CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan

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Anthony Copeland, Mayor
City of East Chicago

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Department of Redevelopment

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Homestead, PA 15120

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

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Executive Summary

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

1. Introduction

The City of East Chicago, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) for the Community Development Block Grant Program (CDBG), and the HOME Investment Partnership (HOME) Program. In compliance with the HUD regulations, the City of East Chicago has prepared this FY 2024-2028 Five Year Consolidated Plan for the period of July 1, 2024 through June 30, 2029. This Five-Year Consolidated Plan is a strategic plan for the implementation of the City's Federal Programs for housing, community and economic development, and the homeless population within the City of East Chicago.

The City has established the following FY 2024-2028 Five Year Consolidated Plan Strategies for the next five (5) year period:

- Housing Strategy
- Homeless Strategy
- Other Special Needs Strategy
- Community Development Strategy
- Economic Development Strategy
- Administration, Planning, and Management Strategy

The Five-Year Consolidated Plan outlines the specific initiatives the City will undertake to address its needs and objectives by promoting:

- the improvements of City infrastructure;
- the rehabilitation and construction of decent, safe, and sanitary housing;
- affordable housing;
- homeownership programs;

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- a suitable living environment;
- the improvement of public service programs;
- the expansion of economic opportunities;
- the removal of slums and blighting conditions;
- fair housing; and
- principally benefitting low- and moderate-income persons.

The Five-Year Consolidated Plan is a collaborative effort of the City of East Chicago, the community at large, social service agencies/organizations, housing providers, community development agencies/organizations, and economic development agencies/organizations. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of the City's Comprehensive Plan and other community plans.

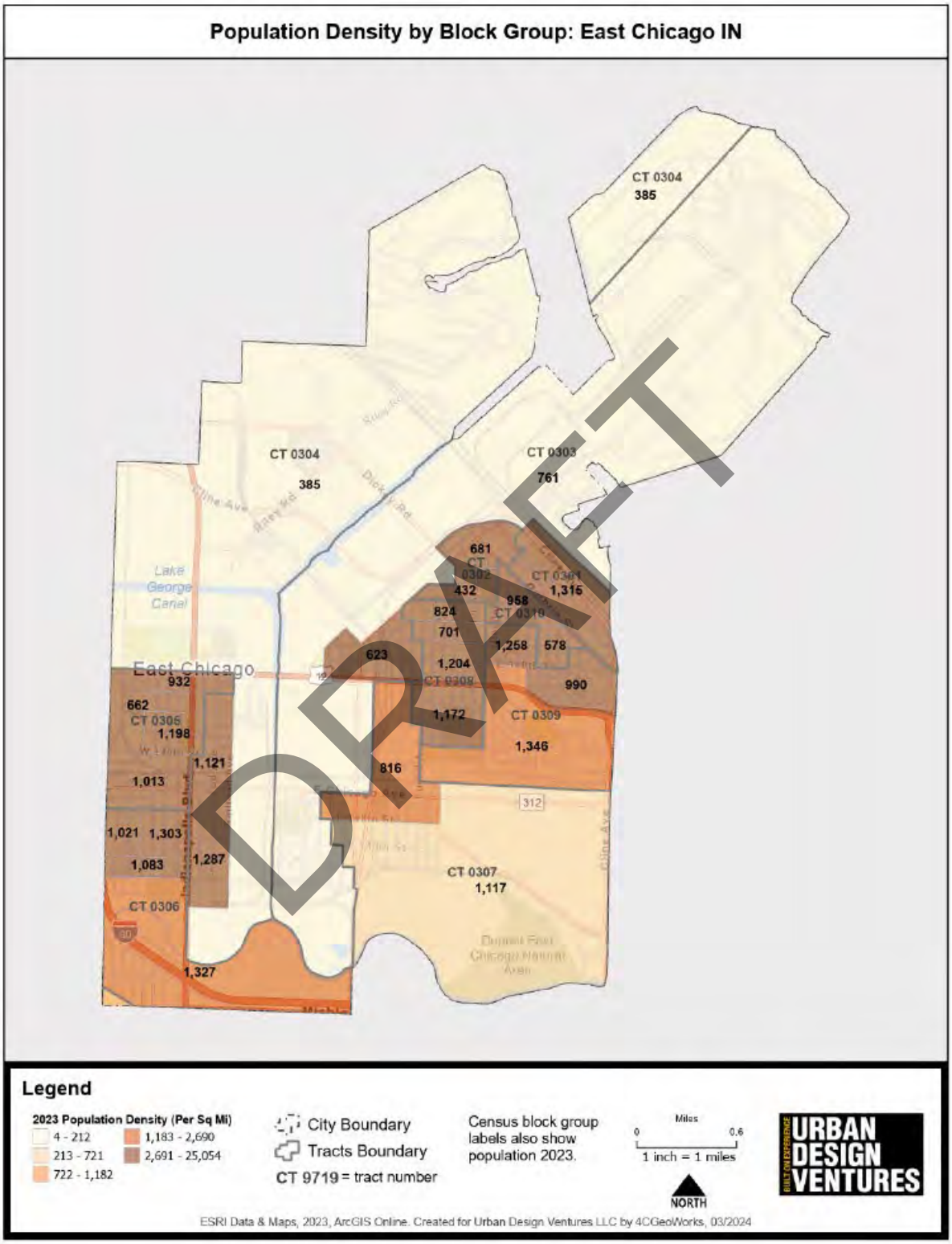
Maps

The following maps illustrate the demographic characteristics of the City of East Chicago:

- Population Density by Block Group
- Racial Diversity by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Hispanic Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low-Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group
- Commercial Hot Spots

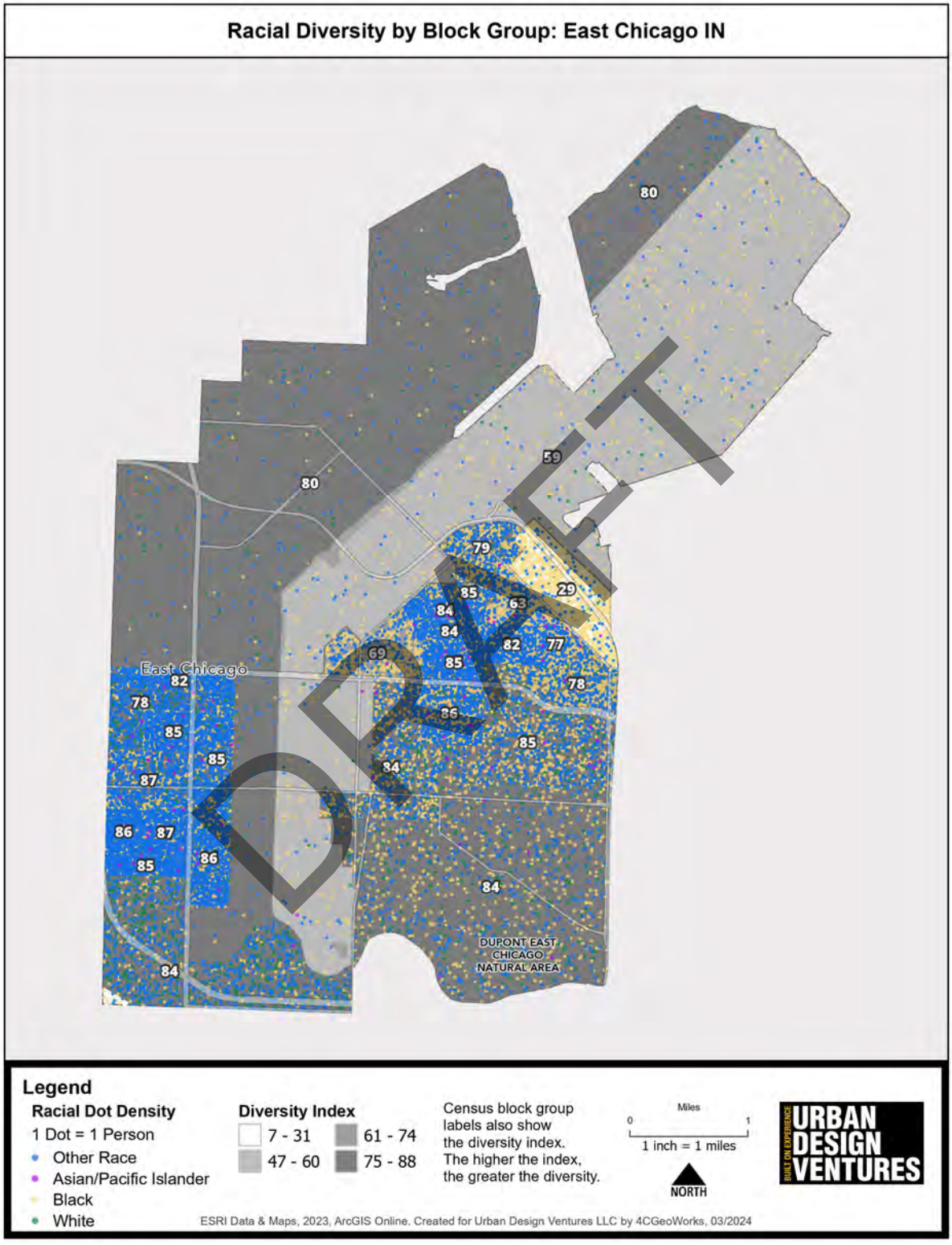
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Population Density by Block Group



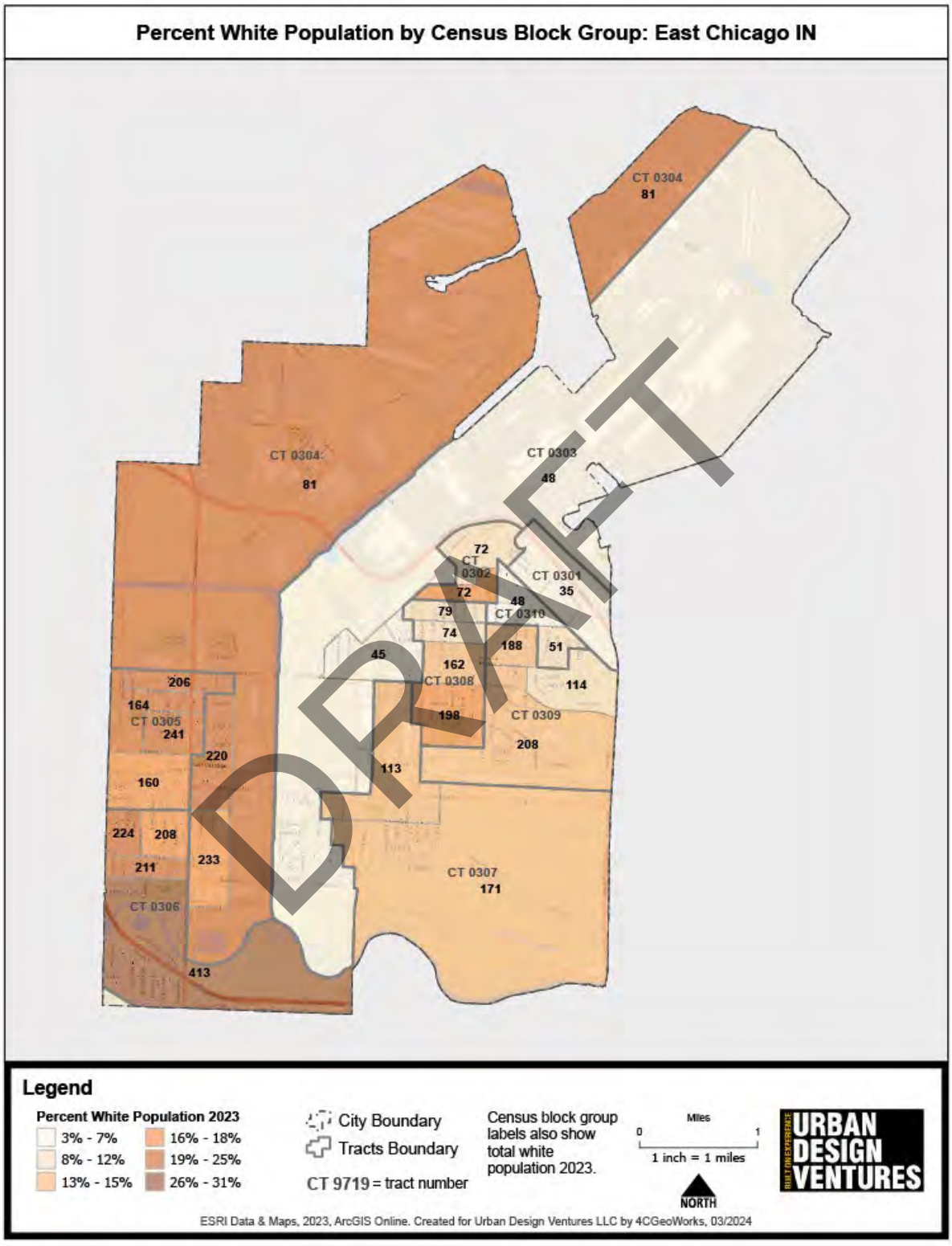
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Racial Diversity by Block Group



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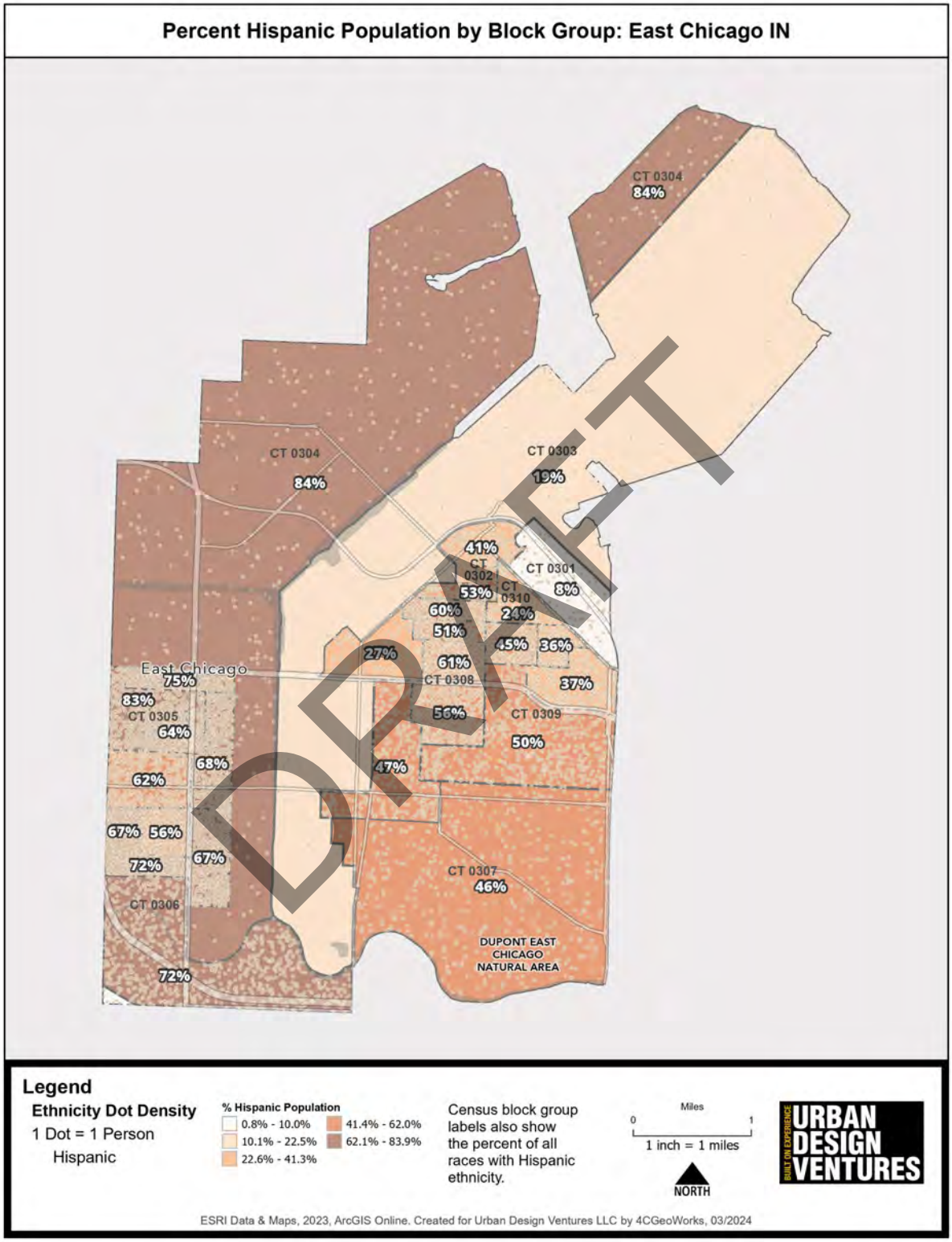
Percent White Population by Block Group



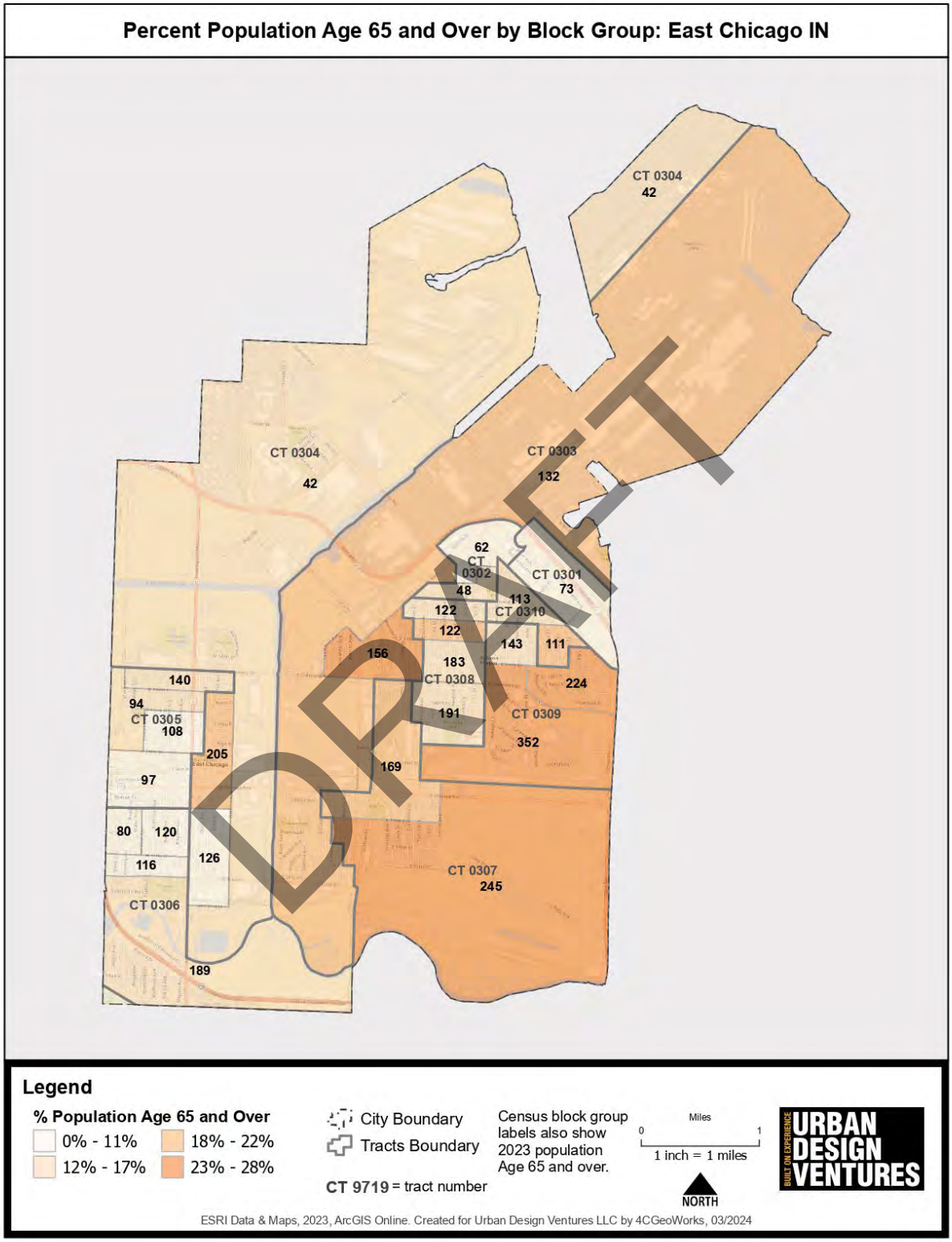
Percent Minority Population by Block Group



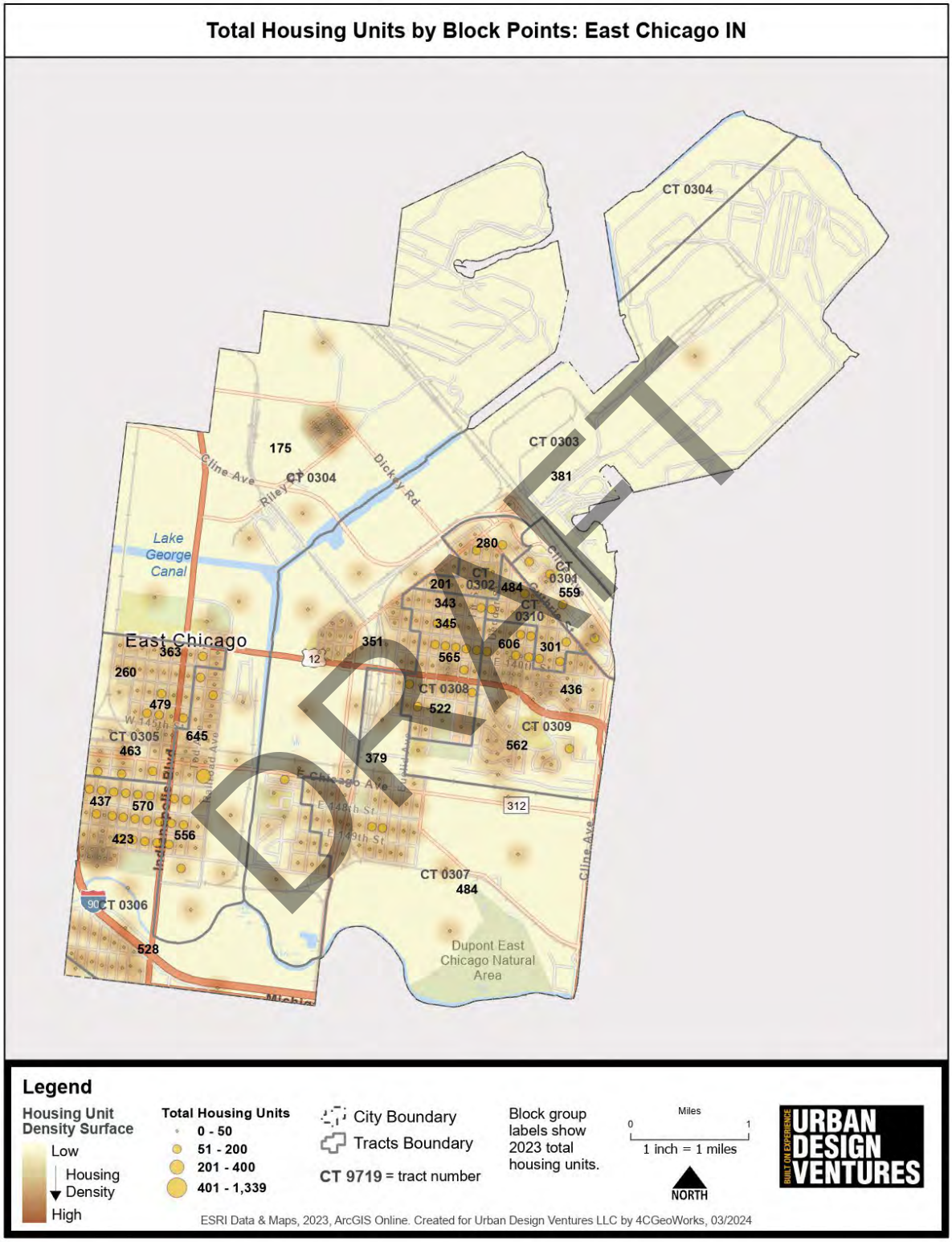
Percent Hispanic Population by Block Group



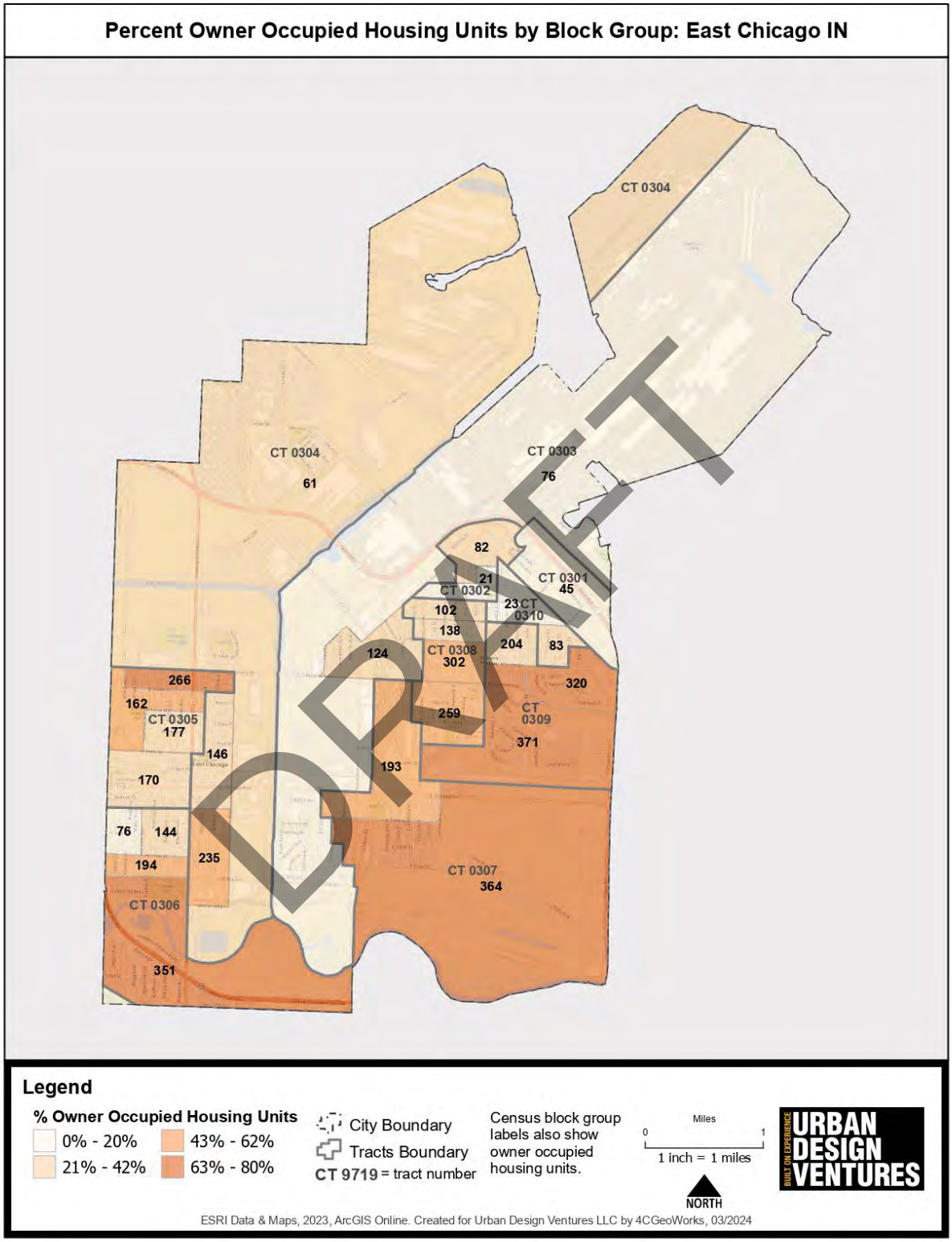
Percent Population Age 65 and Over by Block Group



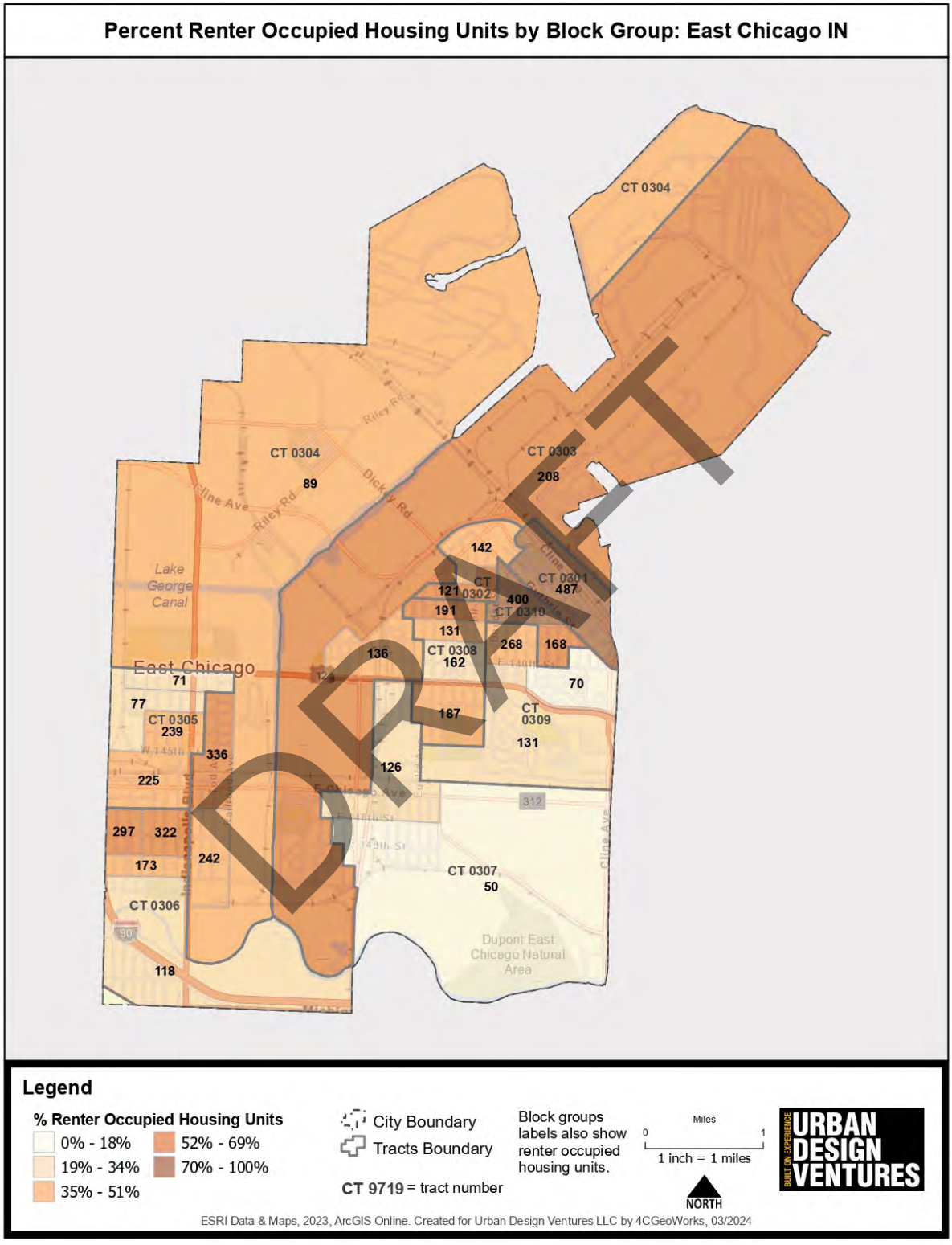
Total Housing Units by Block Points



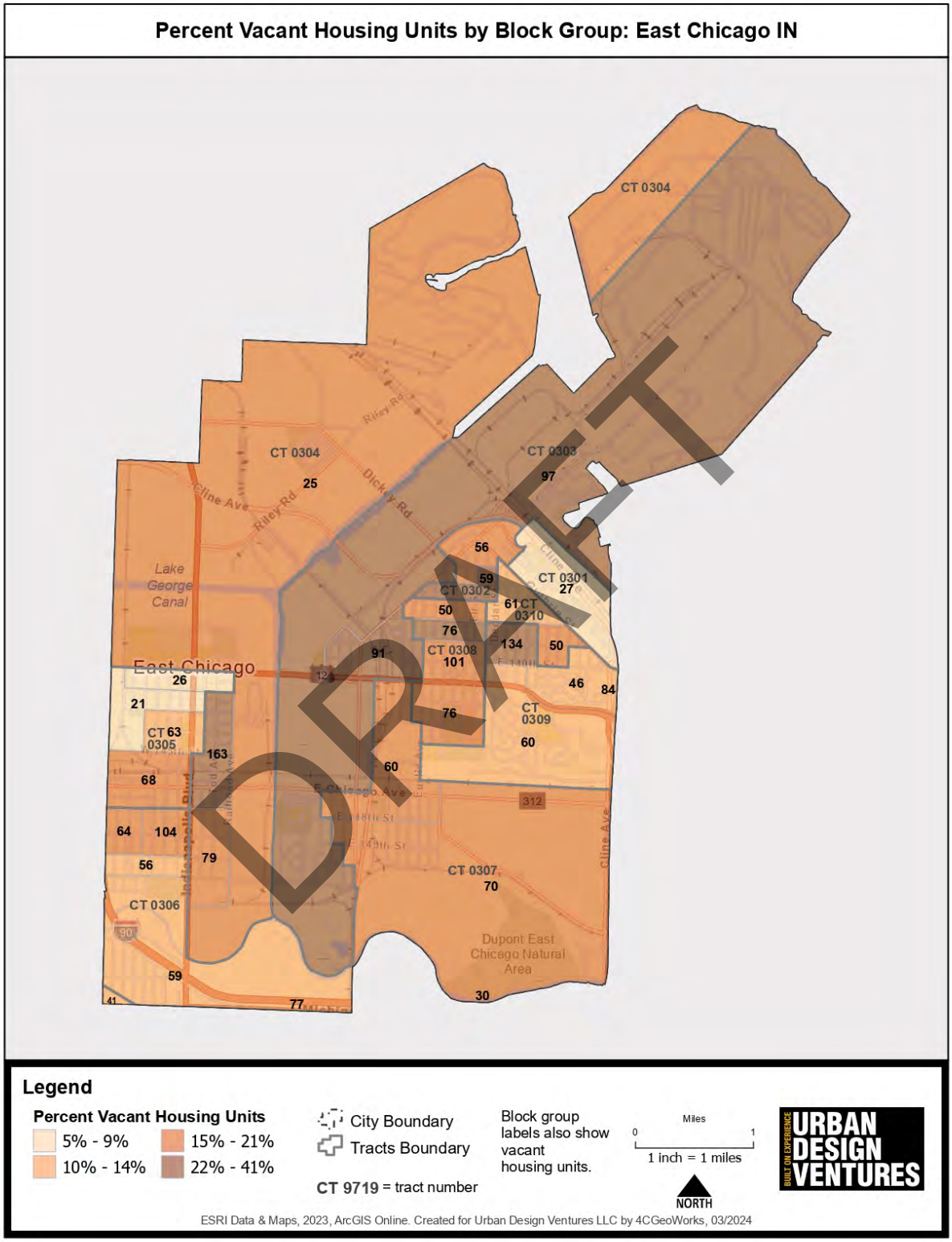
Percent Owner Occupied Housing Units by Block Group



Percent Renter Occupied Housing Units by Block Group

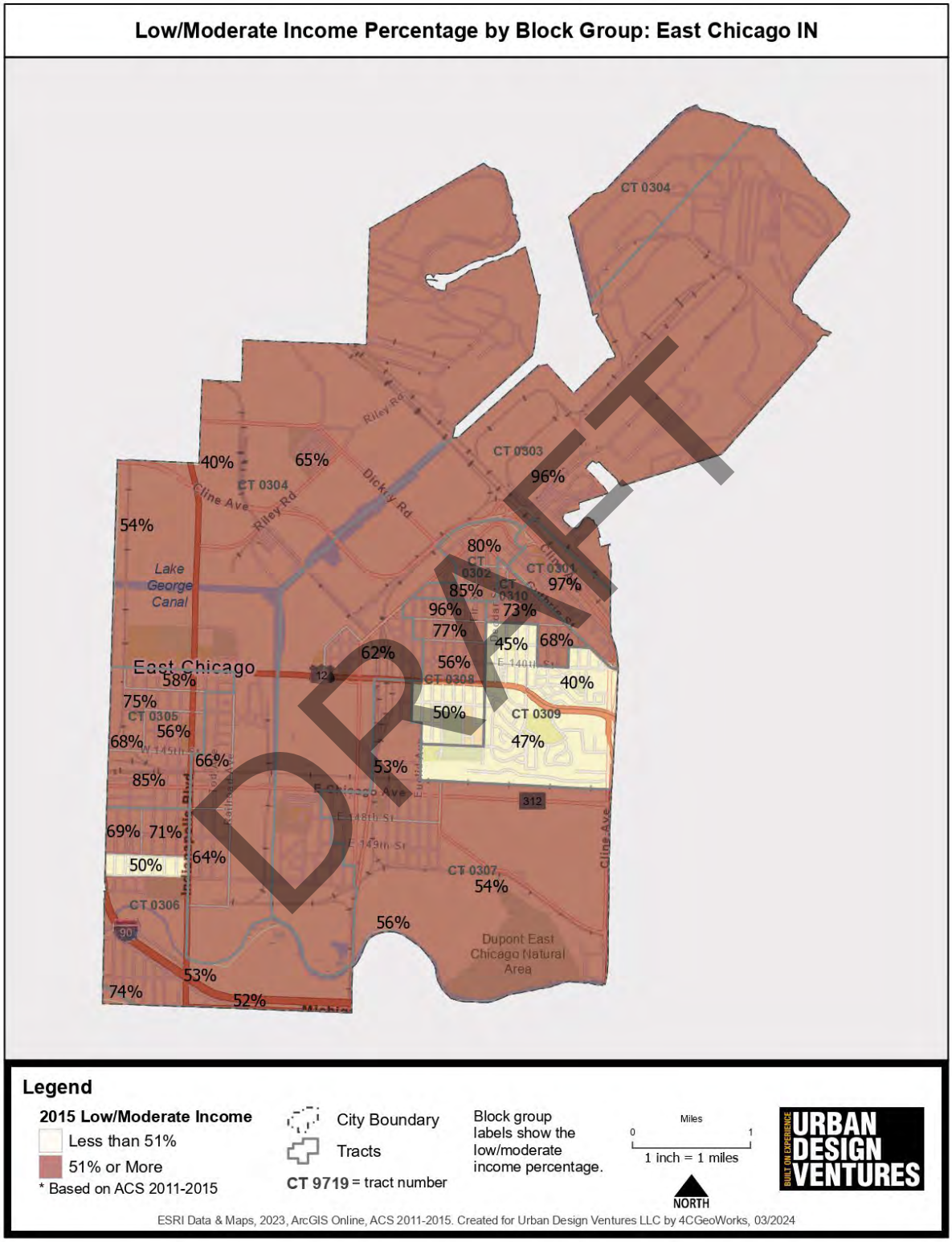


Percent Vacant Housing Units by Block Group



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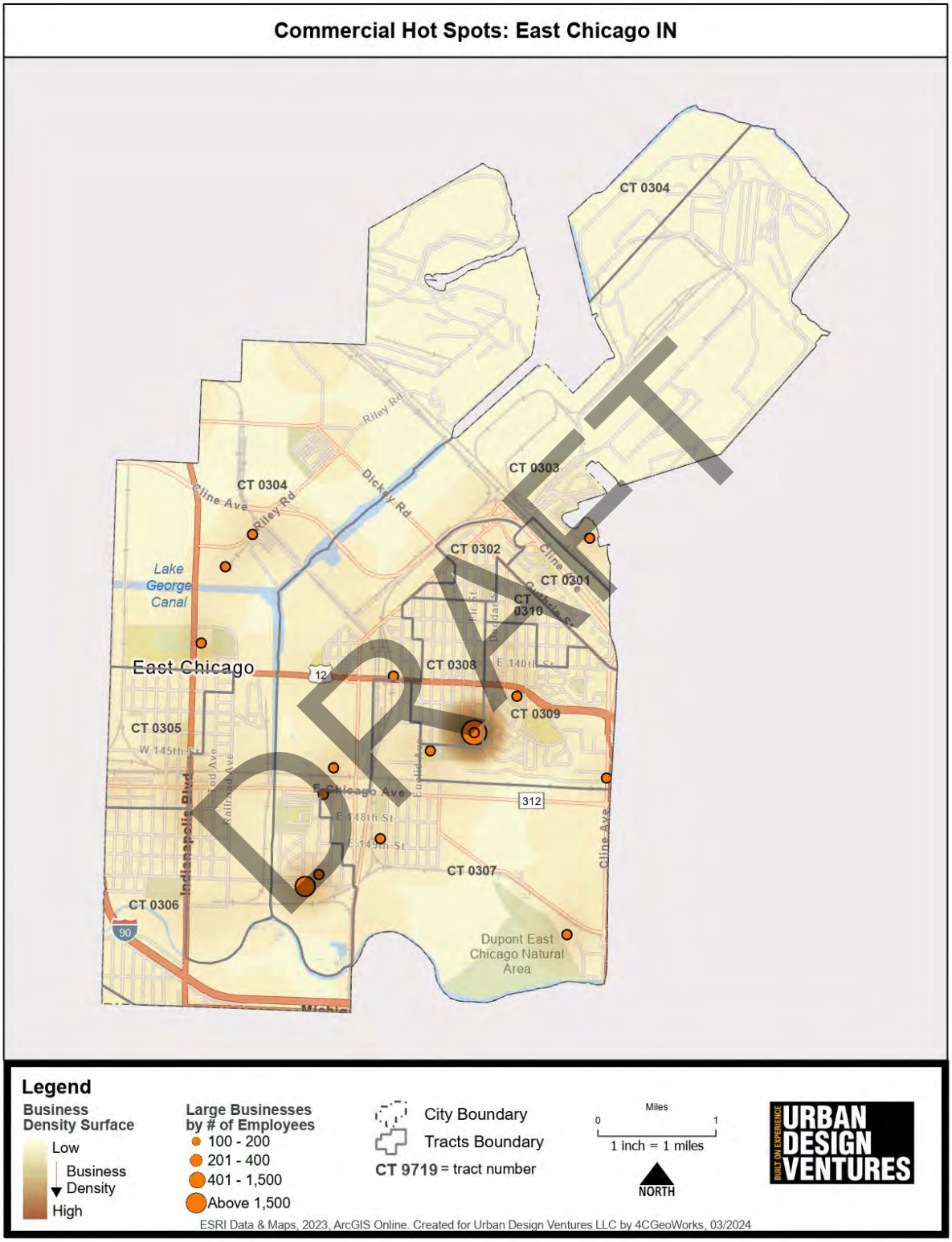
Low/Moderate Income Percentage by Block Group



Low/Moderate Income with Minority Percentage by Block Group



Commercial Hot Spots



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2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The purpose of the City of East Chicago, Indiana's FY 2024-2028 Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City's Community Development Block Grant (CDBG) Program and HOME Investment Partnership Program (HOME). The following six (6) strategies and subsequent objectives and goals have been identified by the City for the period of FY 2024 through FY 2028 for the CDBG and HOME programs:

Housing Priority – HS (High Priority)

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

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and households that is decent, safe, sound, and accessible.

Goals: The following housing goals are:

- **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-5 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 (High Priority)

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

Objective: Improve the living conditions and support services available for homeless persons, families, and those who are at-risk of becoming homeless.

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Goals: The following homeless goals are:

- **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 (High Priority)

Priority Need: There is a continuing need for affordable housing, services, 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.

Objective: Improve the living conditions and services for those residents with other special needs, including the disabled population.

Goals: The following special needs goals are:

- **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 (High Priority)

Priority Need: 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.

Objective: Improve the community facilities, infrastructure, public services, and public safety, along with the elimination of blighting influences in the City of East Chicago.

Goals: The following homeless goals are:

- **CD-1 Public Facility Improvements -** Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
- **CD-2 Infrastructure Improvements -** Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through

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reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.

- **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 (High Priority)

Priority Need: There is a need to increase employment, job training, technical assistance, work force development, and economic empowerment of low- and moderate-income residents in the City of East Chicago.

Objective: Improve and expand employment opportunities in the City for low- and moderate-income persons and households.

Goals: The following economic development goals are:

- **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 (High Priority)

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

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals: The following administration, planning, and management goals are:

- **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.

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3. Evaluation of past performance

Over the term of the last Consolidated Plan (2019-2023), the City of East Chicago has addressed many of the high priority needs and goals set forth in that plan. Housing rehabilitation has been a focus of the City, including the Residential Repair Program, Emergency Repair, Accessible Ramps Program, and the Exterior Façade Program. In the last full program year (2022), the City was able to assist 4 households with rehabilitation, not meeting its annual goal of 15. The City also supported low- and moderate-income homeownership by funding homebuyer workshops with federal funding and financial assistance using local funds. Other housing programs, including CHDO development and Rental Housing, have been delayed but will ultimately be completed. The improvement of existing housing stock will remain high priorities during the next five years.

The City has also addressed the needs of homeless households and those at risk of homelessness through the support of local nonprofit partners. The City has joined with the Indiana Housing and Community Development Authority (IHCDA), regional managing agency for the Balance of State Continuum of Care (CoC), to address the needs of the homeless population on a regional level. While the Point In Time (PIT) Count does not indicate a large homeless population for the size of the CoC, the size of the at-risk population is growing, and stakeholder interviews indicate a suspected homeless undercount. The number of renter households with severe cost burdens points to an ongoing need for homeless prevention programs and programs to serve families in crisis, such as emergency housing and rapid re-housing.

The City has also focused on the non-homeless populations with special needs. These households are not homeless but require some level of support, such as the frail elderly, adults with disabilities, those fleeing domestic violence, and persons with substance abuse or mental health issues. The City addressed the needs of these populations through senior recreational programs and partnerships with local service providers. The City recognizes that there is an ongoing need to continue programs that serve these populations during the next five years.

Another priority for the City was to improve community facilities, infrastructure, and public services to improve the quality of life in the City of East Chicago. To address this priority, the City has funded a number of public services to provide opportunities for families with children and youth in the City, including programs that focus on development and career preparation.

Each year, the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review in person at the City of East Chicago's Department of Redevelopment, and on the Department's website at https://www.eastchicago.com/243/Redevelopment.

The FY 2022 CAPER, which was the fourth CAPER for the FY 2019-2023 Five Year Consolidated Plan, was approved by HUD in IDIS on January 24, 2024. In the FY 2022 CAPER, the City of East

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Chicago expended 100% of its CDBG funds to benefit low- and moderate-income persons. The three (3) year Low/Mod Benefit was 99.31%. The City expended 13.99% of its funds during the FY 2022 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 19.87% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%.

Prior to the COVID pandemic, the City regularly met HUD's performance standards, but that record has suffered since that time due to difficulty in letting contracts and conducting work. The City has not met the required 1.5 maximum drawdown ratio with a drawdown ratio of 2.79 as of May 30, 2023. HUD has advised the City that for the second year in a row, they were non-compliant with CDBG expenditure requirements due to having an adjusted line of credit balance of over 1.5 times its annual grant. On August 7, 2023, the City submitted a workout plan to the HUD Indianapolis Field Office to ensure the credit line balance is at or below 1.5 times the annual CDBG grant level by the 60-day test date of May 2, 2024.

The HOME program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City of East Chicago is exempt from the HOME Match Requirement according to the FY 2023 HOME Match Reductions released November 2023.

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4. Summary of citizen participation process and consultation process

The City of East Chicago has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes of the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan. This process included 2 public hearings and opportunities to submit written comments on the draft plan. The City held two (2) community meetings in the City as follows:

- **Needs Public Hearing:** March 19, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312
- **Second Public Hearing:** July 16, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312

The Needs Public Hearing provided the residents, agencies, and organizations with the opportunity to discuss the City's CDBG and HOME Programs and to provide suggestions for future CDBG and HOME Programs priorities and activities. The City advertised the Needs Public Hearing in the "Times of Northwest Indiana" on Friday, March 8, 2024. In addition, the City posted the public hearing notice on the City's website.

The City of East Chicago Department of Redevelopment maintains a mailing list for its CDBG and HOME Programs and sends out copies of its public hearing notices and meetings concerning the

CDBG and HOME Programs. Notices were also sent to all agencies, organizations and individuals who have participated in previous programs and activities.

The City developed the plans based on resident input, the information obtained from agencies, organizations, the East Chicago Housing Authority, and meetings with other City staff and departments.

The "Draft" Plans were on display for a 30-day period beginning Friday, July 5, 2024. The availability for review of the "draft plans" were advertised in the local newspapers and on social media and the plan was displayed online at the City of East Chicago's website: https://www.eastchicago.com/243/Redevelopment.

The City of East Chicago advertised in the local newspaper and on social media for the Comment Public Hearing. The ad appeared on Wednesday, July 3, 2024 in "The Times of Northwest Indiana." The Second Public Hearing was held on Tuesday, July 16, 2024 at 5:00 PM in the City's Common Council Chambers, allowing residents the opportunity to give their input on the draft version of the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing Choice before the submission of the Plans to HUD on or before August 15, 2024. The FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and the FY 2024-2028 Analysis of Impediments to Fair Housing Choice were on public display for a 30-day period beginning July 5, 2024.

A resident survey was prepared and advertised to residents through March 1, 2024. A copy was placed on the City's website and sent to local agencies/organizations. The results of the resident survey were used to help determine the strategies and goals. A more detailed analysis and description of the citizen participation process is contained in Section PR-15, "Citizen Participation."

A copy of the Citizen Participation Plan is currently available for review at the Department of Redevelopment. All comments received during the public comment period will be summarized and addressed as part of the final submission of the plan. Comments received after the completion of the public comment period will still be considered by the City but may not be included in the final submission.

Comments may be sent to:

Ms. Alysia Dunbar
Community Development Programs Manager
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard
East Chicago, Indiana 46312
Phone: (219) 391-8513

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Email: adunbar@eastchicago.com
Website: http://www.eastchicago.com

5. Summary of public comments

A summary of all public comments received will be included as an attachment to the final submission to HUD. The City held two (2) public hearings in the Common Council Chambers. The following community meetings were held:

- **Needs Public Hearing:** March 19, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312
- **Second Public Hearing:** July 16, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312

Public Comments received at the community meetings are included in the attachments at the end of the Five Year Consolidated Plan.

The FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing Choice were placed on public display from July 5, 2024 to August 5, 2024. A Public Hearing was held on July 16, 2024. Comments that were received at this Public Hearing and during the display period are included in the attachments at the end of this Five Year Consolidated Plan.

The Citizen Participation section includes the newspaper ads, meeting flyers, social media postings, the sign-in sheets, and the summary of the minutes from the public hearings.

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

All comments and suggestions that were received to date have been accepted and incorporated into the planning document.

7. Summary

To develop this Five-Year Consolidated Plan, the City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The results of the needs assessment indicate the needs of the community have not significantly changed from the last five-year plan. The most pressing needs continue to be the substandard condition of housing and a large number of blighted properties, with the new addition of decreased housing availability and skyrocketing housing costs. As such, the resources

available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the improvement of the condition of existing housing stock and investment into public facilities and services that improve the quality of life within the City. The City will also work to better serve its homeless populations and non-homeless populations with special needs.

The main goals of the FY 2024-2028 Five Year Consolidated Plan are to:

- improve the living conditions of all residents in the City of East Chicago;
- create a suitable and sustainable living environment;
- create affordable housing for City residents;
- promote fair housing choice throughout the City; and
- to address the housing and community development needs of the City's residents.

The Five-Year Consolidated Planning process requires that the City prepare in a single document its strategies and goals to address housing needs; establish and maintain a suitable living environment; and to encourage economic opportunities for every resident. The City will use the Five-Year Consolidated Plan goals to allocate CDBG and HOME funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of the City of East Chicago. HUD will evaluate the City's performance based on the goals established in the Five-Year Consolidated Plan.

The display period started on Friday, July 5, 2024 through Monday, August 5, 2024 for a 30 day display period. The City put the draft Plans on its website, available at the following URL: https://www.eastchicago.com/243/Redevelopment. A public hearing was held on Tuesday, July 16, 2024 at 5:00 PM to discuss the proposed activities and solicit citizen comments on the Plans. Upon completion of the 30-day comment period, the City of East Chicago submitted the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice to the U.S. Department of Housing and Urban Development Indianapolis Office on or before Thursday, August 15, 2024.

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8. FY 2024 CDBG and HOME Programs Budget

The following financial resources are included in the FY 2024 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2024-2028 Five Year Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2024 program year:

- **CDBG Funds -** $1,240,722.00
- **CDBG Program Income -** $73,090.49
- **HOME Funds -** $228,387.11
- **HOME Program Income -** $5,000.00
- **Total: $1,547,199.60**

The City of East Chicago proposes to undertake the following activities with the FY 2024 CDBG Grant, CDBG Program income, HOME Grant, and HOME Program Income:

FY 2024 CDBG Budget:

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

FY 2024 HOME Budget:

HOME Administration - $23,300.00

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

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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

Total CDBG and HOME Budget: $1,547,199.60

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of East Chicago	Department of Redevelopment
CDBG Administrator	City of East Chicago	Department of Redevelopment
HOME Administrator	City of East Chicago	Department of Redevelopment

Table 1 – Responsible Agencies

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Narrative

The City of East Chicago Department of Redevelopment is the overall administrating agency for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Sub recipients are monitored through desk reviews and/or on-site interviews, on an annual basis for compliance. The Department of Redevelopment prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, monitors contracts, and oversees the programs on a day to day basis. In addition, the City has a private planning consulting firm to provide technical assistance to the City on an as needed basis.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. When developing the plan, the City reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the City's priority needs. At this time, the City also sought to build better working relationships with service providers in the spirit of increasing coordination between the City's efforts and those of the service providers. This section summarizes the consultation efforts made by the City and details specific information required by HUD in regard to coordination on homeless efforts.

During the planning of the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing, the City of East Chicago consulted with different departments of the City, the East Chicago Housing Authority, social service agencies/organizations, housing agencies/organizations, community development agencies/organizations, economic development agencies/organization, Geminus Regional Health Care, advocacy organizations, and the Indiana Housing & Community Development Authority regarding the Indiana Balance of State Continuum of Care.

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

As part of this year's planning process, the City conducted a number of consultations with service providers and government agencies. Consultations focused on community development needs, strategies, and ways in which coordination could help better serve the community. The City also participated in a number of on-going collaboration efforts, including the Northwest Indiana Bankers' Community Council, the Lake County Affordable Housing Taskforce, and the Indiana Balance of State Continuum of Care (CoC) which focuses on homeless policy. As a result of the consultations, the City will be able to better coordinate with local agencies going forward.

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

- **East Chicago Housing Authority -** Section 8 Housing Choice Vouchers, improvements to public housing communities, the Choice Neighborhood Program, and scattered site housing developments.

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- **Social Services Agencies/Organizations -** funds to improve services to low- and moderate-income residents of the City of East Chicago.
- **Housing Providers -** funds to rehab and develop affordable housing, funds to assist in homeownership, funds to improve housing options for low- and moderate-income families and individuals, and funds to make accessibility improvements.
- **Indiana Housing & Community Development Authority (IHCDA) -** oversees the Indiana Balance of State Continuum of Care, including Region 1a which contains Lake County.

As part of the CDBG and HOME application planning process, local agencies/organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attendance at the needs public hearing, consultation via phone and/or email, and submission of funding applications.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City consulted with the Indiana Housing & Community Development Authority regarding the Balance of State Continuum of Care (CoC) and the current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout the state of Indiana. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City. A more detailed summary of the needs of homeless and those near homelessness can be found in the NA-40 Homeless Needs Assessment and MA-30 Homeless Facilities and Services sections of the plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City does not receive ESG funds directly from HUD. However, the City does work with the CoC to determine the levels of homeless needs and strategies and policies to address those needs.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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1.	**Agency/Group/Organization**	**East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Other government – Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago was the lead entity on the Five Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
2.	**Agency/Group/Organization**	**East Chicago Department of Parks & Recreation**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Agency-Management of Public Land or Water Resources Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy Recreational needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video meeting. Discussion topics included better coordination with Catholic Charities, expansion of the City's greenhouse to provide fresh produce, and increasing the availability of job training to City residents.
3.	**Agency/Group/Organization**	**East Chicago Department of Planning & Economic Development**

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	Agency/Group/Organization Type	Other government – Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-homeless Special Needs Market Analysis Non-housing Community Development Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone discussion. Anticipated outcomes include cooperation with the Department of Redevelopment and other agencies/organizations on City improvements.
4.	**Agency/Group/Organization**	**East Chicago Housing Authority**
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. The conversation touched on needing more vouchers and single-level accessible senior housing. Anticipated outcomes include coordination on future development and revitalization projects.
5.	**Agency/Group/Organization**	**Northwest Indiana Community Action Agency**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Services-Fair Housing Regional organization Planning organization Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Non-housing Community Development Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will coordinate with NWICA to increase the impact of its multiple programs within the City, including homelessness programs.
6.	**Agency/Group/Organization**	**Indiana Department of Health**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Agency-Emergency Management Other government – State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation on lead paint and relatively high infant mortality.
7.	**Agency/Group/Organization**	**Indiana Housing & Community Development Authority (IHCDA)**

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	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Services-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Strategy Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video meetings. Discussions included energy assistance programs, housing rehabilitation and weatherization including lead-based paint abatement, potential for solar power, homeless needs and how the City and the State can best care for the homeless population together.
8.	**Agency/Group/Organization**	**Northwest Indiana Reinvestment Alliance**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will continue to work with the organization to broaden their impact on the City and contribute to more affordable housing and fair housing.
9.	**Agency/Group/Organization**	**Indiana Plan**
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include better outreach and increased availability of construction-industry careers to East Chicago residents for this regional program.
10.	**Agency/Group/Organization**	**Indiana Legal Services, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include better availability of free legal services to City residents, decreased numbers of evictions, and increased expungement of adverse records to increase housing access.
11.	**Agency/Group/Organization**	**Boys & Girls Clubs of Greater Northwest Indiana - East Chicago Katherine House Club**
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Homelessness Needs – Unaccompanied youth Youth and Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will work with the agency to expand their programs and impact within the City.

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12.	**Agency/Group/Organization**	**Habitat for Humanity of Northwest Indiana**
	Agency/Group/Organization Type	Housing Services – Housing Services – Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Expressed strong interest in working with the City as a CHDO modeled after their relationship with the City of Gary, IN. Anticipated outcomes include infill and renovated affordable housing for low/mod homeowners, especially first-time homebuyers.
13.	**Agency/Group/Organization**	**Haven House**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-Homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include increased public safety and better access to domestic violence resources. The City will continue to work with organization to maximize their impact on City residents.

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14.	**Agency/Group/Organization**	**Damar Services**
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include increased availability of autism care in Northwest Indiana.
15.	**Agency/Group/Organization**	**Grace Beyond Borders NWI, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Victims Services-Victims of Domestic Violence Services-Homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Discussed lack of emergency shelter, need for street outreach, and need for better homeless services.
16.	**Agency/Group/Organization**	**Geminus/Regional Health Systems**
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Publicly Funded Institution/System of Care

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include better physical and mental health outcomes for City residents.
17.	**Agency/Group/Organization**	**Lakeshore Chamber of Commerce**
	Agency/Group/Organization Type	Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non-housing Community Development Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include a stronger business environment in the City, better training in modern software, and better access to credit for business-owners.
18.	**Agency/Group/Organization**	**Salvation Army**
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include more accessible services to the homeless population of East Chicago and to City residents experiencing housing instability.
19.	**Agency/Group/Organization**	**Catholic Charities, Diocese of Gary**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include more accessible service to City residents in need of direct aid and rent/utility assistance.
20.	**Agency/Group/Organization**	**NAACP East Chicago Branch**
	Agency/Group/Organization Type	Civic Leaders Neighborhood organization Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include increased awareness of CDBG and HOME program grants for potential community sub-grantees.
21.	**Agency/Group/Organization**	**Lisa's Safe Haven Childcare, LLC**
	Agency/Group/Organization Type	Services-Children Services-People with Disabilities Services-Education

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless needs-Families with children Homelessness needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include coordination with childcare and youth programming.
22.	**Agency/Group/Organization**	**Meals on Wheels of Northwest Indiana**
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include better food accessibility to elderly and disabled City residents.
23.	**Agency/Group/Organization**	**Rahab's Daughters**
	Agency/Group/Organization Type	Services-Children Services-Victims Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homelessness Needs-Unaccompanied youth Non-Homeless Special Needs Other: Public safety
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on public safety, reducing human trafficking in Northwest Indiana, and reducing the risks to youth.
24.	**Agency/Group/Organization**	**NWI Small Business Development Center**
	Agency/Group/Organization Type	Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Community Development Strategy Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include collaboration on incubating small business in the City of East Chicago and identifying sources of business credit.
25.	**Agency/Group/Organization**	**Black Chamber of Commerce of NWI**
	Agency/Group/Organization Type	Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include collaboration on minority-owned business in the City of East Chicago and identifying sources of business credit.
26.	**Agency/Group/Organization**	**RMC/Harborside Apartments**
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Returned agency survey. Comments included the need for improved public transit, the lack of Low Income Housing Tax Credit housing, the need for public entertainment and more homeless shelters, and the need for more available multi-bedroom apartments.
27.	**Agency/Group/Organization**	**East Chicago Urban Enterprise Association**
	Agency/Group/Organization Type	Business and Civic Leaders Planning Organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include business incubation in the City.
28.	**Agency/Group/Organization**	**First Merchants Bank**
	Agency/Group/Organization Type	Private Sector Banking/Financing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Analysis Anti-poverty Strategy Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on home and small business lending.
29.	**Agency/Group/Organization**	**Advanced Financial Federal Credit Union**
	Agency/Group/Organization Type	Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Analysis Anti-poverty Strategy Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on home and small business lending.
30.	**Agency/Group/Organization**	**Cleveland-Cliffs, Inc.**
	Agency/Group/Organization Type	Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Analysis Anti-poverty Strategy Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on job training and road-related community development.
31.	**Agency/Group/Organization**	**The Cross Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Non-housing Community Development Strategy Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protecting community members from poor-quality or predatory landlords, and making homeownership more accessible.
32.	**Agency/Group/Organization**	**Greater Destiny Bible Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protecting community members from poor-quality or predatory landlords, and making homeownership more accessible.
33.	**Agency/Group/Organization**	**JE Ward Ministries, Inc**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
34.	**Agency/Group/Organization**	**Harbor - Iglesia Pentecostal Emanuel**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
35.	**Agency/Group/Organization**	**Strong Tower Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
36.	**Agency/Group/Organization**	**Comcast (Xfinity)**
	Agency/Group/Organization Type	Business Leaders Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comcast's plans were examined to determine the broadband access needs of the community.
37.	**Agency/Group/Organization**	**AT&T**
	Agency/Group/Organization Type	Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AT&T's plans were examined to determine the broadband access needs of the community.
38.	**Agency/Group/Organization**	**EarthLink**
	Agency/Group/Organization Type	Business Leaders Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	EarthLink's plans were examined to determine the broadband access needs of the community.

Table 2 – Agencies, groups, organizations who participated

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

Not applicable.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Balance of State Continuum of Care	Northwest Indiana Community Action Agency (CoC)	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Housing Taskforce	Northwest Indiana Reinvestment Alliance	As part of the Taskforce, the City will work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2024-2028 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the 2024-2028 City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five Year Consolidated Plan and Annual Action Plans.
Indiana Digital Equity Plan	Indiana Broadband Office	The Indiana Broadband Office's Digital Equity Plan was consulted to learn about current levels of broadband access in Lake County.

Table 3 – Other local / regional / federal planning efforts

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Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As part of the Five Year Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

Narrative (optional):

Not Applicable.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. A copy of the plan is available for review at the Department of Redevelopment.

All comments regarding the proposed Plan are included in the appendix.

Comments may be sent to:

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	None.	None.	None.	Not Applicable.
2.	**Flyers**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	English- and Spanish-language flyers was made and distributed to solicit responses to the Resident Survey.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3.	**Resident Surveys**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Citywide	A digital Resident Survey was made available on the City's website, social media outlets, and through email to stakeholder organizations and agencies. A paper version of the survey was also distributed to agencies and organizations spoken to during the stakeholder meetings to give to residents.	The City received 18 resident surveys. The tabulations of the Resident Surveys can be found in the Five Year Consolidated Plan's Exhibit section.	All comments were accepted.	https://www.surveymonkey.com/r/EastChicago24-28ConPlan

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	**Spanish Language Resident Surveys**	-Minorities -Non-English Speaking - Spanish -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Citywide	A digital Spanish-language Resident Survey was made available on the City's website, social media outlets, and through email to stakeholder organizations and agencies. A paper version of the survey was also distributed to agencies and organizations spoken to during the stakeholder meetings to give to residents.	The City did not receive any completed Spanish Language Resident Surveys.	Not Applicable.	https://es.surveymonkey.com/r/EastChicago24-28Espanol

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5.	**Agency & Organization Surveys**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	An Agency Survey was emailed to stakeholders in order to solicit their feedback about community needs. Three (3) surveys were completed and returned.	A summary of the survey responses can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.
6.	**Stakeholder Meetings**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City met with 24 agencies & organizations as part of its stakeholder roundtables and individual meetings.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7.	**Public Meeting**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City held a community "needs" public meeting on March 19, 2024 at 5:00 PM in the Common Council Chambers to discuss the City's upcoming needs and the proposed FY 2024 Budget.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.
8.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	None.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9.	**Public Hearing**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City held a second public meeting on July 16, 2024 at 5:00 PM in the Common Council Chambers to discuss the City's upcoming needs and the proposed FY 2024 Budget.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of East Chicago used the most recent HUD Comprehensive Housing Affordability (CHAS) data, based upon the 2016-2020 American Community Survey which provides information on housing needs, to prepare its estimates and projects. The tables in this section also use data from the 2018-2022 American Community Survey (ACS) five-year estimate, the 2020 US Census, and various other HUD resources.

East Chicago participates in the Indiana Balance of State Continuum of Care which is managed by the Indiana Housing and Community Development Authority (IHCDA). Data for the development of the needs for the homeless in the area have been obtained from the Balance of the State Continuum of Care.

Additional needs for the City of East Chicago were obtained from input and interviews with various social service agencies, housing providers, City staff, stakeholder organizations, and resident surveys.

As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for low- and moderate-income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2023 based on Area Median Income (AMI) are included below.

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Income Limits

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: HUD User Income Limits Documentation System, huduser.gov

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the level of housing needs within its jurisdiction, the City relies on a special tabulation of data from the U.S. Census Bureau called the Comprehensive Housing Affordability Strategy (CHAS). CHAS data is specifically designed to help jurisdictions with the development of the Five-Year Consolidated Plan. HUD uses some of these data in allocation formulas for distributing funds to local jurisdictions. Part of this data set addresses quality of housing stock and estimates the number of units that have housing problems. HUD considers a unit to have a housing problem if it meets one of the following criteria:

- **Overcrowded:** A unit that has more than one person per room is considered overcrowded.
- **Cost Burdened:** A unit where the household pays more than 30% of its income on housing costs has a cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- **Without complete kitchen or plumbing facilities**

In addition to the data sets provided by HUD, the City consulted local service providers, city staff, and local stakeholders regarding the condition of housing stock and level of need in the community.

- Homeownership within the City is difficult for many low- and moderate-income residents. On the bright side, RealtyTrac notes the median home sale price was only $127,300 as of December 2023 and the median monthly homeowner cost was $1,301 for houses with a mortgage. However, for 29.36% of City homeowners with a mortgage, their monthly housing costs exceed 30% of their monthly household income.
- Other obstacles to homeownership within the City include the ability to save for a down payment and poor financial literacy. Multiple stakeholders have reported a lack of available housing, as well as a trend of outside investors either “flipping” houses with minimal renovations at high prices or renting out substandard housing. Homes in greater Northwest Indiana are often out of financial range for East Chicago residents, with the Greater Northwest Indiana Association of REALTORS reporting a median regional purchase price of $241,000 as of December 2023.
- During the last Five Year Plan, a large number of for-sale homes were in substandard condition. While many of them have been rehabilitated to some extent, these rehabilitated homes have soared in market price beyond the means of potential homeowners. Many of them have been removed from the for-sale housing market and are instead rented at above-HUD FMR monthly payments, and have become financially inaccessible for City residents to purchase or rent. Some of the homes still on the market are suitable for rehabilitation while some units are beyond repair, especially in low and moderate income, CDBG-eligible areas. For the purpose of this document, units are considered to be in “standard condition” when the unit is in compliance with the local building code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

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- Given the age of housing stock within the City and the recent contamination issues in the former West Calumet Housing complex, there is concern about lead-based paint within homes in the City.

Based on a comparison between the 2009 and 2020 population, the City of East Chicago had a 4% decrease in total population but a 5% increase in the number of households. While Lake County as a whole has gained population recently, the City has experienced consistent population loss since its peak in 1960.

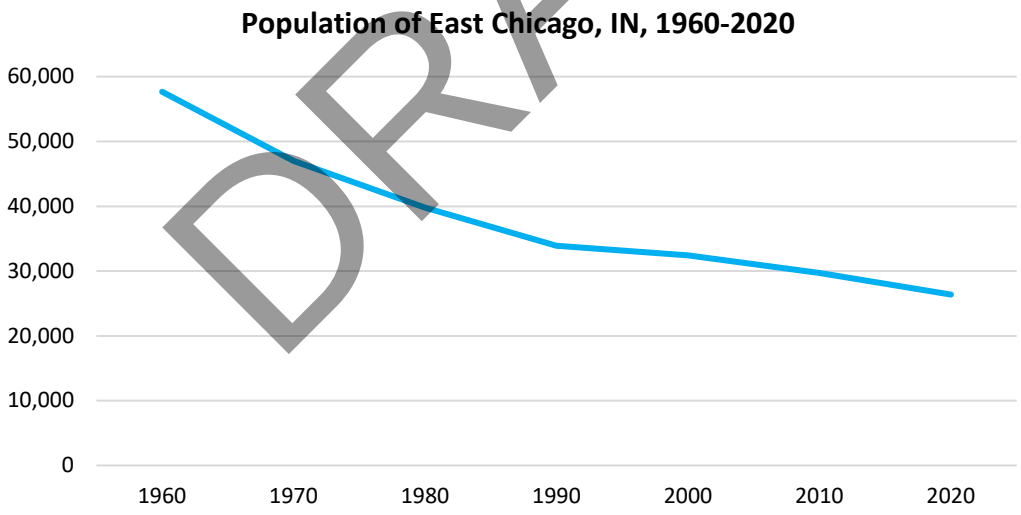
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	29,180	28,045	-4%
Households	10,105	10,645	5%
Median Income	$26,486.00	$35,396.00	34%

2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

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City of East Chicago Population Trends

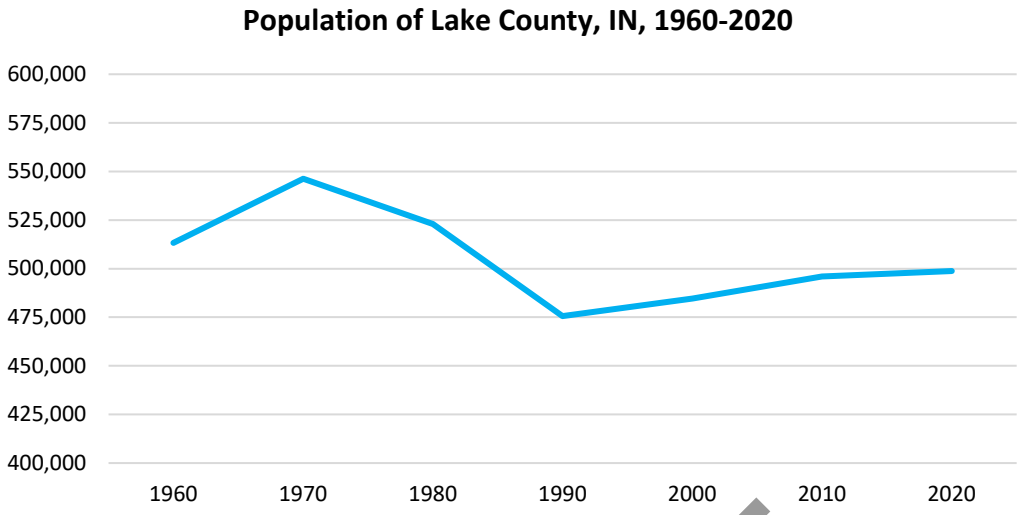
- At the time of the 2020 Census, the City's population was 26,370.
- In the 2010 Census the population of East Chicago was 29,698, a loss of 11.2% over the decade.
- The City's population peaked at 57,669 in the 1960 Census, losing 54.2% of its population over the last 60 years. This is largely due to the decline in the City's economic base of manufacturing and the movement of families to newer suburban communities south and east of the City.



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

Lake County Population Trends

- Lake County has experienced a thirty-year population increase after losing 70,000 people from its 1970 peak population of 546,253. According to the US Census, the County population rose from 496,005 in 2010 to 498,700 in 2020.



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

Number of Households by Type and HUD Area Median Family Income

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	845	615	870	1,585	1,175
Large Family Households	405	280	300	445	325
Non-Family Non-Elderly Households	920	435	670	585	540
Household contains at least one person 62-74 years of age	514	310	600	809	605
Household contains at least one person aged 75 or older	220	355	335	398	323
Households with one or more children aged 6 or younger	963	430	395	388	274

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

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Households by Income Key Points

- 58% of all households are families. The most common type of household is small families (those with 4 or less members). By comparison, 65.2% of Lake County's households are families.
- 2,233 of the 10,645 households (21.0%) have at least one person between 62 and 74 years of age (but no one age 75 or over), and 1,308 (12.3%) have at least one person age 75 or over. Of these 3,541 households with an elderly member, 55.8% are considered low or moderate income. However, elderly households account for a relatively larger share (31.4%) of over-income households (80% AMI or higher).
- 23.0% of households have a child under the age of 6. These families are more heavily represented in the low- and moderate-income groups. A plurality (39.3%) of these families are considered extremely low income (less than 30% AMI) while another 33.7% are below 80% of

AMI. Only 6.2% of over-income households have young children. Median income is the income level at which half of the households in the City earn more and half of the households earn less.

- Median income rose by 34 percent from 2009 to 2020. The 2020 median income is estimated to be $35,396.
- Based on the 2016-2020 American Community Survey (the most recent total LMI Data available) 67.6% of total households qualify as low or moderate income (less than 80% of AMI), meaning they are eligible to receive services and assistance through programs funded through this Consolidated Plan. By comparison, 42.6% of Lake County households qualify as low or moderate income.

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	70	10	0	145	4	0	0	0	4
Severely Overcrowded: >1.51 people per room (and none of the above problems)	0	25	10	20	55	15	0	0	0	15
Overcrowded: >1-1.5 people per room (and none of the above problems)	130	40	35	0	205	0	15	40	0	55
Housing cost burden greater than 50% of income (and none of the above problems)	900	55	0	0	955	275	65	10	0	350
Housing cost burden >30% to 50% of income (and none of the above problems)	500	610	120	0	1,230	70	100	195	10	375
Cost burden not computed (and none of the above problems)	330	0	0	0	330	60	0	0	0	60

Table 6 – Housing Problems Table

Data Source: 2016-2020 CHAS

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Housing Problems Key Points

- As of 2020, 36.7% (3,909) of the estimated 10,640 households in East Chicago have one of the listed housing problems. This rises to 43.8% (2,620) of the estimated 5,980 renter-occupied households.
- Cost burden is the most common problem in the City. 2,930 households had a cost burden, meaning more than 30% of income went toward housing costs. 589 households had a different housing problem (overcrowded or lacking complete plumbing or kitchens), and 390 households had no or negative income (the cost burden was not computed).
- 16.0% (955) of all renter-occupied households and 7.5% (350) of all owner-occupied households in the City are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay rent or homeowner expenses.

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2. Severe Housing Problems (Households with one or more of the following problems: Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,095	185	55	20	1,355	285	100	50	0	435
Having none of four housing problems	1,295	1,040	1,345	260	3,940	210	590	1,175	430	2,405
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data Source: 2016-2020 CHAS

Housing Problems Key Points

- Of the 10,640 households in the City, 17.8% have at least one of the four severe housing problems. For renter-occupied households in the City, this figure rises to 30%. As these numbers are from 2020 and rent costs have ballooned in the last four years, it's very likely that more households are experiencing one of the severe housing problems.
- Of the four severe housing problems, cost burden is the most common problem. 24.9% of owners (707 households) had a cost burden, meaning more than 30% of income went toward housing costs.
- Of the owners with a cost burden, the majority of them (68.5%) had households below 50% of the area median income. Relative to renter households, owners in the upper-income groups were more likely to have a cost burden.
- 10.9% of all owners (510 households) are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay their mortgage.

3. Cost Burden: Greater than 30% to 50% of median household income;

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	485	270	25	780	50	25	80	155
Large Related	245	120	0	365	30	25	10	65
Elderly	350	85	10	445	175	84	84	343
Other	495	225	85	805	90	29	25	144
Total need by income	1,575	700	120	2,395	345	163	199	707

Table 8 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Severe Cost Burden: Greater than 50% median household income

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	10	10	35	15	0	50
Large Related	0	0	0	0	30	0	0	30
Elderly	140	15	0	155	125	44	10	179
Other	0	235	35	270	90	0	0	90
Total need by income	140	250	45	435	280	59	10	349

Table 9 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Cost Burden Key Points

- Renters are 3.5 times more likely to be cost burdened than homeowners in the >30-50% range; they are 3 times as likely to be cost burdened in the >50% household income range.
  - Of renter-occupied households cost burdened between 30% and 50% of household income, Other Household Types account for the largest number with 535 households and 39.9% of renters so burdened.
  - Small Family renter-occupied households are the most likely to be cost burdened over 50% of their household income, making up 43.6% (460) of cost-burdened renters in this income range.
- Across the board, elderly family households are the least cost-burdened; elderly non-family households have higher rates of cost burden.
- Of all 3,130 cost-burdened households, 88.1% make less than 50% of the area median income. In the greater than 50% cost burden range, 99.3% of all households and a full 100% of renter-occupied households make less than 50% of the area median income.

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5. Overcrowding: greater than 1 but less than or equal to 1.5 persons per room

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	55	35	20	240	0	30	40	0	70
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	130	65	45	20	260	0	30	40	0	70

Table 10 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 11 – Crowding Information – 2/2

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Describe the number and type of single person households in need of housing assistance.

In the tables above, single-person non-elderly households are included in the "Other Households" category. A total of 805 "Other" low- and moderate-income renters experience a cost burden, while 144 low- and moderate-income owners experience a cost burden. Of those, 270 renters and 90 owners have a severe housing problem where more than half of their income is used for housing. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

According to the 2018-2022 ACS data, there were 10,147 households in the City of East Chicago. Of those households, 36.6% are single person households and approximately 35.8% of those persons living alone, fall within the 65 and older age bracket. These seniors, which most likely have or will need shortly, special accommodations above and beyond the needs of younger single person households. Special consideration should be given in terms of housing and services for seniors, based on the large percentage of seniors living alone.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The CHAS data set does not provide estimates for the numbers of disabled persons with housing problems, and does not estimate the population of victims of domestic violence at all. However, it is safe to assume that these sub-populations will experience housing problems to a greater degree than the population in general. Persons with disabilities have more limited options when choosing housing. Both populations also have obstacles in obtaining employment to pay for housing costs.

The following types of disabilities have been identified in the City of East Chicago's population: hearing difficulty, 2.82%; vision difficulty, 4.28%; cognitive difficulty, 7.47%; ambulatory difficulty, 8.22%; self-care difficulty, 2.62%; and 5.66% an independent living difficulty.

Disability

Based on the 2018-2022 ACS estimates, 4,360 residents of East Chicago have a disability (16.6% of the population). This percentage is higher relative to Lake County (13.8%) and the State of Indiana (14.2%). The majority of East Chicago residents (55.3%) with a disability are working age, roughly one third (36.7%) are over the age of 65, and the remainder (7.9%) are children. Of those with disabilities, 687 persons have a self-care difficulty, meaning that they have difficulty bathing or dressing. 1,488 persons have an independent living difficulty meaning they have difficulty running errands alone.

Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic

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violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime.

The City of East Chicago is served by Haven House, a non-profit organization that offers shelter and services to these at-risk populations. The City consulted with Haven House to determine the level of need for housing and services for victims of domestic violence. Haven House cited a consistent need for shelter for domestic violence victims and cited lack of shelter capacity as an issue.

According to the most recent Point in Time Homeless count, there were 25 homeless persons who identified themselves as victims of domestic violence. This figure is slightly higher than the 2022 total of 23. However, this number represents the count of homeless domestic violence victims on a single day and does not fully reflect current trends. The number also does not reflect persons who are temporarily staying at families or friends (couch surfing) or at hotels and motels. It was noted during the consultation interviews that since the Covid-19 pandemic, domestic violence has become more prevalent in the community in ways that are not reflected in official counts.

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What are the most common housing problems?

The largest housing problems in the City of East Chicago are lack of affordable housing and housing affordability.

Among the HUD-defined housing problems, cost burden is the most common issue, especially for low income renters. When comparing renter and owner needs, there are more than three times as many renters with cost burdens than owners. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.

Over and above the three HUD-defined housing problems, two housing problems stand out. The age of housing stock within the City has led to a number of units with deferred maintenance and are considered to be in "substandard condition". Deferred maintenance, especially on critical items like roofs, can lead to additional problems such as mold and water damage. The second housing problem is the lack of financial literacy and the inability to save for down payments for a home purchase. Median housing prices within the City are affordable to a broad range of potential low- and moderate-income buyers. However, many of these buyers face obstacles in regard to saving for down payment and obtaining financing due to poor credit history.

Are any populations/household types more affected than others by these problems?

As mentioned above, renters are more likely to incur cost burdens than homeowners. When comparing renter and owner needs, there are more than three times as many renters with cost burdens than owners. Within the subset of owners, elderly homeowners have a large number of households with cost burdens. It is also expected that these elderly homeowners, who in many cases live on a fixed salary, cannot afford to make necessary repairs on their home or make necessary accessibility improvements to age in place.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

At-Risk Families and Individuals

Households must be able to find employment that pays more than the minimum wage. A person working full-time at minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study conducted by MIT (source: http://livingwage.mit.edu/states/18) an annual living wage for a single member household in Indiana is $42,515 ($20.44/hour) and a single parent is $74,194 ($35.67/hour). According to www.rentometer.com, The median contract rent of 1-bedroom properties advertised during the planning process was $890. For this contract rent to be affordable, a household would need an annual income of $35,600 ($18.94/hour) or work an average of 94 hours per week at minimum wage.

Formerly Homeless Families

Formerly homeless families who have been re-housed are at risk of a return to homelessness when the underlying conditions of homelessness are not adequately addressed. These include mental illness and substance abuse which are often contributing factors to chronic homelessness. Families and households that experience homelessness due to an interruption of income (loss of employment, reduction of hours, or missed work due to illness) or an unexpected expense (car repair) often only need a small amount of financial assistance to avoid homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

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Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The main housing-related causes of homelessness within East Chicago are severe housing cost burdens. A household is considered to have a severe cost burden when more than 50% of the household income is used for housing costs, including utilities. In conversations with non-profits in the area who provide homeless prevention services, the elderly living on fixed incomes when combined with increased rents has lead to more elderly becoming at risk of becoming homeless. Also, when a household is using such a large portion of income for housing, any reduction in income or unexpected cost can result in the inability to pay for housing. Common causes cited by clients include temporary illnesses that lead to unpaid time off of work and car repairs. Given the limited availability of public transportation, clients must prioritize car repairs in order to get to work.

Discussion

Not Applicable.

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if Hispanic residents make up 40% of the City's households but make up 50% or more of households with one or more housing problems, then Hispanic households in the jurisdiction have a disproportionate housing need.

The following tables provides disproportionate need by income level and race

The following table provides disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

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	Has 1 or more of 4 housing problems		Has no housing problems OR cost not computed, no other housing problems		Total	
Entire Jurisdiction	**1,890**	**17.75%**	**8,755**	**82.25%**	**10,645**	**100.00%**
<30% of AMI	1,380	12.96%	1,505	14.14%	2,885	27.10%
30% to 50% AMI	285	2.68%	1,630	15.31%	1,915	17.99%
>50% to 80% AMI	105	0.99%	2,520	23.67%	2,625	24.66%
>80% to 100% AMI	20	0.19%	690	6.48%	710	6.67%
>100% AMI	110	1.03%	2,410	22.64%	2,520	23.67%
White alone	**159**	**19.18%**	**670**	**80.82%**	**829**	**7.79%**
<30% of AMI	115	13.87%	50	6.03%	165	19.90%
30% to 50% AMI	40	4.83%	140	16.89%	180	21.71%
>50% to 80% AMI	0	0.00%	190	22.92%	190	22.92%
>80% to 100% AMI	0	0.00%	130	15.68%	130	15.68%
>100% AMI	4	0.48%	160	19.30%	164	19.78%
Black or African American alone	**889**	**20.47%**	**3,455**	**79.53%**	**4,344**	**40.81%**
<30% of AMI	705	16.23%	1,085	24.98%	1,790	41.21%
30% to 50% AMI	125	2.88%	820	18.88%	945	21.75%
>50% to 80% AMI	35	0.81%	715	16.46%	750	17.27%
>80% to 100% AMI	20	0.46%	220	5.06%	240	5.52%
>100% AMI	4	0.09%	615	14.16%	619	14.25%

Asian alone	**0**	**0.00%**	**20**	**100.00%**	**20**	**0.19%**
<30% of AMI	0	0.00%	20	100.00%	20	100.00%
30% to 50% AMI	0	0.00%	0	0.00%	0	0.00%
>50% to 80% AMI	0	0.00%	0	0.00%	0	0.00%
>80% to 100% AMI	0	0.00%	0	0.00%	0	0.00%
>100% AMI	0	0.00%	0	0.00%	0	0.00%
Pacific Islander alone	**0**	**0.00%**	**4**	**100.00%**	**4**	**0.04%**
<30% of AMI	0	0.00%	0	0.00%	0	0.00%
30% to 50% AMI	0	0.00%	0	0.00%	0	0.00%
>50% to 80% AMI	0	0.00%	0	0.00%	0	0.00%
>80% to 100% AMI	0	0.00%	0	0.00%	0	0.00%
>100% AMI	0	0.00%	4	100.00%	4	100.00%
Hispanic, any race	**835**	**15.43%**	**4,575**	**84.57%**	**5,410**	**50.82%**
<30% of AMI	545	10.07%	350	6.47%	895	16.54%
30% to 50% AMI	120	2.22%	670	12.38%	790	14.60%
>50% to 80% AMI	70	1.29%	1,590	29.39%	1,660	30.68%
>80% to 100% AMI	0	0.00%	340	6.28%	340	6.28%
>100% AMI	100	1.85%	1,625	30.04%	1,725	31.89%
Note: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%						

Source: 2016-2020 ACS via CHAS

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0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,785	635	535
White	170	55	15
Black / African American	785	345	379
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic of any race	815	235	140

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

60.4% of all extremely-low income households (those earning less than 30% of the area median income) have housing problems. To be considered to have a disproportionately greater need, more than 90% of the households of race or ethnicity would need to have a housing problem. At this income level, none of the racial or ethnic groups in the City of East Chicago have a disproportionate housing need.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,380	750	0
White	95	100	0
Black / African American	565	275	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	720	360	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

Within the jurisdiction, 64.8% of households with incomes between 30 and 50% of the median income are considered to have a housing problem. 52.2% of households at this income level with one or more housing problems are Hispanic, which is slightly higher than the proportion of Hispanic households in East Chicago.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	1,375	0
White	20	160	0
Black / African American	165	435	0
Asian	0	0	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	765	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

Within the jurisdiction as a whole, 25.7% of households with incomes between 50 and 80% of the median are considered to have a housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 60.0% of those with housing problems at this income level in comparison to only making up 42.9% of households.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	95	795	0
White	0	145	0
Black / African American	25	315	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	335	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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Key Points

Within the jurisdiction as a whole, only 10.7% of households with incomes between 80 and 100% of the median are considered to have a housing problem. At this income level, Hispanic households have a significant disproportionate housing need, making up 73.7% of those with housing problems at this income level in comparison to only making up 42.9% of households.

Discussion

Hispanic households with incomes at 50%-100% of the area median income have a disproportionate housing need. Those are the only categories in which households of a certain race or ethnicity has a disproportionate housing need with a greater than 10% difference between the racial makeup of the city and the racial makeup of those with housing problems.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the proportion of that racial or ethnic group in the jurisdiction. For example, if Hispanic residents make up 40% of the City's households but make up 50% or more of households with one or more housing problems, then Hispanic households in the jurisdiction have a disproportionate housing need.

The following tables provides disproportionate need by income level and race

The following table provides disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding by having more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance.

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0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,395	1,030	535
White	120	105	15
Black / African American	580	550	379
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	675	380	140

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

47.1% of all extremely-low income households (those earning less than 30% of the area median income) have a severe housing problem. Because none of the racial groups at this income level have a higher than ten percentage point difference from their overall proportion of East Chicago households, none of the racial groups have a disproportionate need at this income level.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	450	1,675	0
White	40	155	0
Black / African American	145	695	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	265	815	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, 21.2% of households with incomes between 30 and 50% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 58.9% of those with housing problems at this income level in comparison to only making up 42.9% of households.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,740	0
White	10	175	0
Black / African American	35	565	0
Asian	0	0	0

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Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	980	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, only 5.7% of households with incomes between 50 and 80% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 57.1% of those with housing problems at this income level in comparison to only making up 42.9% of households.

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80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	815	0
White	0	145	0
Black / African American	14	325	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	340	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, 8.4% of households with incomes between 80 and 100% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 86.7% of those with housing problems at this income level in comparison to only making up 42.9% of households.

Discussion

Hispanic households with incomes at 30%-100% of the area median income have a disproportionate housing need in each of the respective income groups. Those are the only categories in which households of a certain race or ethnicity has a disproportionate housing need with a greater than 10% difference between the racial makeup of the city and the racial makeup of those with housing problems.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the proportion of that racial or ethnic group in the jurisdiction.

The following tables provide disproportionate need by income level and level of cost burden. If a household's housing cost is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,190	1,830	1,640	595
White	650	140	130	15
Black / African American	2,085	785	685	404
Asian	0	0	0	0
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	0	0	0
Hispanic	3,425	900	805	175

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

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Discussion:

For the jurisdiction as a whole, 17.8% of households have a cost burden (30-50% of income goes toward housing costs) and 16.0% have a severe cost burden (more than 50% of income goes toward housing costs). The two largest racial/ethnic categories within the City (Hispanic and African American) both have a slightly higher proportion of households with both non-severe and severe housing cost burdens but not higher than 10% of their respective proportions of the City's population. While it does not deal specifically with cost burdens, African American households do have a disproportionate housing need for those with no or negative income, making up 67.9% of households in that category while only making up 37% of households in East Chicago.

Cost burden is the most common issue, especially for low-income renters. When comparing renter and owner needs, there are nearly 3 times as many renters as homeowners with cost burdens. For renters

who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.

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NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The disproportionately greater needs identified in the previous pages were Low-income (30-50% AMI) Hispanic households, 50-80% AMI Hispanic households, 80-100% AMI Hispanic Households, and African American households with no or negative income.

If they have needs not identified above, what are those needs?

Not applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While none of the racial or ethnic categories had disproportionately greater needs, there are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, especially Census Block Group 301-01 (88.4% African American) and 310-01 (84.8% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including 304-01 (94.1%), and 306-04 (75.5%), and 309-03 (75.5%). White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 28 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

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NA-35 Public Housing – 91.205(b)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. It is important for the City and PHAs to coordinate their strategies and approaches to assisted housing. The City consulted with the Housing Authority of East Chicago and used the HUD-provided data to assess the need of public housing residents and housing voucher holders.

The City of East Chicago and the East Chicago Housing Authority both receive HUD funding and other federal resources, but their funding is separate. Public Housing agencies, including the City's, receive HUD funds that are not included in this plan. PHAs receive an annual allocation from the Capital Fund for capital and management activities, including modernization and development of new public housing. They can also apply for additional financing through programs such as the Rental Assistance Demonstration (RAD) Program. RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock.

HUD also provides funding to the housing authority to administer a housing choice voucher program (formerly Section 8). This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	55	668	466	0	466	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	4,622	9,552	10,768	0	10,768	0	0
Average length of stay	0	1	6	7	0	7	0	0
Average Household size	0	2	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	161	61	0	61	0	0
# of Disabled Families	0	3	127	101	0	101	0	0
# of Families requesting accessibility features	0	55	668	466	0	466	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 204 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Race and Ethnicity of Residents

Program Type									
Race/Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	5	182	111	0	111	0	0	0
Black/African American	0	50	486	354	0	354	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	153	113	0	113	0	0	0
Not Hispanic	0	53	515	353	0	353	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The ECHA uses a site-based wait list for all of its public housing sites. All waiting lists are currently closed. The number of people on the waiting list for each site are as follows:

- James Hunter Building - 33
- Scattered Sites - 316
- Columbus Drive -
- Roses of Sharon -

Households may choose their site when applying for admission to public housing at ECHA Central Office, or online when the waiting list is opened.

Several of the Housing Authority developments need modernization and/or redevelopment. The James Hunter Building, the site for ECHA's senior housing units, has a need for new windows and other rehabilitations. Among all properties, there is a noted need for weatherization activities, new roofing, sidewalks, plumbing, and adjustments for safety and code standards.

With the City's aging in place population, ECHA has a need for new accommodations for elderly or disabled residents. Ranch-style single-floor units are especially desired for elderly residents or residents with disabilities, as they do not require going up and down stairs to move around in the apartment.

Given the currently closed waiting list and the stable occupancy rates, there is a need for more housing units. ECHA will complete construction of the Lake Shore Manor community, which will add 206 new LIHTC units.

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How do these needs compare to the housing needs of the population at large

Public housing residents have a relatively high level of need to the population at large but are comparable to other low- and moderate-income residents within the City. Public Housing residents, much like other low- and moderate-income residents, need economic opportunities and job training to increase their earning power, self-sufficiency, and housing stability. In terms of priority relative to the community development and affordable housing needs of unassisted households, public housing residents may be given a lower priority given the amount of resources currently available to the PHA.

Discussion

No additional discussion.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City reviewed and analyzed information provided by the Indiana Housing & Community Development Authority (IHCDA) Balance of State Continuum of Care (CoC) and consulted with numerous homeless service providers to conduct the homeless needs assessment. The CoC is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Indiana outside of Indianapolis and St Joseph. Lake County is considered Region 1a of the CoC. This section includes information on the number, type, and nature of homelessness within Region 1a (Lake County).

The IHCDA conducts an annual survey of the homeless population called a Point in Time Count (PIT) for the CoC, and this survey is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

There are families that are missed by the count but who would normally be considered homeless. For example, families that are temporarily "doubled-up" with friends or family are not considered homeless under HUD's definition. In addition to the homeless, this section includes an assessment of those at risk of homelessness, including households that face immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur. The following populations have been identified as at-risk of homelessness: domestic violence victims, at-risk youth, persons with mental illness, persons with alcohol and substance abuse problems, and persons with health problems.

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If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

CHRONIC HOMELESS:

Of the 161 total homeless persons included in the PIT count in Lake County, 19 were considered chronically homeless individuals. None of these individuals were unsheltered.

FAMILIES WITH CHILDREN:

Of the 161 total homeless persons included in the PIT count, 77 were in families with at least one adult and one child. Two family households with children (eight people total) were unsheltered.

UNACCOMPANIED YOUTH:

There were three unaccompanied youth. None of these individuals were unsheltered.

VETERANS:

There were 17 homeless veterans reported on the night of the PIT count. Only one was unsheltered.

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	29	17
Black or African American	81	15
Asian	0	1
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Multiple Races	4	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	6	7
Not Hispanic	107	28

Alternate Data Source Name:
CoC 2023 Point in Time County

Data Source Comments: Data includes households with and without children. Race and ethnicity was not collected for all persons.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

One of the best indicators for the number of families with children who need housing assistance is the number of children living below the poverty line. Federal poverty guidelines for 2024 are $20,400 for a two-person household and $25,820 for a three-person household. Without some type of housing assistance, incomes below either of these thresholds would place a severe cost burden upon the household. According to the 2018-2022 ACS, table S1701, the number of City residents in poverty is 7,067, 27.0% of the City's estimated population of 26,173. This percent is more than double the rate for Indiana (12.6%) and almost double the rate for Lake County (14.4%). The number of children under the age of 18 in poverty is 2,672, which represents 40.7% of all children within the City.

According to table S2101 in the same American Community Survey, 673 City residents are veterans. Of those, 137 (20.6%) have a yearly income below the poverty level. In addition, of the 673 veterans there are 193 (29.1%) with a disability of some kind, which may mean they require some form of supportive or accessible housing or have limitations on employment.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While the race and ethnic data from the PIT count is incomplete, a disproportionate share of the homeless are African American. 59.6% of all homeless identified as African American, while only 23.1% of the county population is African American (the county population is used as the CoC covers all of Lake County). 8.1%

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of the homeless population identified as Hispanic which is lower than the overall Hispanic population of the county (20.9%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the PIT Count, 26.7% of the homeless population was unsheltered. However, it is assumed that a large portion of the unsheltered population was not found during the PIT count. The geographic area of the county is quite large relative to the number of volunteers able to participate in the PIT count. There are also a large number of remote areas and vacant buildings within the CoC area. It is not possible to include a survey of all of the areas. It should also be noted that the PIT count does not include anyone who does not meet the HUD definition of homeless. This would include persons temporarily staying with friends and family and those staying in hotels and motels.

Discussion:

Not Applicable.

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NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes:

- the elderly and frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with alcohol or other drug addiction, and
- persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

According to the 2016-2020 CHAS data table 7, there are 2,690 households with at least one elderly person (age 65 or over). This accounts for 25.3% of all households in the City. Of these households, 2,080 (77.3%) are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using ACS data as a basis, this would mean there are approximately 647 frail elderly households within the City.

Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

It is difficult to generalize the level of need for persons with disabilities. The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of low-cost, frequent, and accessible transportation options within the County and City.

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While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similarly to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The following needs were determined through consultations with local service providers.

Elderly/Frail Elderly:

Many elderly persons prefer to remain in their current homes as they age. As a result, there is a need to help them maintain an independent, to semi-independent lifestyle, with access to recreational, medical, and social service resources. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs. A large number of senior households on fixed incomes do not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible.

Persons with Physical/Developmental Disability:

The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options.

Other Special Needs Populations:

The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living, ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this

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population, permanent supportive housing (PSH) is the only viable long-term housing option as the client is not able to sustain independent living.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the State Department of Health, there was a total of 1,288 persons living with HIV/AIDS in Lake County as of December 31, 2022. This ranked the area second most prevalent behind the Indianapolis metro area. There were 45 new cases in the county in 2018. New cases of both HIV and AIDS include sexual intercourse as the most common mode of transmission/risk factor, accounting for roughly half of all new cases. In regard to race, 59.2% of cases were African American and 23.0% were White.

Discussion:

Not Applicable.

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NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

From the community development perspective, public facilities include but are not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers.

How were these needs determined?

All public facility needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public facilities is determined to be a medium priority. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

Describe the jurisdiction's need for Public Improvements:

From the community development perspective, public improvements include a variety of needs, including but not limited to Street and Sidewalks, Parking, Water/Sewer, and Flood Drainage. In the older neighborhoods throughout the City, there will be a continuous need for street and streetscape improvements. The City has recently made large investments in public improvements, including improvements to neighborhood streets, wastewater treatment, water lines, fire equipment, and broadband infrastructure. Given the age of the City and its infrastructure, there will always be an on-going need to address aging infrastructure.

How were these needs determined?

All public facility needs were determined through consultations with City Departments and neighborhood service organizations. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

Describe the jurisdiction's need for Public Services:

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, childcare, health, drug abuse,

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education, fair housing counseling, and recreation. The City has identified a high level of need for youth, elderly, job training, financial literacy, and housing counseling.

How were these needs determined?

All public service needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public services is determined to be a high priority. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

HUD requires the City to analyze current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

In regard to housing market conditions, the City has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the City. For the regional market analysis, the City relied heavily on HUD's Comprehensive Housing Market Analysis. For the market within the City, data sources included the Greater Northwest Indiana Association of REALTORS (GNIAR) and other trade organizations, consultations, and informal reviews of housing listings.

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The population of Lake County, Indiana increased by 1.8% between 2017 and 2022, according to the 2018-2022 ACS table CP02.

The population of the four-county Gary Housing Market Area (HMA) increased from 703,589 to 717,911 between 2017 and 2022, a gain of 2.0% or approximately 0.4% yearly. While Lake County added the most people, nearly 10,000, the highest percentage gain was the 3.6% population increase in Porter County; both Jasper and Newton Counties lost population. Since 2018, the HUD Comprehensive Housing Market Analysis has recorded a steady net migration into the Gary HMA, though the net natural change due to resident births & deaths is relatively small. When viewing data for Northwest Indiana, the following trends emerge:

- Overall, the population of Northwest Indiana has grown from 660,348 in 2010 to 722,200 in 2023. This represents an increase of 9 percent.
- The three cities located in the northern portion of Lake County, Hammond, East Chicago, and Gary, all experienced population loss over the period between 2017 and 2022. Taken together, these three HUD entitlement communities form the "Central" portion of the Gary-Hammond PMSA. Gary lost 10.7% of its population and East Chicago lost 8.2%, but Hammond only lost 0.6%. Taken together, these three cities lost 6.0% of their population or 11,082 residents. By

comparison, the areas outside these three cities added 25,404 residents, an increase of 4.9% over the same period of time.

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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City's housing stock is balanced in terms of multi-family and single-family homes. Only 42% of units are single-family detached structures, but when figuring in single-family attached structures, half of all housing units in East Chicago are single-family units. Small multi-family structures, including 2-to-4 unit multifamily structures (26%) and 5-to-19 unit multifamily structures (17%), account for most of the remaining housing stock. Large multifamily structures with 20 or more units only account for 6.5% of stock and only an estimated 0.3% of housing units were manufactured "mobile" homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,785	42%
1-unit, attached structure	1,250	9%
2-4 units	3,605	26%
5-19 units	2,225	16%
20 or more units	830	6%
Mobile Home, boat, RV, van, etc	85	1%
Total	***13,780***	***100%***

Table 21 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	1%	175	3%
1 bedroom	125	3%	1,590	27%
2 bedrooms	925	20%	2,220	37%
3 or more bedrooms	3,575	77%	1,995	33%
Total	***4,660***	***101%***	***5,980***	***100%***

Table 22 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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Does the availability of housing units meet the needs of the population?

The quantity of housing stock within the City currently does not meet the needs of the existing population. Much of the housing stock is not affordable for many City residents, as evidenced by the high proportion of cost burdened households. Many existing units within the City are also in substandard condition.

Describe the need for specific types of housing:

Current market demand for owner units in standard condition is strong. Most of the development recorded by the Census is occurring in new subdivisions that do not face the same limitations that potential in-fill housing is subject to within the City. While low-cost affordable rental units will always be in need, the feasibility of developing large amounts of subsidized rental units within small, confined geographies is questionable.

Discussion

No additional discussion.

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MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing demand is directly related to the local economy and the perceived quality of life of the community. The primary indicators for demand for owner-occupied housing are the number of sales and change in sales price.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	77,600	73,100	(6%)
Median Contract Rent	532	511	(4%)

Table 23 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	3,095	51.8%
$500-999	2,840	47.5%
$1,000-1,499	45	0.8%
$1,500-1,999	0	0.0%
$2,000 or more	0	0.0%
Total	***5,980***	***100.0%***

Table 24 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,455	No Data
50% HAMFI	3,230	1,150
80% HAMFI	5,165	2,375
100% HAMFI	No Data	2,880
Total	***9,850***	***6,405***

Table 25 – Housing Affordability

Data Source: 2016-2020 CHAS

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Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	677	815	1,000	1,227	1,361
High HOME Rent	590	751	919	1,164	1,285
Low HOME Rent	590	683	820	946	1,056

Table 26 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Rent Limits Discussion

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden without some type of subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Since the High HOME limit is based on the FMR, this indicates the market unit is affordable to a household at 65% AMI.

HUD recently began using “Small Area Fair Market Rents” based on zip code-level data for the Housing Voucher Programs. Using fair market rents specific to zip codes provides tenants with greater ability to move into neighborhoods with better access to jobs, public transportation, and good schools. They also indicate disparities in rents charged throughout a housing market. The small area fair market rents for East Chicago are listed below. Of the 33 zip code-level FMRs within the metro area, the rents in East Chicago are among the lowest. In most cases, especially for 46312, the zip code limits are much lower than the metro limits. For example, the average FMR for a two bedroom was $1,254. By comparison, the FMR for a two-bedroom unit in East Chicago is only $990.

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ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
46303	$890	$1,050	$1,280	$1,570	$1,710
46307	$1,000	$1,190	$1,450	$1,780	$1,930
46308	$870	$1,020	$1,250	$1,530	$1,670
46311	$1,120	$1,320	$1,610	$1,980	$2,150
46312	$690	$810	$990	$1,220	$1,320
46319	$860	$1,020	$1,240	$1,520	$1,650
46320	$720	$850	$1,040	$1,280	$1,390
46321	$1,060	$1,250	$1,530	$1,880	$2,040
46322	$1,030	$1,220	$1,490	$1,830	$1,990
46323	$940	$1,110	$1,360	$1,670	$1,810
46324	$910	$1,080	$1,320	$1,620	$1,760
46325	$870	$1,020	$1,250	$1,530	$1,670
46327	$840	$990	$1,210	$1,490	$1,610
46341	$730	$860	$1,050	$1,290	$1,400
46342	$890	$1,050	$1,280	$1,570	$1,710
46355	$870	$1,020	$1,250	$1,530	$1,670
46356	$1,030	$1,210	$1,480	$1,820	$1,970
46373	$820	$970	$1,180	$1,450	$1,570
46375	$980	$1,150	$1,410	$1,730	$1,880
46376	$810	$960	$1,170	$1,440	$1,560
46377	$1,010	$1,170	$1,440	$1,780	$1,920
46394	$780	$930	$1,130	$1,390	$1,510
46401	$870	$1,020	$1,250	$1,530	$1,670
46402	$700	$830	$1,010	$1,240	$1,350
46403	$760	$900	$1,100	$1,350	$1,470
46404	$810	$960	$1,170	$1,440	$1,560

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ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
46405	$890	$1,060	$1,290	$1,580	$1,720
46406	$780	$920	$1,120	$1,370	$1,490
46407	$740	$880	$1,070	$1,310	$1,430
46408	$800	$940	$1,150	$1,410	$1,530
46409	$940	$1,110	$1,350	$1,660	$1,800
46410	$1,050	$1,240	$1,520	$1,870	$2,030
46411	$870	$1,020	$1,250	$1,530	$1,670

Data Source: HUD Small Area FMRs

Is there sufficient housing for households at all income levels?

As discussed above, the cost of housing within the City is some of the lowest within the housing market. With that said, a large number of rental households, especially those who are considered extremely low income, have a severe cost burden that places them at risk of homelessness.

How is affordability of housing likely to change considering changes to home values and/or rents?

The current sales market is strong with prices rising to reflect the limited amount of inventory. If demand continues to be strong, prices will rise, and the affordability of ownership will lessen for low and moderate income households. According to the recent market analysis performed by HUD for the Gary metro area, rental market conditions are balanced. There has been a rise in new rental units and the number of rental units permitted was the highest since 2016.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Asking rents within East Chicago are some of the lowest within the region. As the City pursues redevelopment, one strategy will be to attract a mix of incomes to ensure there is a balanced economic demographic within the City. As older housing stock is replaced with new housing units with better amenities, the City expects market demand, rents, and prices to increase.

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Discussion

Homeownership within the City is in reach for many low- and moderate-income residents. In May 2024, the median sales price for homes in East Chicago was $170,500 according to Redfin.com. Assuming an FHA 30 year mortgage with current interest rates, monthly housing costs would be approximately $1,364, which would be affordable to a household with an annual income of $54,560. Despite this, there are many obstacles to homeownership within the City including the ability to save for down payment and financial literacy.

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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, the vast majority of the conditions below are due to cost burden, which does not speak to the physical condition of the housing stock.

Definitions

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code and does not exhibit deferred maintenance or pose a threat to the health or safety of the occupants. Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	895	19%	2,400	40%
With two selected Conditions	0	0%	210	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,770	81%	3,370	56%
Total	***4,665***	***100%***	***5,980***	***100%***

Table 27 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	104	2%	205	3%
1980-1999	175	4%	550	9%
1950-1979	1,460	31%	2,190	37%
Before 1950	2,930	63%	3,035	51%
Total	***4,669***	***100%***	***5,980***	***100%***

Table 28 – Year Unit Built

Data Source: 2016-2020 CHAS

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Year Unit Built

The housing stock within the City continues to age as older units are not being replaced with newer units through in-fill development. Age of housing alone is not a determinant in the condition or value of housing. In fact, historic homes add value and character to the City's neighborhoods. However, housing more than 30 years old is more likely to have significant need of rehabilitation or repair. In addition, homes built before 1978 have the potential of containing lead-based paint (discussed below).

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,390	94%	5,225	87%
Housing Units build before 1980 with children present	333	7%	88	1%

Table 29 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Lead Paint Hazards

Indiana is a home rule state, where the local health departments have the public health authority. For the lead program, the county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. However, if the local health department needs assistance, the State Health Department can help with some of those services. Additionally, Medicaid children are required to be screened for lead poisoning. According to Indiana State Rules, confirmatory testing is initiated at a lead level of ≥3.5µg/dL.

Additionally, ISDH recommends local health departments do confirmatory testing at ≥5µg/dL. Therefore, for surveillance purposes and to understand lead poisoning we use both initial screenings and confirmed cases in our lead surveillance reporting and targeting. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. The Department conducts tests on an as-needed basis and as requested by the citizens or the school system.

Given the age of the housing stock within the City, lead paint poses a significant threat to families with children, especially in units with deferred maintenance that include cracked and peeling paint.

Need for Owner and Rental Rehabilitation

As described above, there is a significant level of need for both owner and rental rehabilitation within the City. The housing stock continues to age while most private investment for new housing development is located in the newer communities of the county. The relatively low cost of single-family housing stock within the City has attracted investors to hold single family units as rental properties. Investors are less

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likely than homeowners to make significant capital investment in the units. Low- and moderate-income buyers will have a relatively more difficult time competing with investors for properties in that they will often require more financing and may not be able to finance rehabilitation needed for “as-is” properties. Another significant factor in the need for rehabilitation is the percentage of owner units occupied by seniors living on fixed incomes.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Based on the overall age of housing stock, the percentage of units occupied by families with children, it is estimated that approximately 3,000 households are at risk of lead-based paint hazards.

Discussion

Not Applicable.

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MA-25 Public and Assisted Housing – 91.210(b)

Introduction

HUD requires the County to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. The City also reviewed the HUD-provided data to assess the need of public housing residents and housing voucher holders. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. While the City maintains some control over the Housing Authority through appointment and removal of the PHA's Board of Commissioners, the PHA is a separate and independent organization. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low-income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	54	806	636	0	636	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 30 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

- **James Hunter Building (AMP 1):** 109-unit senior development
- **Scattered Sites (AMP 4):** 92 units
- **Columbus Drive:** 17 units
- **Rose of Sharon:** 13 units

The physical inspection scoring below is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the importance and severity of the deficiency, the number of buildings and units inspected, the inspectable items actually present to be inspected and the relative weights between inspectable items and between inspectable areas.

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Public Housing Condition

Public Housing Development	Average Inspection Score
James Hunter Building	91
Scattered Sites	57
Columbus Drive	
Roses of Sharon	91

Table 312 - Public Housing Condition

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

As part of the planning process, the City evaluated the existing inventory of facilities, housing, and services that meet the needs of homeless persons. The following table is made up of data from the 2023 Indiana Balance of State Continuum of Care Region 1a Housing Inventory Count.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	96	0	0	137	0
Households with Only Adults	109	0	0	281	0
Chronically Homeless Households	0	0	0	182	0
Veterans	28	0	0	137	0
Unaccompanied Youth	20	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: CoC Inventory Data

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Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Mainstream services such as health care, mental health, and employment services are widely available throughout the City and also available to homeless persons. In some cases, the lack of transportation options for homeless persons will limit their access to these services. Other means-tested government programs, such as TANF, food stamps, Medicaid, and SSI are also accessible to both the general public and homeless persons. The CoC is working to ensure that all of its members use a common assessment for each consumer in the system which will help identify which programs each consumer may qualify for.

Health Care/Mental Health:

- St. Margaret Mercy Health
- Community HealthNet
- Catherine McAuley Clinic
- Regional Mental Health Center
- Adam Benjamin Clinic (VA)
- Catholic Family Services
- Northshore Health Center
- Southlake Community Mental Health

Social Security/TANF:

- Family & Social Services Administration East Chicago Office

Employment/Job Training:

- WorkOne

Child Care:

- Northwest Indiana Child Care Development Fund
- Head Start
- Women, Infants, and Children (WIC)

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List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless Prevention/Rehousing:

- North Township Trustees Office Assistance Programs
- CoC Rehousing
- City of Refuge
- Hammond and Gary Rehousing (not available to East Chicago residents)

Emergency Shelter/Transitional Shelter/Vouchers:

- Brother's Keeper
- Calumet Township Emergency Shelter
- Hammond City Rescue Mission
- Alternative House
- Rainbow-Ark Shelter
- Haven House DV
- Claude Street Shelter
- Sojourner Truth House
- Safe Haven
- Hammond City Rescue Mission
- Serenity House
- Grace Beyond Borders
- St. Joseph’s Carmelite Home

Permanent Supportive Housing:

- Aliveness Project
- Pathways
- VASH
- Midtown/SS Commons
- Phoenix Apartments
- SPC
- NWI Veterans
- Shelby Apartments
- Regional Mental Health Center

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides descriptions of the facilities and services available to persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS.

For persons with disabilities that require additional supportive services, there are a number of in-home supportive services, such as We Care From the Heart. In the past, the City has supported We Care From the Heart through its community development block grant funding.

Group homes that serve adults with disabilities are clustered in the southern communities of Lake County, although In-Pact manages one property within Hammond. A number of half-way houses for persons recovering from substance and alcohol abuse are also available throughout the County.

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Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly:

There is a large need for services that support an independent, to semi-independent lifestyle, that provides access to recreational, medical, and social service resources. The elderly in the very low- and low-income households are not likely to be able to afford substantial rehabilitation for their homes. Frail elderly households are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

Persons with Physical/Developmental Disability:

Preferred housing for the developmentally disabled provides for a housing choice and integrates the developmentally disabled into the community. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services.

Substance Abuse / Mental Illness:

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Continuum of Care has established discharge policies and procedures to assist persons leaving institutional care obtain supportive housing and avoid homelessness. Persons leaving hospitals and other residential living arrangements are at risk of homelessness. A statewide system of Community Health Workers from seven Federal Qualified Health Centers (FQHC) serves as the outreach teams into the health care system. The Community Health Workers identify appropriate hospital staff to identify homeless & at-risk person prior to discharge.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City plans to administer several programs that will benefit persons with special needs during the course of the Consolidated Plan. While some of these programs will exclusively serve persons with special needs, some of them are open to broader clientele, including Housing Rehabilitation and Public Services. Two specific public services to help populations with special needs in 2024 are We Care From the Heart and Meals on Wheels.

DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The City is concurrently developing a fair housing study with this Consolidated Plan.

DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of East Chicago is located in Lake County in northwest Indiana, within the Gary, Indiana Metropolitan Statistical Area (MSA). The City's location on the southern end of Lake Michigan in proximity to Chicago, Illinois, lent itself to becoming a railroad and steel town. East Chicago is bordered by Gary, Indiana to the east, and Hammond, Indiana to both the west and south. The City of East Chicago remains one of the most industrialized cities in the U.S., and it is home to the Indiana Harbor Facility, the largest steelmaking complex in the Country.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	26	32	0	0	0
Arts, Entertainment, Accommodations	1,524	2,321	17	15	-2
Construction	367	589	4	4	0
Education and Health Care Services	1,722	1,992	20	13	-7
Finance, Insurance, and Real Estate	335	146	4	1	-3
Information	77	5	1	0	-1
Manufacturing	1,186	7,605	13	50	36
Other Services	362	273	4	2	-2
Professional, Scientific, Management Services	319	102	4	1	-3
Public Administration	0	0	0	0	0
Retail Trade	1,040	385	12	3	-9
Transportation and Warehousing	488	340	6	2	-3
Wholesale Trade	373	623	4	4	0
Total	7,819	14,413	--	--	--

Table 32 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	11,549
Civilian Employed Population 16 years and over	10,580
Unemployment Rate	8.48
Unemployment Rate for Ages 16-24	14.41
Unemployment Rate for Ages 25-65	5.15

Table 33 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	1,225
Farming, fisheries and forestry occupations	330
Service	1,480
Sales and office	2,185
Construction, extraction, maintenance and repair	935
Production, transportation and material moving	1,015

Table 34 – Occupations by Sector

Data Source: 2016-2020 ACS

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Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,701	67%
30-59 Minutes	2,557	26%
60 or More Minutes	728	7%
Total	***9,986***	***100%***

Table 35 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,665	140	1,500

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	3,220	280	1,840
Some college or Associate's degree	2,750	255	970
Bachelor's degree or higher	1,245	50	155

Table 36 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	30	260	385	805	945
9th to 12th grade, no diploma	675	510	375	965	545
High school graduate, GED, or alternative	645	1,260	1,355	2,720	1,490
Some college, no degree	865	1,110	530	1,185	340
Associate's degree	30	175	525	455	305
Bachelor's degree	180	410	400	275	180
Graduate or professional degree	10	160	70	130	195

Table 37 - Educational Attainment by Age

Data Source: 2016-2020 ACS

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Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$28,967
High school graduate (includes equivalency)	$29,660
Some college or Associate's degree	$28,981
Bachelor's degree	$35,292
Graduate or professional degree	$41,914

Table 38 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Manufacturing remains the largest sector of the economy by a large margin. Of the 14,413 jobs within the City, 50% of them are in the manufacturing sector. The next largest sectors of employment are education

and health and arts/entertainment, which provide 1,992 and 2,321 jobs, respectively. These sectors are anchored by the schools, hospitals, and the casino.

Describe the workforce and infrastructure needs of the business community:

Given the continued importance of the manufacturing sector of City's economy, it is extremely important that the workforce is able to supply a qualified source of employees. As the overall economy shifts more to service-based economy, it is important that the workforce is able to support job growth in the high-paying fields of the service sector. The Comprehensive Economic Development Strategy for Northwest Indiana called for a focus to support top industry clusters, including:

1. Transportation, distribution and logistics;
2. Advanced manufacturing;
3. IT/technology; and
4. Professional and medical services

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

According to the Indiana Business Research Center Outlook for Northwest Indiana, the transition to a service-based economy is worrisome since most of the new jobs in the service sector are low-paying. This corresponds with the data presented by the Chicago Federal Reserve which showed that the affordability of rental housing in the area was worsening mostly due to falling wages as opposed to rising housing costs. There are a number of major developments occurring in the area that may help spur economic development and attract more business and residents to the local economy. The double tracking of train lines from Indiana cities into Chicago will allow for more capacity for Indiana residents to access the job market within downtown Chicago. This may attract more professional, white collar workers who are able to commute from the East Chicago station.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

It appears that skills and education of the present workforce generally correspond to employment opportunities. However, a large portion of the workforce does not possess any level of college education. The lack of a college degree significantly limits the types of employment opportunities available. In consultations with local service providers, soft skill training is often needed for persons seeking employment. Soft skills include workplace etiquette and interview skills.

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The workforce needs of the local region are coordinated through READY NWI, a regional grassroots effort led by the Center of Workforce Innovations (CWI), involving employers, K–12 educators, colleges, and workforce development professionals. Its purpose is to develop and maintain a pipeline of talent to support job creation and expansion in Northwest Indiana.

The City is served by a number of colleges and universities located within Northwest Indiana, including Purdue University, Indiana University, Valparaiso University, St. Joseph's College, and Ivy Tech Community College.

- Purdue University Northwest operates two campuses in the area. Purdue Northwest has approximately 8,900 students and offers more than 70 programs of study.
- St. Joseph's College is located in Rensselaer and offers accelerated career-focused programs in over 15 fields.
- Ivy Tech Community College, Indiana's community college and technical school system, serves 4,000 students at three area campuses in East Chicago, Gary, and Crown Point.
- Indiana University operates a Northwest campus in neighboring Gary. IUN enrolls approximately 3,500 students, who can choose from numerous undergraduate and graduate programs as well as a Medical School.
- Valparaiso University is located in Porter County. The University offers undergraduate, graduate, and doctoral programs.
- Brightwood College, located in Hammond, offers programs in the medical fields, including medical assistance, massage therapy, and pharmacy technician.

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Workforce Development Services (WDS) is a non-profit agency located in Gary, IN. It works in conjunction with the Indiana Department of Workforce Development to provide employment and training services. Its mission is to help area job seekers acquire the skills they need to get good jobs in the Lake County area. The Indiana Family and Social Services Administration (FSSA), through Indiana Manpower Placement and Comprehensive Training (IMPACT), provides services to help recipients of SNAP and TANF assistance to achieve economic self-sufficiency through education, training, job search and job placement activities. While the county does not usually directly interface with these groups, their activities do assist household, and persons, to obtain the training and education necessary to obtain employment. Gainful employment, at a decent wage, helps keep residents from becoming homeless and to obtain safe decent sanitary housing. Other than that, these organizations and programs compliment, but do not directly support, the County's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not Applicable.

Discussion

The 2016 Northwest Indiana CEDS (since updated in 2018) prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

- Leverage land use and multimodal transportation.
- Support education and job development partners.
- Support the Northwest Indiana Economic Development District, a partnership between NIRPC and the Northwest Indiana Forum.
- Advance top industry clusters which include: (1) Transportation, distribution and logistics; (2) Advanced manufacturing; (3) IT/technology; and (4) Professional and medical services

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MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The level of housing need is distributed throughout the City. In recent years, the City has focused much of its efforts within the Harbor Area as part of a revitalization effort. With the continuance of the Harbor Area NRSA, the City will continue to focus redevelopment efforts in the NRSA.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the 2022 ACS five-year estimates, there is no racial majority within the City. African Americans and the “Some Other” race category each account for 38.4% and 32.8% of the population, respectively. The remaining population is composed of White (19.8%), and multiracial (8.6%). Maps depicting the percentage of each of the most populous racial categories are included as an attachment to the plan. According to the same data set, Hispanics account for a majority (54.8%) of the population.

There are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, making up 46.71% of the total Harbor area population. African Americans make up the strong majority of the population in many Harbor area block groups, especially Census Block Group 301-01 (88.4% African American) and 310-01 (84.8% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including:

- 304-01 (94.1%)
- 306-04 (75.5%)
- 309-03 (75.5%)

White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 28 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

What are the characteristics of the market in these areas/neighborhoods?

Please refer to the draft Neighborhood Revitalization Strategy for the Harbor Area.

Are there any community assets in these areas/neighborhoods?

Please refer to the draft Neighborhood Revitalization Strategy for the Harbor Area.

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Are there other strategic opportunities in any of these areas?

Please refer to the draft Neighborhood Revitalization Strategy for the Harbor Area.

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MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The Indiana Broadband Office has a mission to assist residents with accessing affordable and reliable internet service so that they can participate and thrive in an increasingly digital and tech-driven world. The State of Indiana has been allocated $868 million in federal funds as part of the Digital Equity Act to build infrastructure in unserved areas to give internet speeds of 100/20 Mbps to households and support digital literacy and skills training.

The lack of broadband access is prominent in rural areas of Indiana but for low- and moderate-income households across the state, including East Chicago, the cost of internet access is a burden. Access to broadband services increases opportunities for low- and moderate-income persons by connecting them with, housing opportunities (classifieds), educational resources, and job opportunities.

The broadband issue for low- and moderate-income persons in East Chicago is not availability but affordability. According to the 2018-2022 ACS, only 69.9% of East Chicago households have a broadband internet subscription. In comparison, 86.7% of all Indiana households have a broadband internet subscription. East Chicago is a long-established community, and as such, availability of services such as broadband have been in place for a number of years. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. There are locations such as libraries and public facilities which do provide access though it may not be the most convenient for users. However, in today's market the use of wireless internet through a smartphone has likely become the option of choice for most users including low- and moderate-income persons. Additionally, developers generally will include broadband wiring during construction.

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Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having multiple service providers in one area stimulates innovation as companies compete with each other to have the optimal product for end users. The growth of these companies would also stimulate local economies as job opportunities become available to deploy and expand broadband infrastructure, and to install, improve, and/or expand broadband systems.

There does not appear to be a need for additional completion for broadband providers in East Chicago. The City has approximately ten (10) providers for broadband service. These companies provide a variety of means for access ranging from HughesNet and Viasat with satellite service to Xfinity with cable service

and T-Mobile and Verizon with 5G. Xfinity is the most available non-satellite internet provider with 98.1% availability.

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MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

FEMA publishes a National Risk Index dataset that shows the amount of risk, expected annual loss, social vulnerability, the amount of risk from specific hazards, and community resilience for counties and census tracts. Lake County has a Risk Index of 92.8, which is considered "Relatively Moderate." This Risk Index is higher than 93% of other U.S. counties. Among the 18 hazard types that are studied for prevalence or likelihood of risk in Lake County, cold waves are identified as the hazard with the highest risk factor of 99.8, with $6,094,284 in expected annual losses. Tornadoes are hazard type with the second highest risk factor of 99.0, with much higher expected annual losses of $36,125,677.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards. Immediately following disasters, FEMA aid is more oriented towards homeowners than to renters, and the increased demand for rental properties drives up the cost of rent.

Climate change will also have adverse effects on health by increasing the intensity and frequency of natural disasters that indirectly cause health problems, especially among low-income individuals who are already more likely to have chronic health conditions and greater exposure to harmful pollution.

Any occurrence of a disaster whether caused by man, nature or climate change has devastating impacts on the people affected. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Households renting are likely more vulnerable than homeowners as there is a great possibility a renter does not have insurance to protect themselves. Even lower income homeowners can be affected as they may not have the means to afford insurance. The efforts of the Borough in cooperating with the Lake County Emergency Management and Homeland Security Department can be an influencing factor helping lower income persons make choices in where they live (not living in flood plain), what they need to have in place to cope with a disaster (insurance) and information on where to go and what to do if an event is expected.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The FY 2024-2028 Five-Year Consolidated Plan is a guide for the City of East Chicago to use in its housing, community and economic development programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan establishes the City's goals and objectives to address its need for:

- Housing (HS);
- Homelessness (HO);
- Other Special Needs (SN);
- Community Development (CD);
- Economic Development (ED); and
- Administration, Planning, and Management (AM)

The priority needs of the Five-Year Consolidated Plan were determined based on the following:

- Review of existing reports
- Research of existing data on needs of the City
- Mapping of data
- Thorough consultation with City staff and officials
- Interviews and meetings with stakeholders
- Public hearings
- Citizen surveys
- Surveys of social service providers, housing organizations, and community and economic development agencies

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The key factors affecting the determination of the Five-Year priorities for the Five Year Consolidated Plan include the following:

- The types of target income households with the greatest needs
- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose of the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next

five years. A designation of low priority does not mean the need does not exist in the community. A designation of low indicates that the needs will be met with resources outside of the Consolidated Plan.

This portion of the plan, the Strategic Plan, identifies the City's high priority community development and affordable housing needs that it will address over the next five years. The Strategic Plan also describes how the City will address its priority needs. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). The Strategic Plan also describes the City's plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 39 - Geographic Priority Areas

1	**Area Name:**	**HARBOR ACTION PLAN**
	Area Type:	Strategy area
	Other Target Area Description:	-
	HUD Approval Date:	4/25/2013
	% of Low/ Mod:	-
	Revital Type:	-
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	-
	Include specific housing and commercial characteristics of this target area.	-
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	-
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-
	Are there barriers to improvement in this target area?	-
2	**Area Name:**	**CITYWIDE**
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	65.8%
	Revital Type:	Other
	Other Revital Description:	Low- and moderate-income areas throughout the City.
	Identify the neighborhood boundaries for this target area.	The entire City of East Chicago.

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	Include specific housing and commercial characteristics of this target area.	-
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	-
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-
	Are there barriers to improvement in this target area?	-
3	**Area Name:**	**Harbor Area NRSA**
	Area Type:	Strategy Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	67.4%
	Revital Type:	Other
	Other Revital Description:	Neighborhood Revitalization Strategy Area (NRSA)
	Identify the neighborhood boundaries for this target area.	The Harbor Area NRSA is generally bounded as follows: East – The municipal boundary separating the City of East Chicago and the City of Gary, Indiana which is the Right-of-way Line of Cline Avenue (Indiana Route 912); South – the center line of the CSXT Railroad tracks north of and parallel to East Chicago Avenue (Indiana Route 312); West – Euclid Avenue to East 143 Street, the rear property lines of the houses facing Carey Street, and the center line of East Columbus Drive; North – The western boundary of New Addition, the center line of Michigan Avenue, Dickey Road, Cline Avenue (Indiana Route 912), Inland street overpass, and the Indiana Harbor Line.
	Include specific housing and commercial characteristics of this target area.	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.

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	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	Identify the needs in this target area.	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	What are the opportunities for improvement in this target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	Are there barriers to improvement in this target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of East Chicago will focus its investment of CDBG funds in neighborhoods where more than 51% of the residents are low or moderate income (earning less than 80% of the area median income) as well as a specific targeted Neighborhood Revitalization Strategy Area. A map of low- and moderate-income areas by Census Block Group and a map of the Harbor Area NRSA – Neighborhood Boundaries are included as an attachment to this plan.

In certain cases, the City may use CDBG for the acquisition and/or demolition of structures outside of low- and moderate-income neighborhoods in order to prevent or eliminate blighting influences. In addition, economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

HOME funds will not be limited to low- and moderate-income areas but will be invested in projects throughout the City based on the individual merits of the proposed project, including access to neighborhood amenities.

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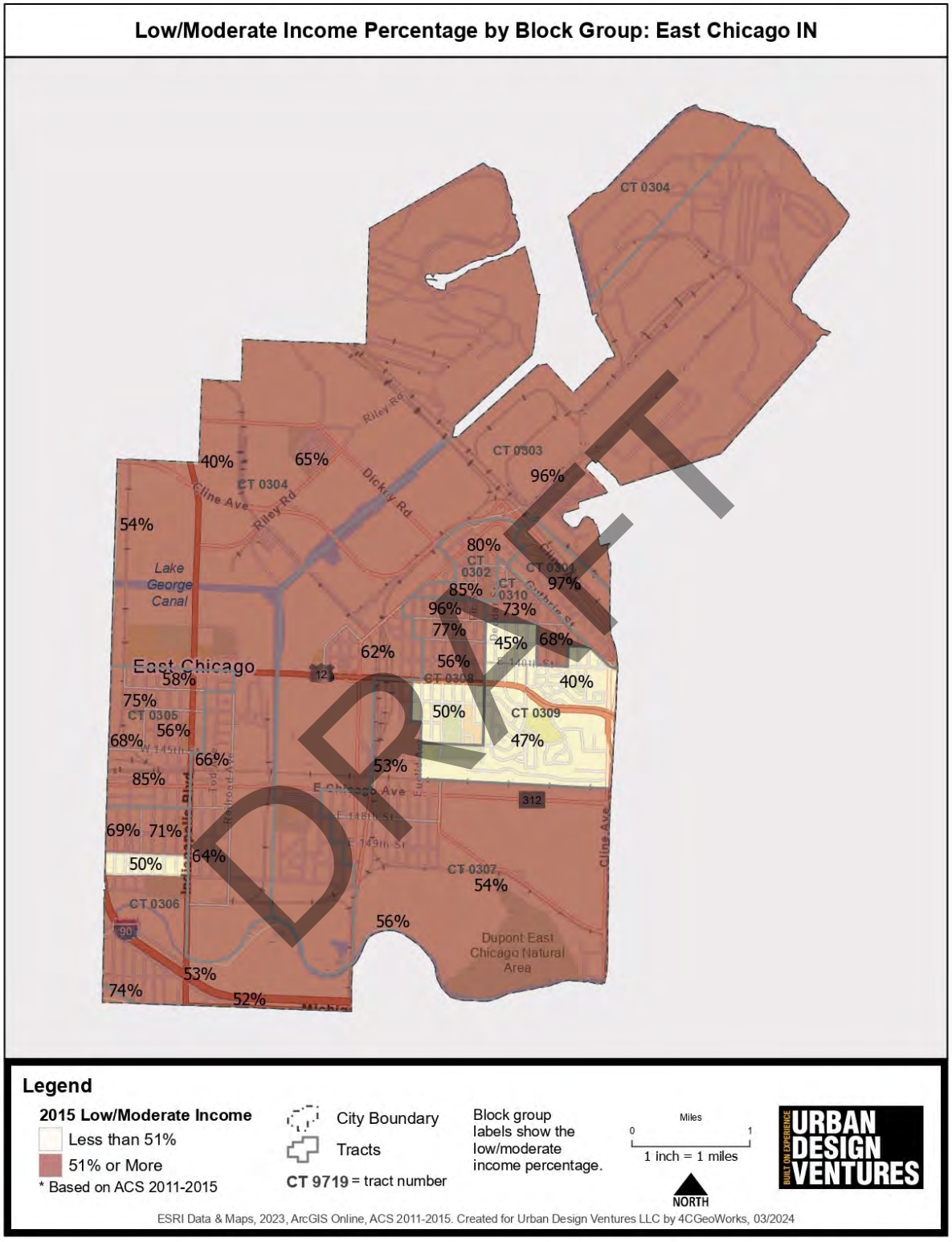
Table II-8 – Low- and Moderate-Income Population in 2020 for East Chicago

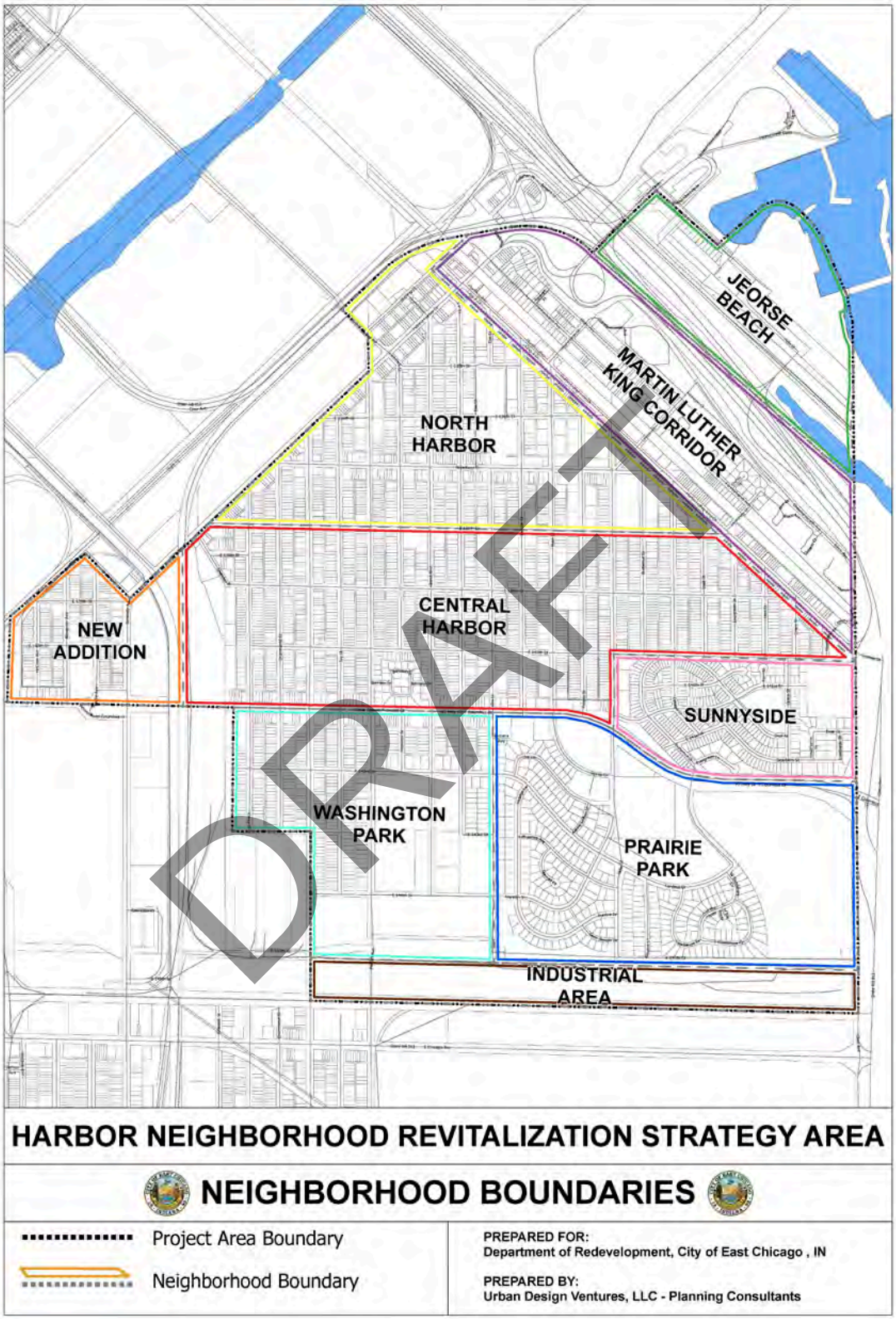
Census Tract	Block Group	Low Income	Low-Mod Income	Low-Mod-Med Income	Tract Total	Low-Mod Percent
208	3	565	730	745	960	76.0%
301	1	1,295	1,355	1,390	1,390	97.5%
302	1	500	745	860	985	75.6%
	2	210	380	380	405	93.8%
30300	1	335	610	635	745	81.9%
	2	400	555	600	685	81.0%
30400	1	240	435	535	720	60.4%
	2	695	1140	1,265	1,320	86.4%
	3	905	980	1,265	1,365	71.8%
30500	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%
30600	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%
30700	1	480	680	700	845	80.5%
	2	175	380	465	930	40.9%
30800	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%
30900	1	480	515	640	705	73.0%
	2	140	435	695	865	50.3%
	3	500	1125	1,730	2,075	54.2%
31000	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 following maps show the low-income percentages by block group according to the 2011-2015 American Community Survey and the neighborhoods in the Harbor Area NRSA:


Low/Moderate Income Percentage by Block Group: East Chicago IN
CT 0304
CT 0303
CT 0302
CT 0310
CT 0308
CT 0309
CT 0305
CT 0307
CT 0306
East Chicago
Lake George Canal
Riley Rd
Dickey Rd
Cline Ave
E Chicago Ave
Dupont East Chicago Natural Area
40%
65%
54%
96%
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%
53%
74%
52%
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


JEORSE BEACH
MARTIN LUTHER KING CORRIDOR
NORTH HARBOR
CENTRAL HARBOR
NEW ADDITION
SUNNYSIDE
WASHINGTON PARK
PRAIRIE PARK
INDUSTRIAL AREA
DRAFT
HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA
NEIGHBORHOOD BOUNDARIES
Project Area Boundary
Neighborhood Boundary
PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN
PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 40 – Priority Needs Summary

1.	**Priority Need Name**	**Housing Strategy**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan

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	Associated Goals	HS-1 Homeownership HS-2 Housing Construction HS-3 Owner-occupied Housing Rehabilitation HS-4 Renter-occupied Housing Rehabilitation HS-5 Rent and Utility Assistance HS-6 Fair Housing
	Description	There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	Over 80% of owner-occupied housing stock within the City is at least 55 years of age (built no later than 1969); 62% of homes are aged 75 years or over (bult no later than 1949). Less than 4% was built within the last 25 years, according to the 2018-2022 American Community Survey estimates. Low- and moderate-income homeowners may find it difficult to maintain the condition of older units. According to the 2016-2020 CHAS data, 20.3% of City homeowners have a HUD-defined housing problem which rises to 32.8% of low- and moderate-income homeowners. However, this need is pervasive at all income levels and for all family types. The City has built internal capacity on owner-occupied housing rehabilitation programs. Based on the available data and knowledge of the housing market, the City plans to fund housing rehabilitation programs over the next five (5) years. Of the four HUD-defined housing problems, cost burden is the most common problem especially for renters. 36.5% of renters (2,180 households) had a cost burden, meaning more than 30% of income went toward housing costs. Further, 16.0% of renters (955 households) had a severe cost burden where more than 50% of their income went toward housing costs. 760 renter-occupied households had a different housing problem (overcrowded, lacking complete plumbing or kitchen facilities, or cost burden not computed due to no/negative income). When comparing renter and owner needs, there are nearly three times as many renters as homeowners with cost burdens. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.
2.	**Priority Need Name**	**Homeless Strategy**

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	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	HO-1 Housing HO-2 Operating and Support HO-3 Prevention and Re-Housing
	Description	There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	Need was identified through consultation with the CoC and non-profit service providers.
3.	**Priority Need Name**	**Other Special Needs Strategy**
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	SN-1 Housing SN-2 Social Services
	Description	There is a need for housing opportunities, services, and facilities for persons with special needs.
	Basis for Relative Priority	There is an increasing number of special needs population that cannot afford to live in the City. This priority need was determined in part by consultation with non-profit service providers.
4.	**Priority Need Name**	**Community Development Strategy**
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	CD-1 Public Facilities and Infrastructure CD-2 Accessibility Improvements CD-3 Public Service CD-4 Food Programs CD-5 Clearance and Demolition
	Description	There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

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	Basis for Relative Priority	The City's facilities & infrastructure are old and in need of repair or replacement. The City feels the use of funds for supportive services, especially those geared toward seniors and youth, is an effective use of funds that can substantially improve the living situations for these residents. This priority need was based in part on consultations with local non-profit service providers.
5.	**Priority Need Name**	**Economic Development Strategy**
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan

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	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program
	Description	There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.
	Basis for Relative Priority	There is a relatively high unemployment rate and low percentage of City residents in the labor force with a college degree.
6.	**Priority Need Name**	**Administration, Planning, and Management Strategy**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other

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	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	AM-1 Overall Coordination AM-2 Special Studies
	Description	There is a continuing need for sound planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	Funds are needed to administer the programs and abide by Federal Regulation.

Narrative (Optional)

The results of the needs assessment, citizen outreach, and consultation process indicate the most pressing need is the unavailability of affordable, decent, safe and sound housing and the addition of new affordable units. Other priority needs are the continued large number of properties in substandard conditions, the rehabilitation of existing housing stock, homelessness, and increased access to public services. For each need described above, the City indicated a relative high priority or low priority. A high priority need is one that the City will focus its available time, effort, and resources to address. A low priority indicates that the resources available through this plan will most likely be used to address the need. It should be noted that a low priority need does not mean the need does not exist or the City will not take action to address that need. For example, public housing was designated as a low priority. The City will coordinate closely with the Housing Authority to ensure they are able to meet their goals, but since the ECHA receives adequate funding to meet its needs the City will use its limited resources elsewhere. It should be noted that as funding availability changes over the term of the Consolidated Plan, the City may need to use Consolidated Plan funds in order to leverage a project that meets a low priority need that also serves overarching community development or affordable housing priorities described in this plan.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market has skyrocketed in the last five years, to the point where it has become unavailable for a number of low-moderate income households within the City. Households must be able to find employment that pays more than the minimum wage. A person working full-time at Federal minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study, an annual living wage for a single member household in Indiana working 40 hours a week is $42,510 ($20.44/hour) and a single parent of two is $91,853 ($44.16/hour). The median contract rents of properties advertised during the planning process was $900. In order for this contract rent to be affordable, a household would need an annual income of $36,000 ($17.31/hour, 40 hours/week) or work an average of 96 hours per week at minimum wage. Cost burden is the most common issue, especially for low-income renters. When comparing renter and owner needs, there are nearly 3 times as many renters as homeowners with cost burdens. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.
TBRA for Non-Homeless Special Needs	Monthly Supplemental Security Income (SSI) payments are a common form of income for persons with special needs. The maximum SSI payment for a non-employed single person is $943 and for a couple is $1,415. At this amount, no monthly rent is affordable. Median rents advertised during the development of the plan ranged from $800 for a one-bedroom apartment to $1,400 for a four-bedroom, leaving no money for other needs such as utilities, food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	There are a number of opportunities for in-fill development and redevelopment within the City. The current market shows there is a strong demand for new housing and housing in standard condition within the City. Given the lack of private development, the City may need to offer development subsidy incentives to make new unit production feasible.
Rehabilitation	The age and condition of existing housing stock within the City clearly speaks to the need for rehabilitation.
Acquisition, including preservation	Homeownership within the City is increasingly out of reach for many low- and moderate-income residents. In December 2023, the median sales price for homes in East Chicago was $127,300. Assuming an FHA 30-year mortgage with current interest rates, monthly housing costs would be approximately $1,328. Beyond rising purchase prices and high interest rates, other obstacles to homeownership within the City include the ability to save for down payment and financial literacy.

Table 41 – Influence of Market Conditions

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City and Regional Population Trends – Key Points

- The population of East Chicago has continued to steadily decline from its peak of 57,669 in the 1960 Census. The 2020 Census measured the City's population at 26,370, and the 2018-2022 American Community Survey estimates the population has declined further to 26,363.
- Median income is the income at which half of the households in the City earn more and half of the households earn less than the amount. Median income has risen an estimated 30.6% from $30,205 in 2017 to $39,434 in 2022.
- The decline in East Chicago's economic base of manufacturing has led to the movement of families to newer suburban communities in suburban Lake County and in surrounding counties, which has contributed to the population loss within the City.
- Lake County as a whole has experienced a slow thirty-year population increase after a dramatic decline. Based on Census data, the County population increased from 496,005 in 2010 to 498,700 in 2020.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). The City will also contribute available local funds to meet the affordable housing, community and economic development needs of the county.

Community Development Block Grant

The Community Development Block Grant (CDBG) funds can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how CDBG funds can be used include:

- Housing rehabilitation for income-eligible homeowners,
- Homeless prevention,
- Social service programs for youth and seniors, and
- Public facility and infrastructure improvements.

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing,
- Acquisition or development of new affordable housing, and
- Tenant-based rental assistance.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,240,722	73,090.49	0.00	1,313,812.49	4,962,888.00	4 projects/activities will be funded with the FY 2024 CDBG allocation. Administration, Housing Rehab Programs, Public Services, and Public Improvements.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	228,387.11	5,000	0.00	233,387.11	913,548.44	3 projects/activities will be funded with the FY 2024 HOME allocation. Administration, Community Housing Development Organization and New Housing Construction.

Table 42 - Anticipated Resources

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

As a recipient of HOME funding, the City is required to generate matching funds. For the HOME Program, the City is required to match twenty-five percent of all project expenditures. In recent years, HUD has waived the City's HOME match requirement based on fiscal distress criteria. However, the City will continue to seek HOME match funds to contribute to future year match liabilities.

The City will also seek to leverage both HOME and CDBG funds from additional sources to meet its Consolidated Plan goals. Potential sources of leverage include but are not limited to general funds, redevelopment funds, private equity, tax credits, transit-oriented development funds, and brownfield remediation funds.

Low-Income Housing Tax Credits (LIHTC)

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. In 2024, the East Chicago Housing Authority will complete construction on the Lake Shore Manor LIHTC project, which will add 206 units for disabled and elderly residents.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

Loans are provided through participating lenders as a sponsor for affordable housing developments that benefit low and moderate income households.

Regional Development Authority (RDA) Funds

This regional agency provides funding for a variety of transportation, infrastructure and lakefront redevelopment projects.

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

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Many of these lots are too small to be developed. The City will work to re-plat small, contiguous lots to create larger, buildable lots and reach out to non-profits and developers to gauge interest in acquiring one of the lots for an eligible use under HOME or CDBG.

Discussion

The City of East Chicago has established its priorities and strategies based on its limited amount of HUD Federal Grant Funds.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of East Chicago Department of Redevelopment	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
East Chicago Housing Authority	PHA	Public Housing	Jurisdiction
Northwest Indiana Community Action Agency	Continuum of Care	Homelessness Planning Rental	Region

Table 43 - Institutional Delivery Structure

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Assessment of Strengths and Gaps in the Institutional Delivery System

The East Chicago Department of Redevelopment coordinates and consults with the other City departments and the East Chicago Housing Authority to address its housing and community development priorities. In addition, the staff of the Department of Redevelopment works with local nonprofit organizations and builders to develop new housing in the City. The City also coordinates and consults with the Regional CoC on issues concerning emergency shelter, transitional housing and services for the homeless in the City.

The City is encountering more demand for housing and public services while the Federal funds for these activities are decreasing. The lack of funds leaves unmet needs, unresolved and not addressed.

The East Chicago Redevelopment Department is the lead agency for the development of the Consolidated Plan and the administration of programs and projects funded from the plan. The City, through its Department of Redevelopment, partners closely with other City departments, government agencies, and a network of local service providers and stakeholders to administer funded projects. Over the term of this

Consolidated Plan, the City plans to carry out a number of projects, including housing rehabilitation and some public services, using City staff. The City will continue to issue notice of funding availability (NOFAs) to identify qualified local service providers to fund the expansion of programs and projects that serve the priority needs described within the plan.

There is a shortage of qualified non-profit housing developers serving the City and the region as a whole, especially those who also qualify as Community Housing Development Organizations (CHDOs). The City currently only has one CHDO, Managed East Chicago Housing Association, Inc. (MECHA), which can lead to capacity issues.

The City of East Chicago's major strength is that it is committed to continuing its participation and coordination with Federal, state, county, and local agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City. The amount of available funds to support community and economic development, affordable housing, and social services agencies for target income populations is the most significant gap in the delivery system.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Other			
	X	X	

Table 44 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of East Chicago does not receive HOPWA grant funding itself. The City is a member of the Indiana Balance of State Continuum of Care.

Throughout the service area of the Continuum of Care there are groups, governmental entities, and organizations that provide assistance and services to all of these populations. While many of the services may not be reserved and limited to homeless persons and persons with HIV, they are widely advertised and made available to the general public.

The Indiana Housing and Community Development Authority (IHCDA) is the lead agency for the Indiana Balance of State CoC. IHCDA, through its 16 Regional Planning Councils, is responsible for ensuring that the goals of ending chronic homelessness in the continuum of care are met. IHCDA, through its Regional Planning Councils, serves not only as the CoC lead, but also as the HMIS administrator and the Coordinated Intake Operator.

According to the IHCDA, there is a need for more supportive services, and a need for more shelters, as PIT count numbers have been trending upwards. Rising housing costs are a primary driver for homelessness across the state. Individuals and families with mental health problems are also not necessarily referred to services before they become homeless and may not receive services until they have already lost their housing.

IHCDA has been utilizing the “Housing First Model,” where the approach is to help individuals and families access and sustain permanent rental housing, as quickly as possible, without time limits. It is more difficult for DHS and providers of homeless services to allocate funds to the prevention of homelessness, particularly in a proactive manner. Issues contributing to the risk of homelessness in the City that require programmatic solutions include a lack of decent, safe, sound, affordable housing.

The following shelters in Lake County are targeted to the following subpopulations:

- **Veterans -** Veterans Life Changing Services, Preservation Housing (PSH)
- **Survivors of Domestic Violence -** Gary Commission for Women - Rainbow DV Emergency Shelter, Haven House Hammond - Domestic Violence Emergency Shelter, St. Jude House - Safe Haven

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- **Homeless Youth -** Crisis Center, Inc. - Runaway Homeless Youth

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

As discussed above, a major concern is the lack of emergency shelters within the City and/or programs such as hotel/motel vouchers that can assist households at times of crisis. Neighboring cities can use allocations of Emergency Solutions Grants (ESG) to fund rapid re-housing programs and homeless prevention programs that somewhat help alleviate the need for emergency shelters, but the City does not receive an ESG allocation.

The CoC updated its Strategic Plan in 2022 to codify short- to medium-term aims to navigate the affordable housing crisis as well as the Covid-19 pandemic and the influx of CARES Act resources. The goals for the Strategic Plan are as follows:

1. Increase Affordable Housing Opportunities for People Experiencing Homelessness
2. Advocate for Resources to Support the Homeless Response System
3. Create a More Equitable Homeless Response System to Support and Elevate Minoritized People
4. Strengthen Internal Operations to Ensure Organizations and People are Supported Within the Homeless Response System
5. Rightsize and Refine Programs Across the Housing Spectrum for People Experiencing Homelessness.

There is also a growing need for housing and counseling services for victims of domestic violence, especially in the wake of the Covid-19 pandemic.

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Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will coordinate with homeless service providers who operate within the City and within the CoC in an attempt to coordinate the best way to alleviate the gap in emergency housing. While the City has considered the funding for physical shelters, the overall cost of operating and maintaining such shelters is high relative to the cost of prevention, rehousing, and hotel/motel voucher programs.

The housing and supportive service organizations come together to work with the City and present their plans and proposals each year during the planning process for the CDBG and HOME programs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1	**HS-1 Homeownership**	2024	2028	Affordable Housing Public Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy
2	**HS-2 Housing Construction**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy
3	**HS-3 Owner-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy
4	**HS-4 Renter-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy
5	**HS-5 Rent and Utility Assistance**	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy
6	**HS-6 Fair Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
7	**HO-1 Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy
8	**HO-2 Operating and Support**	2024	2028	Homeless	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy
9	**HO-3 Prevention and Rapid Re-Housing**	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy
10	**SN-1 Housing**	2024	2028	Affordable Housing Public Housing Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy
11	**SN-2 Social Services**	2024	2028	Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy
12	**CD-1 Public Facility Improvements**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy
13	**CD-2 Infrastructure Improvements**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy
14	**CD-3 Public Service**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy
15	**CD-4 Food Programs**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy
16	**CD-5 Clearance and Demolition**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy
17	**ED-1 Employment**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy
18	**ED-2 Financial Assistance**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy
19	**ED-3 Redevelopment Program**	2024	2028	Economic Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
20	**AM-1 Overall Coordination**	2024	2028	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy
21	**AM-2 Special Studies**	2024	2028	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy

Table 45 – Goals Summary

Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	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.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-4 Renter-occupied Housing Rehabilitation**
	Goal Description	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.
5.	**Goal Name**	**HS-5 Rent and Utility Assistance**
	Goal Description	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.

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6.	**Goal Name**	**HS-5 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
7.	**Goal Name**	**HO-1 Housing**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
8.	**Goal Name**	**HO-2 Operating/Support**
	Goal Description	Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
9.	**Goal Name**	**HO-3 Prevention and Rapid Re-Housing**
	Goal Description	Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
10.	**Goal Name**	**SN-1 Housing**
	Goal Description	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.
11.	**Goal Name**	**SN-2 Social Services**
	Goal Description	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.
12.	**Goal Name**	**CD-1 Public Facility Improvements**
	Goal Description	Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
13.	**Goal Name**	**CD-2 Infrastructure Improvements**

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	Goal Description	Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
14.	**Goal Name**	**CD-3 Public Service**
	Goal Description	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.
15.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
16.	**Goal Name**	**CD-5 Clearance/Demolition**
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.
17.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
18.	**Goal Name**	**ED-2 Financial Assistance**
	Goal Description	Support business and commercial growth through expansion and new construction to create new job opportunities.
19.	**Goal Name**	**ED-3 Redevelopment Program**
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
20.	**Goal Name**	**AM-1 Overall Coordination**

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

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Activities to Increase Resident Involvements

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

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The East Chicago Housing Authority is not classified as "troubled" by HUD and is performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance is needed to improve operations of the East Chicago Housing Authority.

Plan to remove the 'troubled' designation

Not Applicable.

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SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The City is concurrently developing a fair housing study with this Consolidated Plan.

The City of East Chicago in its most recent Analysis of Impediments to Fair Housing Choice did not identify any negative effects of its public policies that serve as barriers to affordable housing. The City has continued to revise and update its Zoning Ordinance. This document is consistent with the Fair Housing Act, Section 504, and the Americans with Disabilities Act. There are no other public policies that restrict fair housing.

However, stakeholders in and around the City of East Chicago have cited several public policies that could further promote affordable housing and residential investment. These policies include:

- Building of new home construction
- Programs to reduce and relieve utility debt
- Programs to provide rental assistance to low-income residents

The City of East Chicago is committed to the creation of affordable housing in the City. In the 2024 program year, the City of East Chicago is funding new housing construction for low-and moderate-income residents using HOME funds.

There are no known public policies in the City of East Chicago that are a barrier to affordable housing. The City's Planning & Economic Development Department monitors the following:

- Building Code
- Tax policies affecting land and other property
- Land Use Controls
- Zoning Ordinance
- Building Code
- Fees and charges
- Growth limits

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Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Fair housing is essential to ensuring that persons of all income levels, race, religion and ethnicity have equal access to safe, decent, sound, and affordable housing in the City of East Chicago. The City completed its Analysis of Impediments to Fair Housing Choice and is submitting it as part of the FY 2024-2028 Five Year Consolidated Plan. Listed below are the new impediments and strategies:

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

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- **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 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.**

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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.

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- **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.

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.

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- **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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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City is an active participant in the Indiana Balance of State Continuum of Care (CoC) organization, coordinated locally by the Indiana Housing and Community Development Organization (IHCDA). The City's homeless strategies are informed based on the needs, priorities and strategies of the overall CoC. While there is limited outreach done within the City, there are several points of entry into services and shelter provided by CoC members. The Salvation Army, Catholic Charities, North Township Trustee's Office, and the School City of East Chicago can all serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The Balance of State CoC has provided training, and service providers within Lake are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid re-housing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

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Addressing the emergency and transitional housing needs of homeless persons

As noted earlier, there is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters.

The City plans to financially support the existing shelters or other programs meant to serve the homeless or those at risk of homelessness during the term of the five-year plan.

There is a need for more transitional and permanent supportive housing. Shelters in Lake County are at capacity. Homeless service providers in the City and County cite that shelters are frequently at full capacity. There were 43 unsheltered people recorded in the 2023 Point-In-Time Count in CoC Region 1a

(which includes all of Lake County). The number of individuals requiring emergency shelter can be assumed to be much higher.

According to IHCDA's HIC report, there are 205 year-round, emergency shelter beds, and 418 Permanent Supportive Housing beds. There are no transitional housing beds in Lake County. Many emergency shelter beds that are available are reserved for families with children, youth, veterans, or those fleeing domestic violence. These resources and supportive services are as follows:

Emergency Shelter

- **Ambridge Warming Shelter** - 1 bed
- **Brothers' Keeper** - 26 beds
- **City Rescue Mission** - 12 beds
- **Crisis Center, Inc**. - 20 beds
- **Gary Commission for Women - Rainbow DV Emergency Shelter** - 28 beds
- **Haven House Hammond - Haven House Domestic Violence Emergency Shelter** - 26 beds
- **Innermission, Inc. - Claude Street Shelter** - 10 beds
- **Missionaries of Charity - Sojourner Truth House** - 18 beds
- **Rebuilding the Bridge Ministries - Lydia's House** - 6 beds
- **St**. **Jude House - Safe Haven** - 40 beds
- **Veterans Life Changing Services - Emergency Shelter Program** - 18 beds

Permanent Supportive Housing

- **City of Gary - VASH** - 90 beds
- **Edgewater Systems for Balanced Living - Phoenix Apartments** - 30 beds
- **Edgewater Systems for Balanced Living - SPC** - 40 beds
- **Preservation Housing - Gary NWI Veterans** - 44 beds
- **Regional Mental Health Center - RMHC Scattered Site** - 15 beds
- **Regional Mental Health Center - Village of Hope** - 92 beds
- **Sojourner Truth House - Gary Pathway PH** - 70 beds
- **Sojourner Truth House - South Shore Commons** - 37 beds

Rapid Rehousing

- **City of Hammond - ESG Rapid Rehousing** - 6 beds
- **Edgewater Systems for Balanced Living - Edgewater ESG-CV Rapid Rehousing** - 1 bed

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Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As an active participant in the CoC, the City plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As noted above, the City will partner with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents and increasing prevention efforts to alleviate the need for emergency shelters.

In addition to direct funding, the City will coordinate with the CoC and publicly funded institutions to ensure that all discharge policies are being fully implemented to avoid discharge of a person under the care of a publicly funded institution into homelessness.

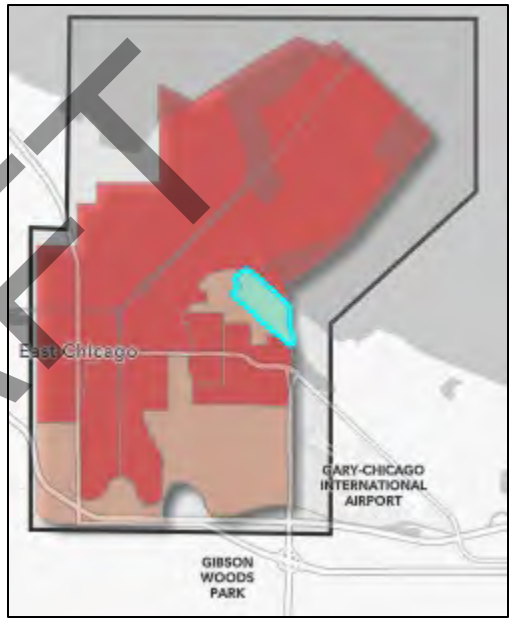
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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

According to the 2018-2022 American Community Survey estimates, approximately 90.6% of the City's housing stock was built prior to 1980. Until 1978, housing was not subject to lead-based paint (LBP) regulations, so the possible incidence and associated hazards of LBP in the housing stock is extremely high. In addition, East Chicago has other potential sources of lead contamination, such as contamination from former lead smelters and other heavy metal refining businesses, and though they were banned in new construction over 40 years ago Indiana is one of the top ten states in the number of lead drinking water pipes in the United States.

In the Indiana Department of Health's 2022 Childhood Lead Surveillance Report, of the 3,309 children in Lake County tested for lead exposure, 72 children had bloodborne lead levels of ≥3.5µg/dL and 48 exceeded 5 µg/dL, with 57 risks assessments completed. The 2022 Indiana Lead Census Tract Risk Map shows that with the exception of Census Tract 301, outlined in blue and rated as Moderate risk, every Census Tract within the City rates either High (brown) or Highest (red) in terms of Child Lead Exposure Risk.



The City is not taking any stand-alone action to specifically address lead-based paint (LBP) or lead poisoning hazards. Instead, LBP hazards will be addressed on a case-by-case basis for the housing units assisted through the City housing programs. The City will ensure all of its Federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

The EPA last updated its requirements regarding lead-safe work practices in 2016. They now apply to most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

In regard to the lead clean up in the former West Calumet Public Housing development and the surrounding neighborhood, the City has coordinated with EPA on their efforts to complete their scope of remediation. Now that the remediation is complete, the City has rezoned the property for light industrial use and has been addressing any remaining issues in West Calumet.

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How are the actions listed above related to the extent of lead poisoning and hazards?

As stated above, the City is not taking any stand-alone actions to address the extent of lead poisoning and hazards. The City will undertake all required actions related to the lead safe housing rule in its housing programs.

How are the actions listed above integrated into housing policies and procedures?

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, lead-based paint hazards will be addressed on a case-by-case basis for the housing units assisted through its housing programs. The City will ensure all of its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2018-2022 American Community Survey, the number of City residents in poverty is 26,173 or 27.0%. This poverty rate is more than double the rate for Indiana (12.3%) and Lake County (14.7%). The number of children under the age of 18 in poverty is 2,672. 40.7% of the City's poor is under the age of 18. Female-headed City households with children are particularly affected by poverty at 41.9%.

There are significant disparities in the poverty rates for different racial and ethnic group. The poverty rates for Whites, "Other Race", and African Americans are 18.6%, 23.9%, and 36.3% respectively. While lack of employment is an obvious indicator of poverty, an estimated 1,615 persons over the age of 16 were employed yet remained in poverty.

The City's goal is to reduce the extent of poverty by 5%, based on actions the City could control and work with other agencies/organizations. The City's anti-poverty strategy is based on supporting workforce development including job-training services for low-income residents and provide supportive services for target income residents. In addition, the City is working to attract a wide range of businesses and firms to the City to help provide a wide range of employment options.

The following Five-Year Goals will be used to help reduce the number of families living in poverty:

- **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.
- **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.
- **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.
- **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.

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- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **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.

The City over the next five (5) years plans to use its CDBG funds to fund the following types of economic development and anti-poverty programs include:

- Workforce development, including job training services
- Assist in job creation and retention
- Assistance for food, shelter, and training programs
- Promote new job opportunities
- Provide commercial/industrial infrastructure development

For the Five Year Consolidated Plan period of FY 2024-2028, the City of East Chicago's goal is to reduce the poverty rate by 5%. This could be achieved through the following:

- The City of East Chicago will continue to pursue new economic development opportunities to create jobs for the unemployed and underemployed in the City.
- CDBG funds are available for public service programs for education, health, and social services to raise the standard of living of families above the poverty level.
- The City through the various community and economic development agencies will fund different loan programs to attract new businesses and/or assist existing businesses to expand in the City.
- The City will construct new affordable housing for low- and moderate-income residents.

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How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

When feasible, the City will provide job training, employment, and contract opportunities for low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and

individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

Providing access to housing and increasing the supply of decent, safe, sound, and affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is to coordinate job training and new programs while providing affordable housing options.

The following Five-Year Housing Goals will be used to help reduce the number of families living in poverty:

- **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.
- **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.
- **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.

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- **ED-3 Redevelopment Program -** Plan and promote the development and redevelopment of vacant commercial and industrial sites.

The City provides funds for homeowner classes, owner-occupied rehabilitation, rehabilitation of renter-occupied units, subsidies for new rental and owner-occupied housing construction, low-income housing tax credit projects, rehabilitation of public housing, etc. to address the housing needs of the very low-income persons and households. In addition, the City funds fair housing service providers to provide fair housing training, education, outreach, and monitoring to affirmatively further fair housing in the City.

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SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The monitoring process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Long-term Affordability Monitoring for HOME.

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The City will review pay requests and periodic reports upon submittal for eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the City will disallow the pay request.

During the time when the project or program is underway, City staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development.

When applicable, subrecipients receiving federal funds from the City will be required to comply with the audit requirements of 24 CFR 200. The City will review each audit to identify any areas of concern. If the City identifies any potential areas of non-compliance, staff will schedule an on-site monitoring visit as described above to assist in the correction of all relevant findings.

In the expenditure of CDBG and HOME funds for housing construction or project improvements, the City's inspectors make periodic on-site inspections to ensure compliance with the local housing codes. The City also requires submittal of architectural drawings, site plans, and work specifications for this work. These are reviewed prior to issuance of building permits and the distribution of CDBG or HOME funds. As part of its monitoring strategy, rental units are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to assure the original owner is maintaining the property as their principal residence.

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

Introduction

The City of East Chicago is receiving $1,240,722 in CDBG funds, $73,090.49 in CDBG Program Income, $228,387.11 in HOME funds, and $5,000 in HOME Program Income for the FY 2024 program year. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following priority needs:

- Housing Priority (HS);
- Homeless Priority (HO);
- Other Special Needs Priority (SN);
- Community Development Priority (CD);
- Economic Development Priority (ED); and
- Administration, Planning, and Management Priority (AM).

The expected amount of Federal funds available for the remainder of the Five Year Consolidated Plan is based on the FY 2024 Federal Allocation times five (5) years, this amount does not include program income.

- **FY 2024 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2025 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2026 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2027 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2028 -** CDBG = $1,240,722 / HOME = $228,387.11
- **Totals - CDBG = $6,203,610 / HOME = $1,141,935**

The expected amount of program income is based on the FY 2024 estimate times five (5) years:

- **FY 2024 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2025 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2026 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2027 -** CDBG PI = $73,090.49 / HOME PI = $5,000

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- **FY 2028 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **Totals - CDBG PI = $365,452.45 / HOME PI = $25,000**

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER), and then in annual CAPERs thereafter for the entire FY 2024-2028 Five Year Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,240,722	73,090.49	0.00	1,313,812.49	4,962,888.00	4 projects/activities will be funded with the FY 2024 CDBG allocation. Administration, Housing Rehab Programs, Public Services, and Public Improvements.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	228,387.11	5,000	0.00	233,387.11	913,548.44	3 projects/activities will be funded with the FY 2024 HOME allocation. Administration, Community Housing Development Organization and New Housing Construction.

Table 46 - Expected Resources – Priority Table

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

As a recipient of HOME funding, the City is required to generate matching funds. For the HOME Program, the City is required to match twenty-five percent of all project expenditures. In recent years, HUD has waived the City's HOME match requirement based on fiscal distress criteria. However, the City will continue to seek HOME match funds to contribute to future year match liabilities. The City expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units.

The City will also seek to leverage both HOME and CDBG funds from additional sources to meet its Consolidated Plan goals. Potential sources of leverage include but are not limited to general funds, redevelopment funds, private equity, tax credits, transit-oriented development funds, and brownfield remediation funds.

The following public (non-federal) and private financial resources are anticipated to be available to the City of East Chicago to address the needs identified in the Five Year Consolidated Plan and Annual Action Plans:

State of Indiana:

The City of East Chicago anticipates that it will be receiving State Grant Funds during the Five Year Consolidated Plan. It is unknown at this time what the amounts will be since the State's Budget has not been established for this year.

Low-Income Housing Tax Credits (LIHTC):

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.

Tax Incremental Financing (TIF):

The City of East Chicago and the Northwest Indiana Reinvestment Alliance (NWIRA) have collaborated on several housing, community and economic development initiatives including housing counseling and small business training. The NWIRA will continue to prepare TIF Plans and the TIF funding will be used for infrastructure improvements and loans to private developers.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP):

Loans are provided through participating lenders as a sponsor for affordable housing development that benefit low- and moderate-income households.

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Regional Development Authority (RDA) Funds:

This regional agency provides funding for a variety of transportation, infrastructure and lakefront redevelopment projects.

Other Public Funds:

The City of East Chicago is anticipating that it will receive additional financial resources to address the needs identified in the Five Year Consolidated Plan.

HOME Match Requirements:

The City of East Chicago is exempt from the HOME Match Requirement according to the FY 2023 HOME Match Reductions released November 2023.

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

The City will market, develop, and utilize outside developers to meet the goals of the FY 2024 Annual Action Plan and the FY 2024-2028 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites will be utilized for new housing development and commercial development.

Discussion

The City is administrating a NRSA in the North Harbor Neighborhood. The City has targeted this area for its housing, community development, and economic development efforts to revitalize the neighborhood.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
1.	**HS-1 Homeownership**	2024	2028	Affordable Housing Public Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $18,000 HOME: $0
2.	**HS-2 Housing Construction**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $209,200
3.	**HS-3 Owner-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $640,000 HOME: $0
4.	**HS-4 Renter-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
5.	**HS-5 Rent and Utility Assistance**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $27,000 HOME: $0
6.	**HS-6 Fair Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0
7.	**HO-1 Housing**	2024	2028	Homeless	Harbor Action Plan Citywide	Homelessness Strategy	CDBG: $0 HOME: $0
8.	**HO-2 Operating and Support**	2024	2028	Homeless Community Development	Citywide	Homelessness Strategy	CDBG: $0 HOME: $0
9.	**HO-3 Prevention and Rapid Re-Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Fair Housing	Citywide	Homelessness Strategy	CDBG: $0 HOME: $0

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
10.	**SN-1 Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Fair Housing	Citywide	Special Needs Strategy	CDBG: $0 HOME: $0
11.	**SN-2 Social Services**	2024	2028	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $27,000 HOME: $0
12.	**CD-1 Public Facility Improvements**	2024	2028	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $248,000 HOME: $0
13.	**CD-2 Infrastructure Improvements**	2024	2028	Special Needs Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $0 HOME: $0
14.	**CD-3 Public Service**	2024	2028	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $81,000
15.	**CD-4 Food Programs**	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $27,000
16.	**CD-5 Clearance and Demolition**	2024	2028	Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $0 HOME: $0

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
17.	**ED-1 Employment**	2024	2028	Non-Housing Community Development	Harbor Action Plan	Economic Development	CDBG: $0 HOME: $0
18.	**ED-2 Financial Assistance**	2024	2028	Community Development	Harbor Action Plan Citywide	Economic Development	CDBG: $0 HOME: $0
19.	**ED-3 Redevelopment Program**	2024	2028	Community Development	Harbor Action Plan Citywide	Economic Development	CDBG: $0 HOME: $0
20.	**AM-1 Overall Coordination**	2024	2028	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $231,800 HOME: $18,300
21.	**AM-2 Special Studies**	2024	2028	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $14,000 HOME: $5,000

Table 47 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	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.

2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	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.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-4 Renter-occupied Housing Rehabilitation**
	Goal Description	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.
5.	**Goal Name**	**HS-5 Rent and Utility Assistance**
	Goal Description	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.
6.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
7.	**Goal Name**	**HO-1 Housing**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
8.	**Goal Name**	**HO-2 Operating and Support**
	Goal Description	Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

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9.	**Goal Name**	**HO-3 Prevention and Rapid Re-Housing**
	Goal Description	Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
10.	**Goal Name**	**SN-1 Housing**
	Goal Description	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.
11.	**Goal Name**	**SN-2 Social Services**
	Goal Description	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.
12.	**Goal Name**	**CD-1 Public Facility Improvements**
	Goal Description	Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
13.	**Goal Name**	**CD-2 Infrastructure Improvements**
	Goal Description	Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
14.	**Goal Name**	**CD-3 Public Service**
	Goal Description	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.
15.	**Goal Name**	**CD-4 Food Programs**

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	Goal Description	Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
16.	**Goal Name**	**CD-5 Clearance and Demolition**
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.
17.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
18.	**Goal Name**	**ED-2 Financial Assistance**
	Goal Description	Support business and commercial growth through expansion and new construction to create new job opportunities.
19.	**Goal Name**	**ED-3 Redevelopment Program**
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
20.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
21.	**Goal Name**	**AM-2 Special Studies**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of East Chicago will fund the following projects through the FY 2024 Annual Action Plan:

FY 2024 CDBG Budget:

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

FY 2024 HOME Budget:

HOME Administration - $23,300.00

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

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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

Total CDBG and HOME Budget: $1,547,199.60

Projects

#	Project Name
1.	Administration
2.	Housing Rehabilitation Programs
3.	Public Services
4.	Public Improvements
5.	Community Housing Development Organization (CHDO)
6.	New Housing Construction

Table 48 – Project Information

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

The City allocated funds to projects based on the priority needs and goals established in the Strategic Plan. The largest obstacle to addressing underserved needs within the community is the lack of funding. To address this obstacle, the City will look for opportunities to leverage additional resources through grant opportunities and private financing and investment.

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the City's CDBG funds are budgeted for activities which principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2024 Program Year and each succeeding year in the FY 2024-2028 Five Year Consolidated Plan:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and

moderate-income status.

- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; to projects/activities that principally benefit low- and moderate-income persons; and/or slum and blight removal on a spot or area basis.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

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AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $245,800.00 HOME: $23,300.00
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $231,800.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. (AM-1 Overall Coordination and HS-6 Fair Housing) • **CDBG Planning (CDBG - $14,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies). • **HOME Administration (HOME - $18,300.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) (AM-1 Overall Coordination and HS-6 Fair Housing). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Programs**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $640,000.00
	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2025

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	Estimate the number and type of families that will benefit from the proposed activities	15 Housing units and 1 Organization. Estimated No. of Families: 16; AMI: 0 0% - 30%; 4 30% - 50%; and 12 50% - 80%.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $478,000.00) -** Funds will be used to assist owners of existing single-family owner-occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $162,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Harbor Action Plan Citywide
	Goals Supported	HS-5 Rent and Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: $180,000.00
	Description	Funds will be used for public service activities to benefit low- and moderate-income residents in the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	217 persons and 234 households.
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101** (CDBG - $18,000.00) - Northwest Indiana Reinvestment Alliance will provide homebuyer workshops and workshop manuals. (100 households) (HS-1 Homeownership) • **Meals on Wheels of NWI** (CDBG - $27,000.00) - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. (75 persons) (CD-4 Food Program) • **Catholic Charities - Safe Haven Homeless Prevention Program** - (CDBG - $27,000.00) - Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. (40 households) (H-5 Rent and Utility Assistance) • **We Care from the Heart, Inc. - Senior Services Program** (CDBG - $27,000.00) - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. (10 persons) (SN-2 Social Services) • **Indiana Legal Services- Legal Services for East Chicago Residents** (CDBG - $20,000.00) - Indiana Legal Services will provide free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. (55 persons) (CD-3 Public Service) • **Boys & Girls Clubs of Greater Northwest Indiana** (CDBG - $16,000.00) Will provide participants with after school sports and recreation activities. (75 youth) (CD-3 Public Service) • **City of East Chicago Parks & Recreation- Summer FUN Camp** (CDBG- $35,000.00) - The City of East Chicago Parks & Recreation will provide sports programs for East Chicago. (236 youth) (CD-3 Public Service) • **Public Service Contingencies** (CDBG - $10,000.00) - Unallocated funds which will be reallocated to new projects TBD. **Eligibility:** 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).

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4.	**Project Name**	**Public Improvements**
	Target Area	Harbor Action Plan Citywide
	Goals Supported	CD-1 Public Facility Improvements CD-2 Infrastructure Improvements CD-6 Park Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $248,000.00
	Description	Funds will be used for public facility and infrastructure improvements to benefit low- and moderate-income areas in the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Other
	Location Description	Low- and moderate-income areas in the City
	Planned Activities	The City is going to fund the following activities: • **Public Improvement Project Contingencies -** $248,000.00 **Eligibility:** 03 Other Public Facilities/Improvements. **National Objective:** Low/Mod Income Area Benefit (LMA)
5.	**Project Name**	**Community Housing Development Organization (CHDO)**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $34,200.00
	Description	CHDO funds will be used to provide assistance for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.
	Location Description	The CHDO development location is yet to be determined.

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	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).
6.	**Project Name**	**New Housing Construction**
	Target Area	Harbor Action Plan Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: $175,000.00
	Description	HOME funds will be used to construct new housing in low- and moderate-income areas of the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Family
	Location Description	Citywide
	Planned Activities	The City is going to fund the following activities: • **Construction of Single-Family Homes -** $175,000.00 **Eligibility:** 12 Construction of Housing. **National Objective:** Low/Mod Income Housing Benefit (LMH)

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City will carry out its NRSA strategies within the Harbor Area. Public services and some housing programs will be available throughout the City. The location of the CHDO project is still to be determined. The City is unable to indicate percentages that will be allocated to the NRSA at this time.

The following information provides a profile of the population age, and racial/ethnic composition of the City of East Chicago. This information was obtained from the U.S. Census Bureau American Factfinder website, http://data.census.gov. The 2018-2022 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of East Chicago. The 5-year estimates are the most recent data available for the City. The 2020 U.S. Census data is included where possible.

Population:

The following illustrates the population trends for the City of East Chicago:

- The 2018-2022 American Community Survey estimates a population of 26,363 people, or a loss of 2,365 people since the 2013-2017 American Community Survey.
- In 2022, the City's estimated male population was 12,994 or 49.3% of the total population, and the City's female population was 13,369 or 50.7% of the population.

Age:

The following illustrates the age breakdown of the population in the City of East Chicago at the time of the 2018-2022 American Community Survey:

- The median age in the City of East Chicago was 36.0 years, compared to 39.3 years in Lake County and 38.0 years statewide in Indiana.
- Youth under the age of 18 accounted for 25.3% of the City's population.
- Seniors aged 65 or over make up 15.1% of the City's population. This is below the County's percentage of 17.1% of the population and Indiana's 16.2% of the population.

Race/Ethnicity:

The racial/ethnic composition of the City of East Chicago from the 2018-2022 American Community Survey is as follows:

- **Race**
  - 19.8% are White alone
  - 38.4% are Black or African American alone

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- 8.6% are Two or More Races
- 32.8% are Some Other Race

- **Ethnicity:**
  - 54.8% are Hispanic or Latino (of any race)

Income Profile:

The Median Family Household Income for a family of four is $90,900 in the Gary, IN Metro Division of the Chicago MSA according to HUD's FY 2024 Income Limits. The following is a summary of income statistics for the City of East Chicago from the 2018-2022 American Community Survey:

- 32.2% of households with earnings received Social Security income.
- 3.0% of households with earnings received cash public assistance.
- 21.3% of households with earnings received retirement income.
- 41.9% of female-headed households with children and no spouse present were living in poverty; 57.3% of such households with children under the age of five were living in poverty.
- 40.7% of all youth under 18 years of age were living in poverty.
- The median family income in the City of East Chicago was $44,928, which was dramatically lower than Lake County ($82,936) and the State of Indiana ($84,657).

Low/Mod Income Profile:

The low- and moderate-income profile for the City of East Chicago is a measurement of the area's needs. The City has an overall low- and moderate-income percentage of 65.8%.

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Geographic Distribution

Target Area	Percentage of Funds
HARBOR ACTION PLAN	0%
CITYWIDE	100%

Table 49 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City invested in the development of the NRSA program and will try to maximize its investment and leverage additional funds into the NRSA. All other funds will be available throughout the City.

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the City's CDBG funds are budgeted for activities which principally benefit low- and moderate-income

persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2024 Program Year:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and moderate-income status.
- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

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The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; to projects/activities that principally benefit low- and moderate-income persons; and/or slum and blight removal on a spot or area basis.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

Discussion

The City is allocating its CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; and to projects/activities that benefit the low- and moderate-income population.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to construct or rehabilitate affordable housing units and for rent and utility assistance. The one-year goals for affordable housing in the City of East Chicago for FY 2024 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	21
Special-Needs	0
Total:	**61**

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	40
Production of New Units	6
Rehabilitation of Existing Units	15
Acquisition of Existing Units	0
Total:	**61**

Table 51 - One Year Goals for Affordable Housing by Support Type

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Discussion

The City of East Chicago will assist the following projects with FY 2024 CDBG and HOME funds:

- The Housing Rehabilitation Programs funded with CDBG and HOME funds proposed to rehabilitate 40 housing units.
- The New Housing Construction project funded with HOME funds is proposed to construct 6 affordable housing units.

AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. The Housing Authority of the City of East Chicago (East Chicago Housing Authority or ECHA) owns and operates all public housing developments and properties within the City and provides affordable rental housing through the Housing Choice Voucher Program. Housing Choice Vouchers provide assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low-income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

The City of East Chicago has its own public housing authority to provide public housing for low-income city residents, thereby creating environments that improve the quality of life for ECHA residents and program participants.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA's properties, especially those within the City's proposed Harbor NRSA. Over the next year, the ECHA will finish construction on Lake Shore Manor, a LIHTC property that will provide 206 units for the elderly and disabled. The construction of Lake Shore Manor will offset the demand for ECHA's public housing units for the elderly and disabled.

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

In an effort to address the needs of public housing, ECHA offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self-nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA.

ECHA also provides a variety of activities aimed at encouraging public housing residents and Housing Choice Voucher program recipients to become self-sufficient and become homeowners. The City will continue to market all of its homebuyer programs to public housing residents and Housing Choice Voucher recipients.

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

Not Applicable. The East Chicago Housing Authority is not classified as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards.

Discussion

Not Applicable.

DRAFT

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

Introduction

This section describes the City's one-year goals and actions steps for reducing and ending homelessness through outreach, assessment, shelter assistance, prevention, and transition to permanent housing. This section also outlines actions the City plans to undertake to address the housing and supportive service needs of persons with special needs.

The City of East Chicago is part of the Indiana Balance of State Continuum of Care (CoC) in Region 1a, which consists solely of Lake County. The Balance of State CoC is managed by the Indiana Housing and Community Development Authority (IHCDA). While the City does not receive ESG funding, it supports the efforts of the Continuum of Care and encourages organizations to submit applications for ESG funding requests to Lake County and the State.

Under this Five Year Consolidated Plan, the City of East Chicago in cooperation with the CoC has developed its Strategic Plan to address homelessness for FY 2024 through FY 2028. It is addressed in the following goals:

- **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.
- **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.
- **SN-1 Housing -** Support the rehabilitation and accessibility improvements to emergency shelters and transitional housing for the homeless.
- **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.

The Balance of State Continuum of Care completes a regular “Point In Time Survey” each January to determine the number of homeless individuals and families in the County. Based on the “Point In Time Survey,” conducted on January 25, 2023 the following numbers of homeless persons were reported:

- **Unsheltered -** 43 individuals and 2 families with children
- **Transitional Housing -** 0 individuals and 0 families with children

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- **Safe Haven -** 0 individuals and 0 families with children
- **Emergency Shelter -** 118 individuals and 21 families with children

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City is an active participant in the area Continuum of Care (CoC) organization. The City's homeless strategies are informed based on the needs, priorities and strategies of the overall CoC. While there is limited outreach done within the City, there are several points of entry into services and shelter provided by CoC members. The Salvation Army, Catholic Charities, North Township Trustee's Office, and the School City of East Chicago can all serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry (CE) helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid rehousing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

Individuals or households experiencing a housing crisis or homelessness will be quickly assessed and offered appropriate interventions that align with their needs and will resolve the crisis. CE will align available resources effectively to end homelessness in East Chicago. The mission of the State Continuum of Care's Coordinated Entry process is to rapidly connect households that are facing or are at-risk of facing homelessness with the most appropriate need based interventions.

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Addressing the emergency shelter and transitional housing needs of homeless persons

As noted earlier, there is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include more funding for housing and preventative

services to alleviate the need for emergency shelters.

While the most recent Point In Time Count was conducted on January 25, 2024, the results will not be released until summer 2024. The 2023 Point In Time Count for Region 1a (Lake County) reported the following homeless counts for the unsheltered, those in Transitional Housing, and those staying in an Emergency Shelter:

- **Unsheltered -** 43 individuals and 2 families with children
- **Transitional Housing -** 0 individuals and 0 families with children
- **Safe Haven -** 0 individuals and 0 families with children
- **Emergency Shelter -** 118 individuals and 21 families with children

The CoC has a long-term goal of increasing the number of homeless moving from transitional housing to permanent housing. In order to achieve this objective, the CoC meets regularly with providers to monitor and review their progress. The CoC also works toward strengthening relationships with affordable housing providers (such as housing authorities) to assist consumer's transitions into permanent housing. Effective services and support while in transitional housing are critical to the effective move into permanent housing.

DRAFT

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

In conjunction with the Indiana Balance of State CoC, the City plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

As noted above, the City will partner with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents and increasing prevention efforts to alleviate the need for emergency shelters.

To meet its goals, the City will fund one public service agency that provides services to prevent low-income individuals and families from becoming homeless. The City will provide funding to Catholic Charities for their Safe Haven Homeless Prevention program.

Discussion

During the consultation process, the following priority needs for the homeless population and special needs populations were stressed:

- Need for more affordable rental housing.
- Need for supportive services such as counseling, life skills training, case management, childcare, transportation, legal services financial education, and job training.
- Lack of available shelter capacity.

To meet its special needs goals, the City will fund two public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to Meals on Wheels and We Care From the Heart.

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AP-70 HOPWA Goals - 91.220 (l)(3)

The City of East Chicago does not receive HOPWA funding. Not applicable.

DRAFT

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

Introduction:

The City of East Chicago has prepared a new Analysis of Impediments to Fair Housing Choice (AI) for the five-year period of FY 2024-2028. The AI is being submitted at the same time as the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan in IDIS.

The barriers to affordable housing in East Chicago can be categorized, primarily, as either public policy issues or economic issues. Public policies establish practices implemented by municipal agencies or departments that can impede housing choice, increase housing costs, severely limit housing opportunities, or a combination thereof. The impact of public policy on affordable housing in the City can be intentional or inadvertent. Recognition of the impact of public policy on affordable housing is required to ameliorate its negative results.

The FY 2024-2028 Analysis of Impediments identified the following impediments to fair housing:

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

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Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is developing a new Analysis of Impediments to Fair Housing Choice concurrently with this FY 2024-2028 Five Year Consolidated Plan. The City is committed to affirmatively furthering fair housing,

Neither study has identified public policy barriers as barriers to affordable housing. The City is very proactive in its redevelopment efforts of existing affordable housing developments and the increase of new units within the City. The City will include any regulatory barriers that also serve as fair housing

impediments in this section.

Discussion:

Not Applicable.

During its FY 2024 CDBG and HOME Program Year the City proposes to fund activities/projects that affirmatively further fair housing. This includes:

- Providing free legal help to low-income City residents on civil matters that are obstacles to securing or maintaining habitable housing.
- Assisting with rehabilitation costs for lower income owner-occupied and renter-occupied housing.
- Planning and development of new affordable workforce housing in areas of opportunity.
- Providing funds for project financing and related costs for the development of affordable workforce housing options.
- Providing funds for education, outreach, and trainings for fair housing in the City.
- Providing funds for neighborhood community development organizations to develop housing and support services.
- Providing funds for housing counseling services and homebuyer workshops.
- Providing funds for social services and health programs.

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AP-85 Other Actions – 91.220(k)

Introduction:

The City of East Chicago has developed the following actions which address:

- obstacles to meeting underserved needs;
- fosters and maintains affordable housing;
- reduces lead-based paint hazards;
- reduce the number of poverty-level families;
- develops institutional structures; and
- enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite City and service provider efforts, there remains a significant number of obstacles to meeting underserved needs. The following are obstacles to meeting these needs in the City of East Chicago:

- A severe shortage of safe, sound, and affordable housing
- Aging in-place population
- A lack of resources for residents at risk of or experiencing homelessness
- A lack of career education resources

With few funds available to meet underserved needs, The City under its FY 2024 CDBG Program Year will take the following actions to address obstacles to meeting the underserved needs:

- Provide funds for workforce housing options for owner occupied and renter occupied housing units.
- Provide funds for new housing construction of owner occupied and renter occupied housing units that are decent, safe, sound, affordable, and assessable.
- Provide funds for rehabilitation to help bring the older existing housing stock up to code standards and make accessibility improvements as needed.
- The City will continue to leverage its financial resources and apply for additional public and private funds.

The City of East Chicago will work to address these obstacles through the agencies and programs to be funded in FY 2024. Some of the activities to address these obstacles include:

- Housing Rehabilitation Program
- New Housing Construction
- Northwest Indiana Reinvestment Alliance - Home Buying 101

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- Meals on Wheels of Northwest Indiana
- Catholic Charities - Safe Haven Homeless Prevention Program
- We Care from the Heart Inc. Senior Services Program
- Indiana Legal Services
- Boys & Girls Clubs of Greater Northwest Indiana
- East Chicago Parks & Rec. Summer FUN Camp

The City's largest obstacle to meeting underserved needs is the lack of funding available to address the City's priority needs. As such, the City will seek to work with other stakeholders in the area to attract additional funding into the City to address its goals.

Actions planned to foster and maintain affordable housing

The City is proposing the following goals and strategies to foster and maintain affordable housing:

- **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.
- **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.
- **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.

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In the coming year, the City will dedicate the majority of the federal funding available to affordable housing programs. This includes owner occupied rehabilitation, the acquisition and rehabilitation of properties to increase the supply of affordable housing stock in standard condition, the rehabilitation of existing affordable housing stock, and the assistance to a Community Housing Development Organization (CHDO) for the development of affordable housing.

Actions planned to reduce lead-based paint hazards

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, LBP hazards will be addressed on a case-by-case basis for the housing units assisted through the City housing programs. The City will ensure all of its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

Actions planned to reduce the number of poverty-level families

The 2018-2022 American Community Survey estimates that 27.0% of the City of East Chicago's residents live in poverty, while only 11.4% of Lake County residents live in poverty and 8.5% of the State of Indiana's residents live in poverty. While only 24.4% of East Chicago families fall below the poverty level, female-headed City households with children are particularly affected by poverty at an estimated 41.9%; the number rises to 57.3% of such households when the children are under 5 years of age. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and by working with other agencies/organizations.

The City funded projects/activities under the following goals and strategies to reduce the number of families living in poverty:

- HS-3 Owner-occupied Housing Rehabilitation
- HS-4 Renter-occupied Housing Rehabilitation
- HS-5 Rent and Utility Assistance
- HO-3 Prevention and Rapid Re-Housing
- SN-2 Social Services
- CD-3 Public Service
- CD-4 Food Programs
- ED-1 Employment
- ED-2 Financial Assistance

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The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

The City will continue to redevelop the Harbor area and pursue the economic revitalization. This will, in turn, create more economic opportunities and job prospects for City residents. In addition, the City will use public service funding to provide the expansion and improvement of public services primarily benefitting low- and moderate-income persons, which includes poverty-level families. These programs will provide supportive services to families as they seek to gain self-sufficiency.

Actions planned to develop institutional structure

The City will continue to work with its non-profit public service agencies to strengthen and improve the delivery of their services. The City will also work to certify additional CHDO organizations.

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

The City will work with neighboring grantees the City of Gary, the City of Hammond, and Lake County over the program year to see where they can assist each other in improving Lake County's housing.

Discussion:

Not Applicable.

DRAFT

Program Specific Requirements

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

Introduction:

This page provides information on requirements specific to the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) received by the City.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$73,090.49
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$73,090.49**

Other CDBG Requirements

1. The amount of urgent need activities	$ 0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

DRAFT

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   The City will not employ other forms of investment beyond those identified in Section 92.205.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. The full policy is attached as an appendix to this report.

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

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

   See above. The full policy is attached as an appendix to this report.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

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

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For the HOME program, describe eligible applicants, your process for soliciting and funding applications/proposals, and where information can be obtained. Does the city plan to limit the beneficiaries or give preferences to a particular segment of the low-income population in its HOME program, and if so, provide a description of the limitation or preference.

For the HOME-funded Homeowner Rehabilitation, eligible applicants include all income-qualified homeowners. The City does not plan on limiting or providing any type of preferences for a specific segment of the population. Additional information can be obtained from the Redevelopment Development Department at City Hall.

For homes developed by a CHDO, the City does not expect to provide any limitations or direction to the CHDO in the marketing of their units. Additional information can be obtained from the Redevelopment Department once the CHDO is selected.

DRAFT

Discussion:

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipates it will receive $5,000 in HOME Program Income from mortgage and rent receipts during this program year.

CHDO Organizations:

- The City of East Chicago is in the process of certifying a new CHDO Organization.

CDBG Program Income:

- The City of East Chicago anticipates it will receive $73,090.49 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.