the marina. This project will extend northwest to Chicago and to points east, and preliminary plans include a station at Gary/Chicago International Airport.

As part of the East Chicago Comprehensive Plan, transportation constraints and opportunities were examined. The following are the goals, objectives, and strategies for addressing transportation needs in the City of East Chicago.

Transportation

Goal: An efficient transportation network that provides for the safe movement of vehicles, pedestrians, and bicyclists throughout the City.

Objectives:

- Maintain safe and attractive roadways that facilitate access and circulation.
- Continue to repair and maintain infrastructure to facilitate safe and efficient travel throughout the city. Widen and expand roadways where necessary. Improve signal operations to better accommodate peak traffic.
- Improve pedestrian circulation through additional or improved sidewalks, crosswalks, and trails.
- Establish new roadway connections between Indiana Harbor and the Lakefront.

Strategies:

- Identify and pursue funding sources for transportation improvements.
- Where feasible, reroute freight rail traffic and consider grade-separated crossings to reduce rail-induced traffic congestion.
- Discourage truck traffic along the residential and commercial portions of Columbus Drive, Chicago Avenue, and Euclid Avenue.
- Utilize access management strategies, such as consolidated curb cuts and shared access drives, to improve traffic flow along commercial corridors.
- Provide lane and crosswalk markings where absent, faded, or confusing at key pedestrian intersections.

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- Improve wayfinding/signage to help visitors locate the Lakefront, Downtown, Indiana Harbor, and business parks.

The Implementation Plan for Transportation is as follows:

It is the City's desire to provide access to an efficient public transportation network that gives residents an opportunity to use an alternative mode of travel within the community or outside the city limits. Coordination between the existing bus system and South Shore Line should continue to occur to effectively assist residents to get to their desired destinations. In addition, coordination with regional and local government agencies should occur to strengthen the potential of a more regional public transportation system that effectively covers a larger area.

Consideration should be put into a possible expansion of the existing bus routes to areas currently underserved by the system and more stops or flag stops at a greater number of destinations within the City. An expansion of this type could possibly allow more residents to patronize local businesses as well as improve the potential for residents to commute to work by public transit.

In addition, if the frequency between bus arrivals at stops could be increased, this would provide a more convenient schedule to riders. The ongoing coordination of the bus schedule with the South Shore train schedule and the increase of frequencies at stops could allow more users to access the train for commuting to downtown Chicago job opportunities or entertainment.

The existing bus service is currently a free service to residents and has certain limitations on expansion. If the service became a pay to ride bus system, funding could possibly allow for these enhancements to occur without public contributions. Further study would be necessary to determine if this approach would be feasible.

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9. Education

A strong education system helps attract and retain employers, position residents to compete for new jobs which increasingly demand mathematical and technological skills, and retain and attract families with school-aged children. However, the School City of East Chicago Corporation (SCEC, the City's public education system) is an obstacle to attracting and keeping residents. SCEC currently holds a state score of D. SCEC students consistently have lower test scores, lower attendance, and lower graduation rates than the state at large. Additionally, the decline in students resulting from families moving out of the community has resulted in a decline in state funding over the years. Therefore, it has been difficult for the schools to make administrative changes and facility upgrades necessary to improve school performance. This is borne out by the revolving door of eleven superintendents over the last decade.

According to the 2018-2022 American Community Survey, 73.54% of the population age 25 years and over have at least a high school (or equivalency) education or higher, and

9.39% have a bachelor's degree or higher. These are dramatically lower than Lake County (90.21% diploma or equivalency, 24.45% bachelor's degree or higher) and statewide (90.00% and 28.24% respectively). Additionally, 66.47% of the City's population 25 years and over have a maximum of a diploma or equivalency, and a quarter of the population age 25 years and over (26.46%) never received their high school diploma or equivalency.

The US Department of Education's Office for Civil Rights reports that as of the 2017-2018 school year, School City of East Chicago had an overall suspension rate of 22% (within the highest 10% of all school districts in Indiana) and an expulsion rate of less than 1%. 296 separate fights were reported, but none resulted in an arrest. While there are 2020-2021 figures, they are misleading due to pandemic-related remote instruction, and DOE OCR has not yet released a newer data set.

The 2023 Indiana Graduates Prepared to Succeed annual report for School City of East Chicago shows the following benchmarks:

- 56.6% of SCEC 3rd graders met their literacy targets versus 81.9% statewide, but the literacy rate rose 9.4% overall since 2022;
- Only 16.8% of 6th graders met their Math Growth targets as opposed to 35.1% of students statewide, rising 7.8% since 2022; and
- 70.9% of 12th graders had completed their graduation requirements prior to September 30 of their graduation year versus 89.0% of 12th graders statewide, up 4.9% from 2022.

It appears that subject literacy and graduation rates have largely returned to their pre-pandemic levels without improving appreciably. To foster improvement and ensure a stream of new teachers, SCEC has entered into a memorandum of understanding with Chicago (IL) State University's College of Education wherein students with emergency teaching certificates can have their bachelor's degree and teaching licensure expenses covered by working at SCEC. This initiative is launching in summer 2024 for the 2024-2025 school year.

The percentage of children in the East Chicago School District that receive free or reduced lunches is 77.7%, which indicates that a majority of the children in the District live in poverty.

As part of the East Chicago Comprehensive Plan, education constraints and opportunities were examined. The following goals, objectives, and strategies for addressing education needs in the City of East Chicago were identified:

Community Facilities

Goal: Efficient community facilities that provide City residents, business owners, and property owners with a full range of services.

Objectives:

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- Efficiently distribute community facilities throughout the City based on current and projected needs.
- Maintain facilities and services that are responsive to residents and business needs.
- Maintain school facilities as attractive educational assets for the community.

Strategies:

- Repair and maintain sidewalks, streets, and street lighting throughout the City.
- Increase linkages between East Chicago businesses and area schools and colleges.

Community Context

Goal: An attractive and distinct community with thriving residential neighborhoods and business districts that serve the needs of City residents.

Objectives:

- Be recognized in the region as a desirable place to live, shop and conduct business.
- Improve area physical conditions and overall quality of life.
- Promote developments that are compatible with surrounding uses.
- Upgrade City schools to better prepare youth for the workforce.
- Preserve historic and cultural resources where feasible.

Strategies:

- Market the Comprehensive Plan to let developers, builders, land owners, business owners, and potential residents know that the City has a clear vision for the community's future development.
- Amend zoning districts to match the land-use changes defined in the Comprehensive Plan.
- Amend zoning, subdivision, and signage codes to facilitate the quality of development the City is seeking, including design standards.
- Work with state, regional, and county planning agencies to implement transportation and open space improvements, and historic preservation initiatives.
- Update the City's capital improvement program to accommodate the infrastructure needed for future development.

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10. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following is the City of East Chicago's guidelines that it uses to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first pages of this document are the actual wording of Section 3, including 25 CFR Part 135. These pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." The "Estimated Work Force Breakdown" sheet requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. The "Section 3 Business Utilization" sheet is also included. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer to ensure that it was indeed filled out and signed by those contractors submitting bids.
- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and State and local regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 "new hires" will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew-size for all work done on a project is sufficient and

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no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.

- Finally, in reference to the submission in writing that a sufficient crew exists and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

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C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.

1. Real Estate Practices

The Greater Northwest Indiana Association of Realtors (GNIAR) is the local organization of real estate brokers operating in the Greater East Chicago area. The Realtors Association has an open membership policy and does not discriminate. Beyond State-required certification, members of GNIAR are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.



All Realtors are required to complete annual continuing education training including a variety of fair housing related topics. While Realtors only have to complete a sum total of two and a half hours of ethics training triennially, Brokers and Appraisers are required to take between twelve and fifteen hours of continuing education annually. In addition, all new members are required to attend 2 days of classes including Ethics and Fair Housing courses.

GNIAR regularly offers and requires members to complete the continuing education course “NAR Code of Ethics”. Among other professional development courses, it also offers courses such as “Antitrust & Real Estate”, “Diversity & Lending”, “Advertising the Fair Housing Way”, and “Fair Housing & Diversity”.

2. Newspaper/Magazine/Online Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from real estate publications including A*partments for Rent,* the Homes section of the weekend editions of the *Times of Northwest Indiana*, and the rental websites Zillow and Trulia. The *Apartments for Rent* booklet included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act and reinforcing that all dwellings advertised in

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each publication are available on an equal opportunity basis. All of these publications contained the fair housing logo, and none of the advertisements contained language that prohibited occupancy by any protected class.

3. Private Financing

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, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data is collected by the Consumer Financial Protection Bureau (CMDB) and can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses the most recent HMDA Data from 2022. The available data indicates discriminatory lending patterns between minority and non-minority households.

The following tables provide an analysis of the HMDA data in the Gary, IN Metropolitan Division (MD) of the Chicago MSA. Data for the City of East Chicago and Lake County is highlighted where possible. All other data is that of the entire Gary, IN MD, which is comprised of Indiana's Lake, Jasper, Porter, and Newton Counties.

Table IV-10 compares lending in the City of East Chicago to lending in Lake County and the Gary, Indiana MD. Census Tract 306 extends slightly beyond the City borders in Roxana Park, resulting in a very small overstatement of lending within the City.

Table IV-10 – Home Purchase Loans in 2022

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	$ x 1000	#	$ x 1000	#	$ x 1000	#	$ x 1000
City of East Chicago	27	4,725	8	1,130	10	1,000	0	0
Lake County	1,127	250,365	1,042	266,290	409	82,225	21	1,245
Gary, IN Metro Division	1,581	358,865	1,551	404,445	624	132,870	24	1,470
% of County lending in East Chicago	2.4%	1.9%	0.8%	0.4%	2.4%	1.2%	0.0%	0.0%
% of Metro lending in Lake County	71.3%	69.8%	67.2%	65.8%	65.5%	61.9%	87.5%	84.7%
% of Metro lending in East Chicago	1.7%	1.3%	0.5%	0.3%	1.6%	0.8%	0.0%	0.0%

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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Conventional loans in the City of East Chicago comprised 0.8% of the number of conventional loans in the County and only 0.4% of the value of conventional loans made in the County. Of all conventional loans made in the Metro area, one-half percent (0.5%) by count and just over one-quarter percent (0.3%) by value were made in the City. Refinancing and government-backed (FHA, FSA/RHS and VA) loans were more common by percentage, each comprising 2.4% of all originated loans in the County, and government-backed loans originated for East Chicago properties had a higher absolute value than conventional loans originated in the City.

Table IV-11 shows the conventional loan applications in the City of East Chicago. The loan origination rate in the City is about eight percent lower than those in Lake County and the Gary Metropolitan Division as a whole, while the denial rate is about four percent higher.

Table IV-11 – Disposition of Conventional Loans

	East Chicago Applications		Lake County Applications		Gary Metro Applications	
	#	%	#	%	#	%
Loans Originated	101	68.2%	5,282	76.6%	7,772	76.1%
Approved but Not Accepted	4	2.7%	118	1.7%	218	2.1%
Applications Denied	15	10.1%	378	5.5%	651	6.4%
Applications Withdrawn by Applicant	25	16.9%	983	14.3%	1,371	13.4%
File Closed for Incompleteness	3	2.0%	137	2.0%	200	2.0%
Applications Received	148	-	6,898	-	10,212	-

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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Table IV-12 outlines the disposition of conventional loans in the Gary MSA by income level. Loan applications from low-income households have the highest denial rates and lowest origination rates by far, but otherwise the disparity among all households earning 50% or more of the MSA Median Income is relatively small.

Table IV-12 – Disposition of Conventional Loans by Income Level

	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
Income Level	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications	Count	% of Income Level Applications
Less than 50% of MSA Median	4,592	14.8%	2,160	47.0%	107	2.3%	1,445	31.5%	622	13.5%	258	5.6%
50-79% of MSA Median	8,094	26.1%	5,015	62.0%	199	2.5%	1,307	16.1%	1,148	14.2%	425	5.3%
80-99% of MSA Median	2,324	7.5%	1,513	65.1%	86	3.7%	355	15.3%	312	13.4%	101	4.3%
100-119% of MSA Median	6,037	19.5%	3,950	65.4%	135	2.2%	839	13.9%	822	13.6%	291	4.8%
120% or More of MSA Median	9,913	32.0%	6,595	66.5%	193	1.9%	1,256	12.7%	1,363	13.7%	506	5.1%
Total	**30,960**	**100%**	**19,233**	**62.1%**	**720**	**2.3%**	**5,202**	**16.8%**	**4,267**	**13.8%**	**1,581**	**5.1%**

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Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Gary MSA. The number of applications for conventional loans submitted by White or non-Hispanic or Latino applicants significantly outnumbers racial minority or Hispanic applicants in each income level analyzed. White or non-Hispanic households are more likely than average to have loans originated than minority households, based on the number of applicants in each minority status category. Though the origination rate disparity decreases to near-zero at higher incomes, the denial rate tends to increase. Note: these figures are based on 2021 figures, the last available through HMDA.

Table IV-13 – Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White	3,014	65.6%	1,583	73.3%	70	65.4%	848	58.7%	360	57.9%	153	59.3%
Minority, Joint, or Race Not Available	1,578	34.4%	577	26.7%	37	34.6%	597	41.3%	262	42.1%	105	40.7%
Hispanic or Latino, Joint, or Ethnicity Not Available	1,367	29.8%	548	25.4%	34	31.8%	491	34.0%	204	32.8%	90	34.9%
Not Hispanic or Latino	3,225	70.2%	1,612	74.6%	73	68.2%	954	66.0%	418	67.2%	168	65.1%
Total and % of Total	**4,592**	**100%**	**2,160**	**47.0%**	**107**	**2.3%**	**1,445**	**31.5%**	**622**	**13.5%**	**258**	**5.6%**

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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The number of white and non-Hispanic applicants with income less than 50% of the MSA median income significantly outnumbers minority or Hispanic applicants. Low-income minority applicants have a lower origination rate than white and non-Hispanic applicants.

Table IV-14 – Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White	5,602	69.2%	3,753	74.8%	135	67.8%	748	57.2%	708	61.7%	258	60.7%
Minority, Joint, or Race Not Available	2,492	30.8%	1,262	25.2%	64	32.2%	559	42.8%	440	38.3%	167	39.3%
Hispanic or Latino, Joint, or Ethnicity Not Available	2,268	28.0%	1,302	26.0%	62	31.2%	420	32.1%	352	30.7%	132	31.1%
Not Hispanic or Latino	5,826	72.0%	3,713	74.0%	137	68.8%	887	67.9%	796	69.3%	293	68.9%
Total, % of Total	**8,094**	**100%**	**5,015**	**62.0%**	**199**	**2.5%**	**1,307**	**16.1%**	**1,148**	**14.2%**	**425**	**5.3%**

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Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

The relative percentage of white and non-Hispanic applicants has increased in the 50-79% MSA Median Income bracket. Minority households have a lower origination rate and a higher denial rate than White or non-Hispanic households, but the disparity is less significant in the moderate-income bracket than the low-income bracket.

Table IV-15 – Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White	1,620	69.7%	1,129	74.6%	37	86.0%	198	55.8%	199	63.8%	57	56.4%
Minority, Joint, or Race Not Available	704	30.3%	384	25.4%	6	14.0%	157	44.2%	113	36.2%	44	43.6%
Hispanic or Latino, Joint, or Ethnicity Not Available	639	27.5%	365	24.1%	5	11.6%	123	34.6%	111	35.6%	35	34.7%
Not Hispanic or Latino	1,685	72.5%	1,148	75.9%	38	88.4%	232	65.4%	201	64.4%	66	65.3%
Total, % of Total	**2,324**	**100%**	**1,513**	**65.1%**	**43**	**1.9%**	**355**	**15.3%**	**312**	**13.4%**	**101**	**4.3%**

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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White and non-Hispanic applicants continue to outnumber minority applicants. Minority applicants have a slightly lower origination rate but far more denials than White or non-Hispanic applicants, and are much more likely to withdraw applications or have them closed for incompleteness.

Table IV-16 – Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White	4,341	71.9%	3,005	76.1%	94	69.6%	507	60.4%	556	67.6%	179	61.5%
Minority, Joint, or Race Not Available	1,696	28.1%	945	23.9%	41	30.4%	332	39.6%	266	32.4%	112	38.5%
Hispanic or Latino, Joint, or Ethnicity Not Available	1,596	26.4%	962	24.4%	47	34.8%	254	30.3%	237	28.8%	96	33.0%
Not Hispanic or Latino	4,441	73.6%	2,988	75.6%	88	65.2%	585	69.7%	585	71.2%	195	67.0%
Total, % of Total	**6,037**	**100%**	**3,950**	**65.4%**	**135**	**2.2%**	**839**	**13.9%**	**822**	**13.6%**	**291**	**4.8%**

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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The number of White and non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. Minority applicants are about four percent less likely to have a loan originated than white applicants, declining to two percent for Hispanic versus non-Hispanic applicants. However, the loan denial rate gap continues to widen, especially between White and minority applicants.

Table IV-17 – Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Applications Received by Minority Status	Applications Denied	% of Applications Received by Minority Status	Applications Withdrawn	% of Applications Received by Minority Status	Applications Closed for Incompleteness	% of Applications Received by Minority Status
White	7,300	73.6%	5,110	77.5%	148	76.7%	806	64.2%	899	66.0%	337	66.6%
Minority, Joint, or Race Not Available	2,613	26.4%	1,485	22.5%	45	23.3%	450	35.8%	464	34.0%	169	33.4%
Hispanic or Latino, Joint, or Ethnicity Not Available	2,473	24.9%	1,477	22.4%	52	26.9%	389	31.0%	388	28.5%	167	33.0%
Not Hispanic or Latino	7,440	75.1%	5,118	77.6%	141	73.1%	867	69.0%	975	61.5%	339	67.0%
Total, % of Total	**9,913**	**100%**	**6,595**	**66.5%**	**193**	**1.9%**	**1,256**	**12.7%**	**1,363**	**13.7%**	**506**	**5.1%**

Source: US Consumer Financial Protection Bureau (CFPB) FFIEC data

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The number of White and non-Hispanic high-income applicants continues to outpace the number of minority applicants. The disparity in origination rates between White or non-Hispanic applicants and their minority or Hispanic counterparts is relatively low, but the comparative denial rates remain significantly higher for minority and Hispanic applicants.

Table IV-18 offers a closer look at the denial rates of conventional loans in the Gary Metropolitan Division of the Chicago MSA by denial reason and income level. For all but the lowest income applicants, the most common reason for denial is a bad credit history; low income applicants are most commonly denied for a poor debt-to-income ratio. While credit history is the second-most common reason for denial at median incomes below 100% of the MSA Median, lack of collateral is the second-most common at median incomes at or above 100%. Note: some loans have multiple reasons for denial, so the individual numbers and percentages sum to more than the total denials per income bracket.

Table IV-18 – Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	621	45.2%	412	29.7%	152	21.7%	87	17.5%	157	12.5%	20	15.0%	**1,450**	**27.1%**
Employment History	56	4.1%	26	1.9%	7	1.0%	8	1.6%	19	1.5%	1	0.8%	**117**	**2.2%**
Credit History	456	33.2%	530	38.2%	302	43.1%	214	43.1%	572	45.5%	19	14.3%	**2,114**	**39.5%**
Collateral	183	13.3%	230	16.6%	135	19.3%	101	20.4%	253	20.1%	2	1.5%	**923**	**17.3%**
Insufficient Cash	48	3.5%	50	3.6%	19	2.7%	13	2.6%	24	1.9%	0	0.0%	**157**	**2.9%**
Unverifiable Information	80	5.8%	60	4.3%	28	4.0%	19	3.8%	68	5.4%	0	0.0%	**264**	**4.9%**
Credit Application Incomplete	127	9.2%	170	12.2%	87	12.4%	66	13.3%	181	14.4%	15	11.3%	**666**	**12.5%**
Mortgage Insurance Denied	0	0.0%	1	0.1%	0	0.0%	1	0.2%	0	0.0%	0	0.0%	**2**	**0.0%**
Other	126	9.2%	164	11.8%	89	12.7%	62	12.5%	180	14.3%	0	0.0%	**643**	**12.0%**
Not Applicable	9	0.7%	7	0.5%	4	0.6%	4	0.8%	2	0.2%	0	0.0%	**27**	**0.5%**
Total Denials/ % of Total	**1,373**	**25.7%**	**1,389**	**26.0%**	**701**	**13.1%**	**496**	**9.3%**	**1,256**	**23.5%**	**133**	**2.5%**	**5,348**	**100%**

Source: US Consumer Financial Protection Bureau FFIEC Data

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In summary, the HMDA Data indicates that denial rates vary by income level, with the lowest and highest income levels having higher denial rates than the range between 80% and 119% of MSA Median Income. In the Gary Metro Division, the overall origination rate of conventional loans is 76.1%, while the City of East Chicago has a lower rate of 68.2%.

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D. Citizen Participation:

The City of East Chicago's FY 2024 Analysis of Impediments to Fair Housing Choice was made available for public comment on the City's website (www.eastchicago.com), and copies were on display at the City of East Chicago Mayor's Office, 4525 Indianapolis Blvd., the City of East Chicago Department of Redevelopment, 400 East Chicago Avenue, and both Public Libraries, 2401 East Columbus Drive, and 1008 W. Chicago Avenue.

The document was available beginning on Friday, January 19 through Friday, March 1, 2024. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by Friday, March 1, 2024.

As a part of the consolidated planning process, the City of East Chicago distributed a Citizen Questionnaire in English and Spanish. Questionnaires were also placed in the City Hall lobby, at community organizations, and a link was posted on the City's website. There were 18 questionnaires completed and returned.

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 77.78%. 38.89% of respondents are Hispanic or Latino, 68.75% are Black or African American, and 18.75% are White.
- Not quite half of respondents (44.44%) are over the age of 50, and just over a quarter of respondents are under 40 (28.78%) and 40-49 (27.78%).
- Of those that answered the question, 47.92% are low- to moderate-income for their family size.
- The majority (61.11%) come from one or two-person households.
- Of those that responded to the housing status question, 50.0% are homeowners, 38.89% are renters, and 11.11% live with friends or relatives.

Respondents observed the following housing or rental issues in the City:

- Lack of Affordability - 73.33%
- Minor Rehabilitations Needed - 33.33%
- Major Rehabilitations Needed - 53.33%
- Housing Options/Inventory - 40.00%
- ADA Accessibility - 6.67%
- Historic Preservation - 0.00%
- Negligent Landlords - 33.33%
- Asbestos - 13.33%
- Lead Paint/Pipes - 33.33%

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- Other:
    - Properties renovated that do not meet city code for an apartment
    - No grocery store nearby
    - Pollution air quality

Some of the notable community needs identified by respondents included problems with, or desired improvements to, the following (as a percentage of those that answered each question):

- Housing and Rental Issues (15 respondents):
    - Lack of Affordability - 73.33%
    - Major Rehabilitations Needed - 53.33%
    - Housing Options/Inventory - 40.00%
- Parks & Recreational Facilities (13 respondents):
    - Pools - 76.92%
    - Splash Pads - 30.77%
    - Playground Equipment, Benches & Picnic Tables, Basketball Courts, Skateparks, or Walking/Biking Trails - 23.08%
- Neighborhood Problems (13 respondents):
    - Parking - 38.46%
    - Litter - 38.46%
    - Traffic - 23.08%
    - Property Maintenance - 23.08%
    - Public Safety - 7.69%
- Crime Issues (13 respondents):
    - Theft - 53.85%
    - Violent Crime - 23.08%
    - Drugs, Graffiti, Loitering, or Gunshots - 15.38%
- Employment Issues (13 respondents):
    - Lack of Job Opportunities - 46.15%
    - Lack of Transportation - 46.15%
    - Lack of Job Training - 30.77%
    - Lack of Childcare - 30.77%
- Transportation (10 respondents):
    - Limited Transit Service Hours - 50.00%
    - Walkability - 30.00%
- Blight Issues (11 respondents):
    - Vacant Residential Buildings - 36.36%
    - Pest Control - 36.36%

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The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- Of all respondents, 76.92% want to see improvements to the City's public pools, and another 30.77% would like splash pads.
- Smaller numbers of responses (23.08% each) noted the need for playground equipment, benches & picnic tables, basketball courts, skateparks, and walking & biking trails.
- Other responses included a desire for ice skating facilities, working water fountains and bathroom facilities at parks, improvements to the beach, and for the Parks & Recreation Department to hold boxing classes.

Social Services:

- 64.71% of respondents do not use available social services.
- Of respondents who do use them, 11.76% each (2 respondents) use medical services, senior services, employment help, and/or food access programs.
- One respondent each (5.88%) use mental health services, homelessness services, addiction services, youth services, education & job training, and/or housing counseling.

Programs that are Missing or Under-funded:

- 16.7% of surveys pointed out a need for children and youth activities.
- 11.1% of respondents want an improved animal shelter and better animal control.
- Other respondents mentioned tree removal, lighting, security, fiberoptic internet, events for the Black/African American community, training programs for youth to enter construction trades, and programs to reduce homelessness among men.

Employment:

- Nearly half of respondents (46.15% each) noted either lack of job opportunities or lack of effective transportation as a barrier to employment.
- Lack of childcare and lack of job training were a concern to 30.77% of respondents each.
- 23.08% of respondents felt that discriminatory practices and legal barriers stand in the way of employment, and 7.69% of respondents noted a lack of accommodations.

Housing:

- Lack of affordable housing was the single most common complaint, at 73.33% of respondents (11 people).
- 53.33% of responses pointed out the need for major rehabilitations to housing properties within the City, and another 33.33% noted that many properties need minor rehabilitations.
- 40.00% of respondents see lack of housing options & inventory as a major issue.

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- 33.33% of respondents note lead paint & pipes as an issue, and 13.33% of respondents also note asbestos contamination as a potential problem in the City's housing stock.
- Negligent landlords concerned 33.33% of respondents, and ADA accessibility was an issue for 6.67% of respondents (1 person).

Reasons Fair Housing Complaints Are Not Reported:

- 52.94% thought that residents of East Chicago were unaware of how to report fair housing violations or concerns, and another 11.76% were unsure if residents knew how to report fair housing violations or concerns.
    - 70.59% of respondents think that not knowing how to report fair housing complaints is the largest factor in keeping residents from reporting them.
- 64.71% of respondents reported that fear or retaliation would keep residents from reporting fair housing complaints.
- Other reasons include the length of the reporting process and distrust of the process.

The following situations result in further discriminations and/or barriers to fair housing in the City of East Chicago:

Table IV-22 - Reasons for Discrimination

	Yes	No	Unsure
State or Local laws and policies that limit housing choice	33.33%	33.33%	33.33%
Lack of fair housing organizations in the City	53.33%	20.00%	26.67%
Lack of knowledge among bankers/lenders regarding fair housing	50.00%	20.00%	26.67%
Lack of knowledge among landlords and property managers regarding fair housing	56.25%	18.75%	25.00%
Lack of knowledge among real estate agents regarding fair housing	53.33%	20.00%	26.67%
Lack of knowledge among residents regarding fair housing	81.25%	0.00%	18.75%
Lack of accessible housing for persons with disabilities	66.67%	6.67%	26.67%
Lack of accessibility in neighborhoods (i.e. curb cuts)	46.67%	33.33%	20.00%
Lack of fair housing education	68.75%	12.50%	18.75%
Lack of affordable housing in certain areas	81.25%	12.50%	6.25%
Concentration of subsidized housing in certain neighborhoods	56.25%	18.75%	25.00%
Other Barriers*	6.25%		

* One resident noted that there were too many barriers to list.

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Additional Comments or Concerns:

- Public transit is slow and indirect, stops aren't marked well and don't have benches, and there are few to no connections to other nearby cities like Whiting.
- The Harbor neighborhood has no walkable grocery stores or pharmacies, which is especially important with the new senior housing buildings being built.
- Security in the City could be improved with more cameras.
- Rent is too high given the State's relatively low minimum wage.
- Residents appreciate the physical improvements in East Chicago and want to welcome newcomers from Illinois and worldwide, but the City government needs to improve its outreach and decrease favoritism to create a thriving community that people can love.

Citizen Comments

The City did not receive any comments at the public hearing in regard to the "draft" Analysis of Impediments to Fair Housing Choice.

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V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of East Chicago to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. Several previously identified impediments are still present in the City of East Chicago and are incorporated in the FY 2024 Analysis of Impediments. Below is a list of impediments that were developed as part of the City's FY 2024-2028 Consolidated Plan.

- **Impediment 1: Need for a Regional Approach to Affirmatively Further Fair Housing.**

  The housing, racial and socio-economic data from the 2020 US Census, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana as a whole.

  Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

  The strategies to meet this goal include:

  - **1-A:** Participate with the Lake County Housing Task Force to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.
  - **1-B:** Participate with the Federal Entitlement jurisdictions in promoting fair housing in the Lake County region.

- **Impediment 2: Need to Analyze Private Lending and Insurance Practices.**

  The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from white applicants and those originated from minority applicants, and furthermore, there could be discrimination in obtaining home insurance quotes for persons living in lower income areas.

  Goal: Approval rates for all originated home mortgage loans and homeowner insurance will be fair, unbiased and equal, regardless of race, familial status, and location.

  The strategies to meet this goal include:

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- **2-A:** Cooperate with the Northwest Indiana Reinvestment Alliance to review the mortgage lending practices of local banks and financial institutions in Lake County, IN.

- **2-B:** Cooperate with the Northwest Indiana Reinvestment Alliance to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.

- **Impediment 3: There Is a Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

Goal: Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

The strategies to meet this goal include:

- **3-A:** Contact the Representatives from Northwest Indiana and Senators from Indiana to lobby for an increase in appropriations for the CDBG and HOME programs.

- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

- **Impediment 4: Promote Fair Housing Education and Outreach.**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

Goal: Improve the knowledge and understanding of the general public and local officials about the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more

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about their rights under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.

- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, to pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.

- **4-C:** Include a link on the municipality's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.

- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

- **Impediment 5: Need to Address Public Policies and Regulations.**

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

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

The strategies to meet this goal include:

- **5-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability". The City will then ensure that the updated Zoning Ordinance is available through the municipal website.

- **5-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the R-3 and R-4 Multiple-Dwelling Districts. These areas have the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in an R-1 Single-family District. Group homes also need to be located throughout Lake

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County, and this need should be brought to the Lake County Planning Commission to address countywide.

- **Impediment 6: Continued Need for Affordable Housing for Sale.**

The median value and cost to purchase and maintain a decent, safe, and sound single-family home in the City of East Chicago has increased from $73,900 to $84,900 according to the 2018-2022 American Community Survey, and such housing is increasingly in short supply. The median single-family home cost in Lake County is $137,400, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses.

The strategies to meet this goal include:

- **6-A:** Continue to support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing for sale in all areas of the City.

- **6-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable for lower income households to purchase.

- **6-C:** Continue to partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.

- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentrations.

- **Impediment 7: Continued Need for Accessible Housing Units For Sale and Rent.**

There is a lack of accessible housing units and developable sites in the City of East Chicago, since 80.8% of the municipality's housing units were built prior to 1970 and were not required to have accessibility features.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

The strategies to meet this goal include:

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- **7-A:** Continue the ongoing programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing to keep their rents affordable.

- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.

- **7-C:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 8: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.**

  There are large vacant portions of land throughout the North Harbor Neighborhood of the City that need to be redeveloped, vacant buildings that are a blighting influence on the surrounding area and need to be rehabilitated, and contaminated sites that need to be remediated.

  Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

  The strategies to meet this goal include:

  - **8-A:** Prepare a NRSA Plan for the Calumet Neighborhoods to develop new affordable housing opportunities.

  - **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.

  - **8-C:** Support and promote acquisition, rehabilitation, and resale of vacant residential structures to income eligible homebuyers.

- **Impediment 9: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

  As of 2022, over 25% of the City's population over the age of 18 does not have a high school diploma and may not possess the skills needed for higher-paying jobs.

  Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

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The strategies to meet this goal include:

- **9-A:** The City should partner with the local technical schools and colleges to provide job training and educational programs to train workers for higher paying jobs.

- **9-B:** Improve the local high school educational program to ensure that more persons will meet the state educational requirements for graduation.

- **9-C:** Provide educational programs for workers to obtain GED certificates.

- **9-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

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VI. Approval

The Board of Commissioners of the Department of Redevelopment for the City of East Chicago approved the FY 2024 Analysis of Impediments to Fair Housing Choice at its meeting on August 6, 2024. Attached is the resolution.

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