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

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN - 2024

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BUILT ON EXPERIENCE URBAN DESIGN VENTURES

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CITY OF EAST CHICAGO, INDIANA

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A. INTRODUCTION –

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

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

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

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

Major employers in the City of East Chicago include the following companies in no particular order:

- Cleveland-Cliffs, Inc.
- Ameristar Casino

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- St. Catherine Hospital
- Safety-Kleen
- Randall Metals Corp.
- W.R. Grace & Co.
- Citgo
- Buckeye Terminals, LLC
- Tradebe Recycling
- Linde
- CF Rail Services
- Indiana Harbor Belt Railroad
- East Chicago Rail Terminal
- National Material Processing
- American Terminals, Inc.
- HTI Logistics
- Kemira Water Solutions
- United States Gypsum
- Marino/WARE
- Praxair Company
- Humes & Berg
- Material Sciences Corp.
- Tierra Environmental & Industrial
- Strack & Van Til

In addition to the Indiana Harbor Steel Mill facility, Indiana Harbor has other major employers. Indiana Harbor is maintained by the Chicago District of the U.S. Army Corps of Engineers, as authorized by the Rivers and Harbors Acts of 1910 and 1913. Indiana Harbor's main stakeholders are the steel and manufacturing plants, which rely on the Harbor to ship the materials they need for production. Indiana Harbor is ranked first in tonnage among the 25 individual Federal harbors on Lake Michigan and fifth in tonnage of the 55 Federal harbors on the Great Lakes, with a five-year average of 11.58 million tons of cargo (2017-2021). As part of the Northern Indiana District (also including the Ports of Burns Harbor and Michigan City), it ranks second in average annual tonnage. The Harbor provides an economic boon of over $20 million annually to the region, supports about 3,665 jobs and generates nearly $168 million per year in personal income (Source: Indiana Harbor, IN; Great Lakes Navigation System; U.S. Army Corps of Engineers; http://www.lre.usace.army.mil). Another major employer for the City of East Chicago is the Ameristar Casino Hotel, adjacent to the East Chicago Marina, on Lake Michigan. The casino offers slots and table games, as well as restaurants, bars, a hotel with almost 300 rooms and space for meetings and events. It employs over 7,200 individuals (Source: Annual Report http://www.ameristar.com).

Despite the numerous industries located in East Chicago, there is a high unemployment rate in the City compared to Lake County and the State of Indiana, and a lower median household income. In the City of East Chicago and the Harbor area, there is an overwhelming majority of minority residents, as well as a high percentage of Hispanics or Latinos. The median age is relatively young when compared to Lake County and the State of Indiana. Most housing units in the Harbor Neighborhood are occupied by families, and there is a high percentage of single-female householders and single mothers. The housing stock in the Harbor Area is old, and there is a high vacancy rate, a high percentage of renters, and a very low rate of homeownership and lending (Source: U.S. Census Bureau, Census 2020, https://data.census.gov).

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

The City of East Chicago prepared and adopted a Five Year Consolidated Plan for FY 2024-2028. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in the Harbor Area of the City. The City has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for its Harbor Area Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 16-16.

What is a HUD Neighborhood Revitalization Strategy Area?

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

The NRSA Plan is submitted as a part of the City of East Chicago's FY 2024-2028 Five Year Consolidated Plan. The benefits of adopting an NRSA for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

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

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged neighborhoods, by aggregating various

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projects into one activity that principally benefits low- and moderate-income persons.

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

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

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

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

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

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/retention program. It lessens the burden of proof to track how businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 49.3% of civilians over the age of 16 are employed, and the median household income is only $39,016 (Source: American Community Survey 2018-2022 Five Year Estimates, https://data.census.gov). These figures and other Harbor Area Neighborhood block group data, when compared to city-wide, Lake County and the State of Indiana data, support the designation of the neighborhood as "at risk" and economically disadvantaged.

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

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

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

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

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B. NEIGHBORHOOD DESCRIPTION

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

- It is a contiguous neighborhood that is surrounded by industry which creates an "island."
- The area is primarily residential with 73.04% of the parcels considered residential in land use.
- The Harbor Area has the highest concentration of lower income persons living in one neighborhood, which contains 46.84% of the City's total LMI population and 46.86% of the city's total population.
- There has been new investment in the area, both public and private that has had a positive effect in revitalizing the neighborhood.
- There are vacant developable sites that are available for new development.
- The residents of the Harbor Area are in favor of and will support the NRSA strategies.
- The Harbor Area is in a good location for transportation and circulation with easy access to state and federal highway routes.

1. BOUNDARY DESCRIPTION

The Harbor Area NRSA is generally bounded as follows:

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

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The Harbor Area NRSA encompasses the following sub-neighborhoods:

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



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

The NRSA comprises the following Census Tracts/Block Groups from the 2020 U.S. Census:

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

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

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

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

- Marktown – This area is northwest of the Harbor Area. It is separated from the Harbor Area Neighborhood by heavy industry. The Census tracts/block groups that are located between the Harbor Area and Marktown would diminish the percentage of residential land use area to

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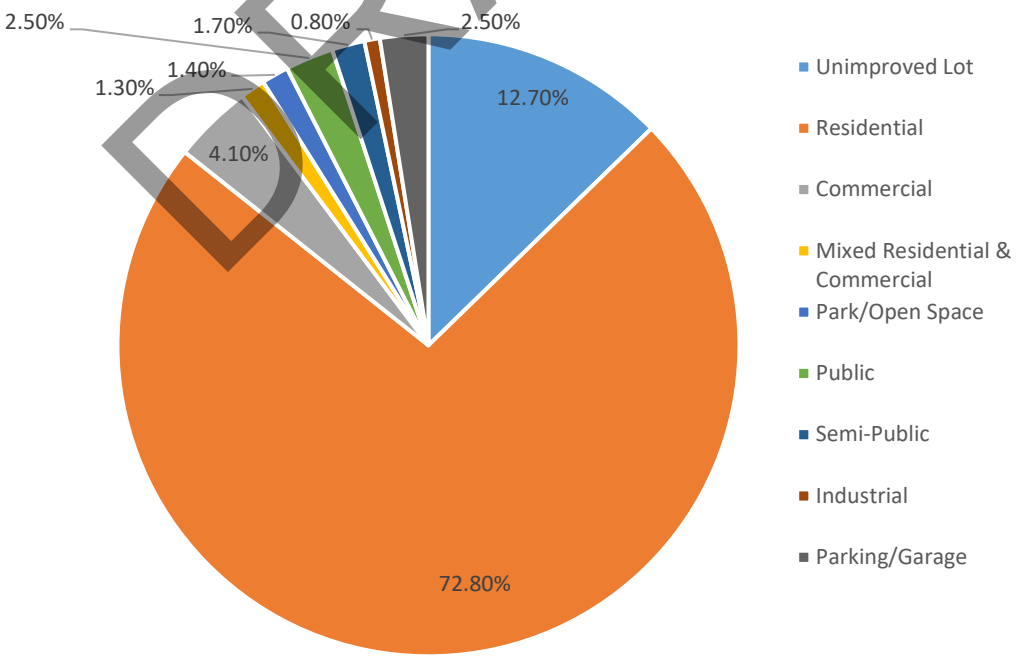
less than 50%. Furthermore, Marktown has a high vacancy rate, low resale value of property, and environmental issues that cannot be overcome within the time period for the NRSA designation. Properties are being purchased by some of the surrounding industries for their industrial expansion, which may hamper future residential growth.

- Calumet Neighborhood – This area is also separated from the Harbor Area by industry. The area is a designated "Superfund" site based on lead and heavy metal contamination, and the EPA is completing its remediation in 2024. Once remediation is fully complete, the City plans to attract light industrial and logistics companies to the area. The Public Housing Community located in this neighborhood has already been demolished, and the vacant sites will not meet the environmental requirements for housing development.

2. EXISTING LAND USES

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



3. STRUCTURAL CONDITIONS



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

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

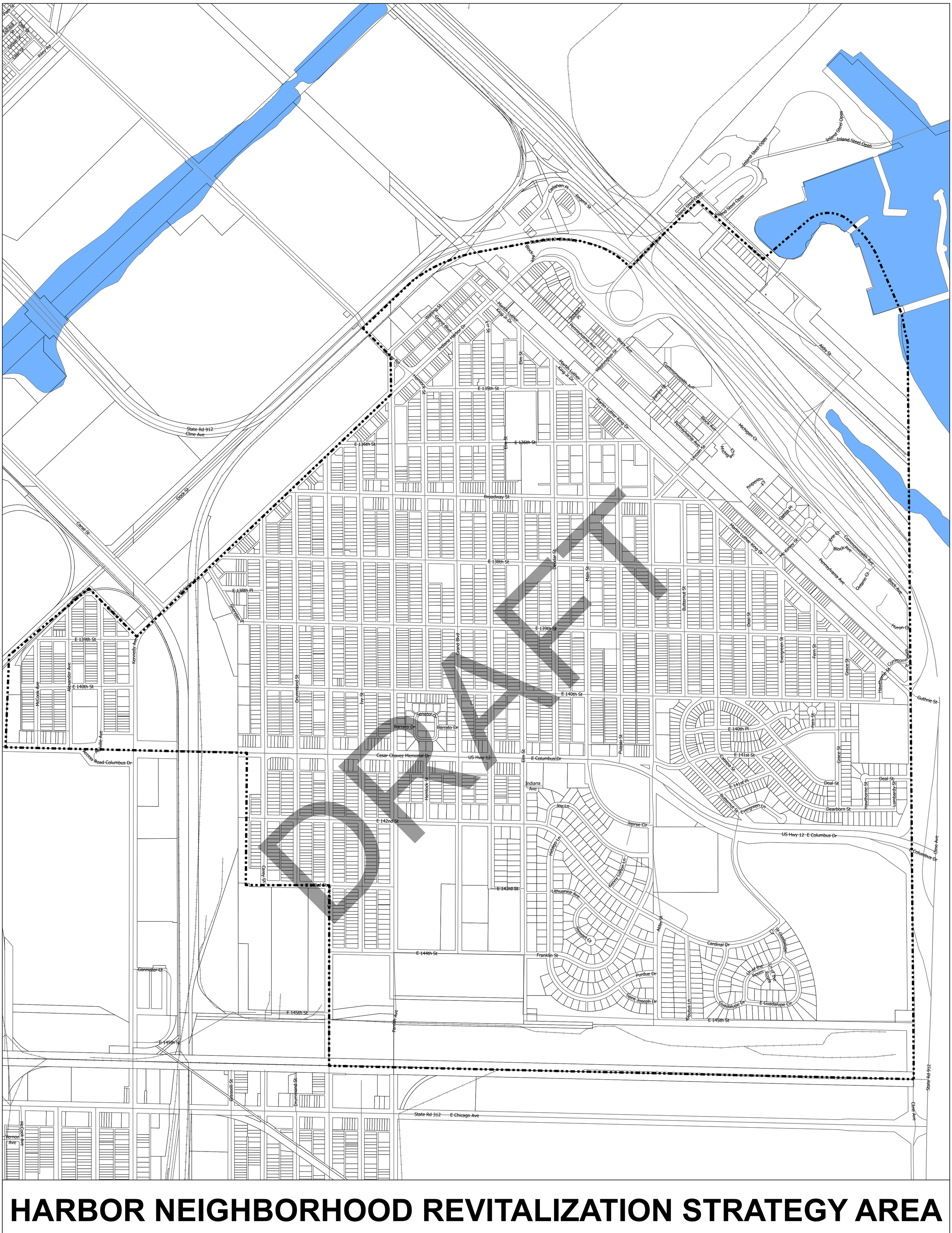
There are 4,420 primary structures in the NRSA. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition –** 2,193 Structures (49.6%)
- **Minor rehabilitation –** 1,654 Structures (37.4%)
- **Major rehabilitation –** 551 Structures (12.5%)
- **Economic infeasible –** 22 Structures (0.05%)

Based on the above findings, 573 structures out of 4,420 total structures are code deficient (13.0%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”

An assessment of the development potential for new sites was made. There is a need to demolish 12 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 32 additional structures that are vacant and should be considered for demolition. This would mean that 44 structures should be demolished over the next 5 years. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 84 vacant structures in the area; including the 44 structures to be demolished.

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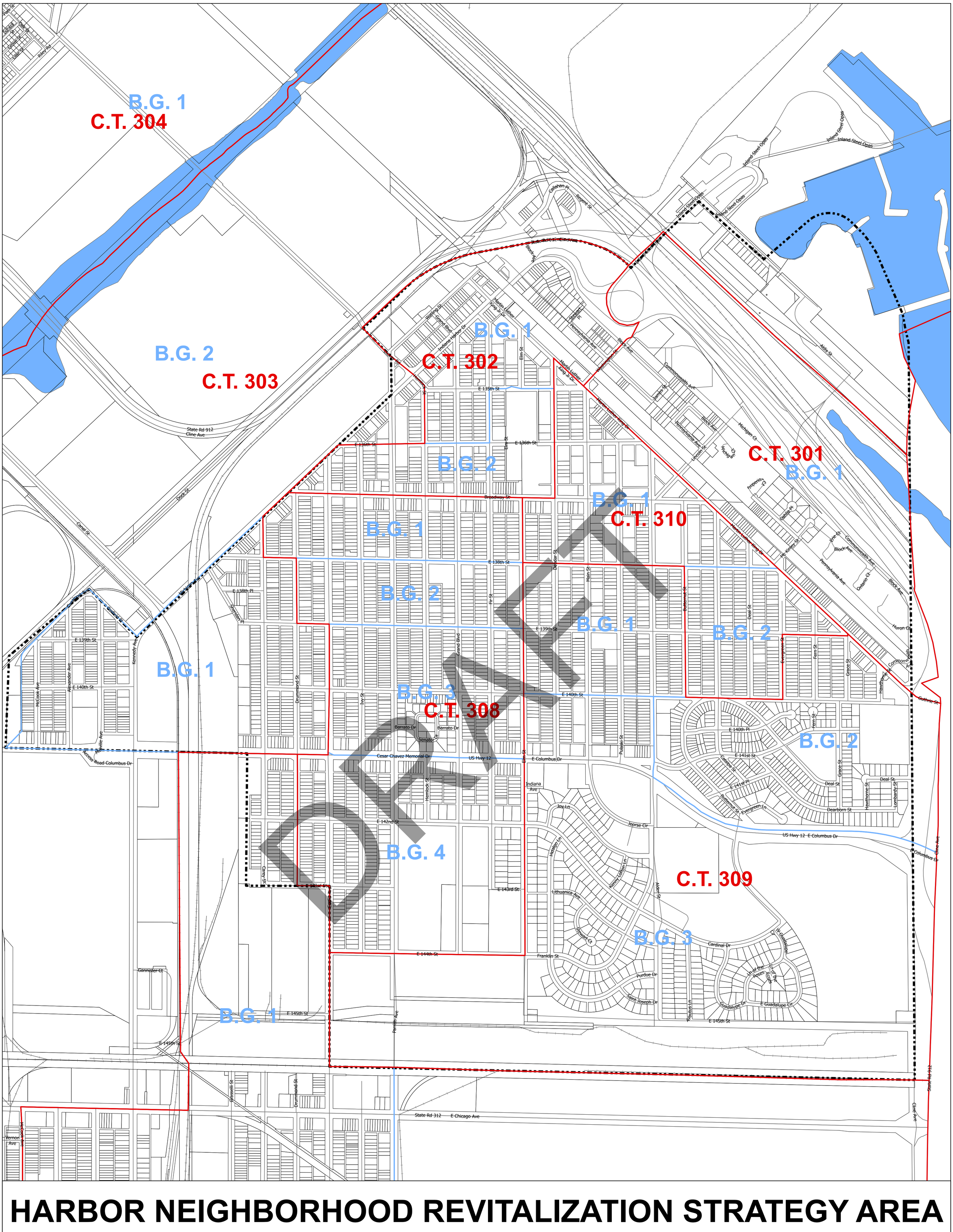
HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

PROJECT AREA BOUNDARY MAP

Project Area Boundary

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Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants



HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

CENSUS TRACTS & BLOCK GROUPS MAP

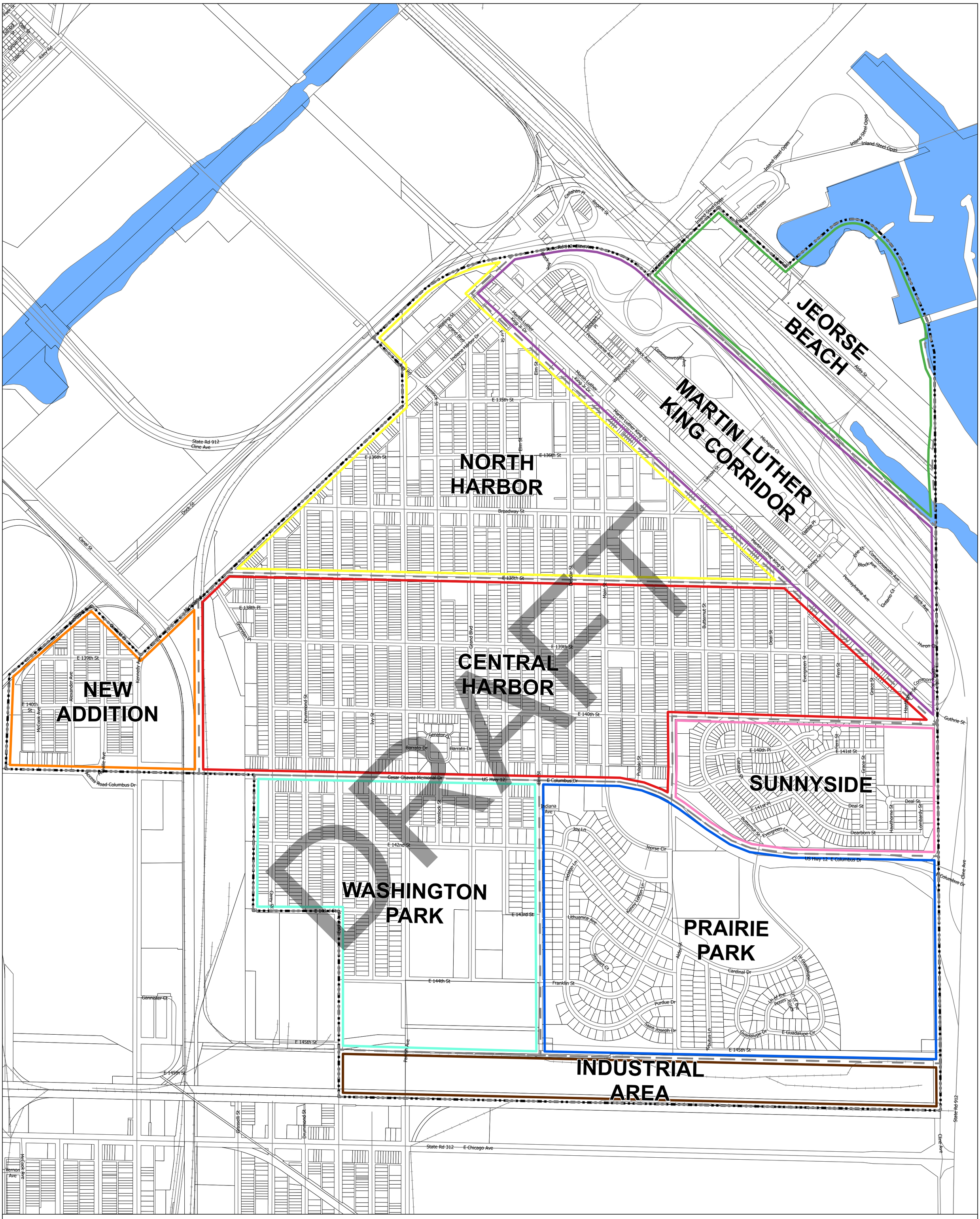
Project Area Boundary

Census Tract Boundary

Block Group Boundary

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PREPARED BY:
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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

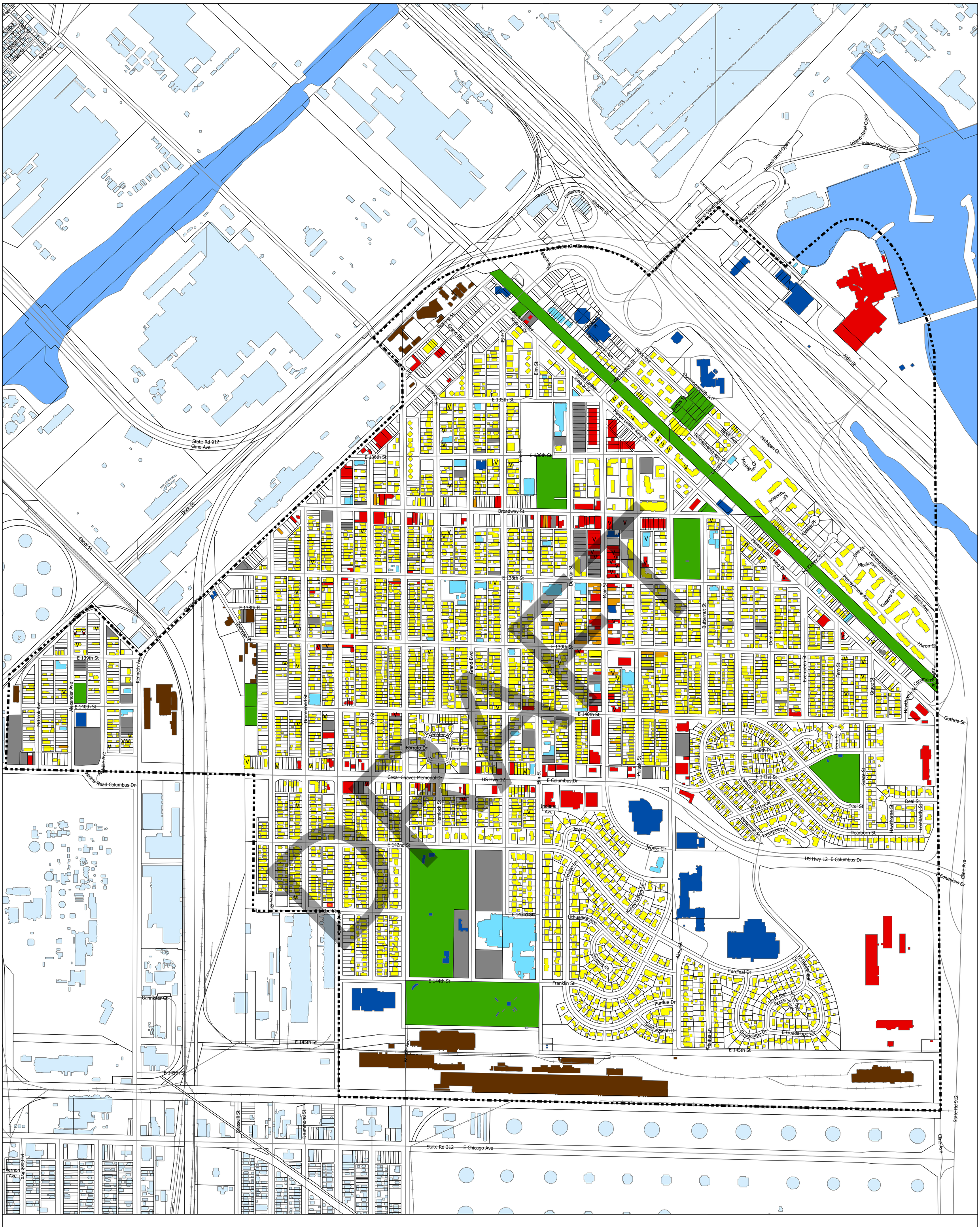
NEIGHBORHOOD BOUNDARIES

Project Area Boundary

Neighborhood Boundary

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PREPARED BY:
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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

EXISTING LAND USE MAP

LEGEND:

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

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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

STRUCTURAL CONDITIONS MAP

LEGEND:

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

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C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2020 U.S. Census:

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



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

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

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1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Harbor Area NRSA at the time of the 2018-2022 American Community Survey Five Year Estimates.

	CT 301, BG 1	CT 302, BG 1	CT 302, BG 2	CT 303, BG 1	CT 308, BG 1	CT 308, BG 2	CT 308, BG 3	CT 308, BG 4	CT 309, BG 1	CT 309, BG 2	CT 309, BG 3	CT 310, BG 1	CT 310, BG 2	Total NRSA	Total City of East Chicago
Population	1,218	916	290	516	650	743	1,378	1,543	642	892	1,840	1,035	690	12,353	26,363

Source: ACS 2018-2022 Five Year Estimates, data.census.gov

The total population in the Harbor Area NRSA is 12,353 persons. Compared to the City of East Chicago's total population of 26,363 persons, the Harbor Area NRSA makes up 46.9% of the total population of the City.

AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2018-2022 American Community Survey Five Year Estimates.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**12,353**	**100%**	**26,363**	**100%**
Median	**37.5**	**(X)**	**36.0**	**(X)**
Male:	**5,943**	**48.1%**	**12,994**	**49.3%**
Under 5 years	483	3.9%	820	6.3%
5 to 9 years	488	4.0%	935	7.2%
10 to 14 years	365	3.0%	953	7.3%
15 to 19 years	596	4.8%	1,249	9.6%
20 to 24 years	333	2.7%	882	6.8%
25 to 29 years	210	1.7%	741	5.7%
30 to 34 years	319	2.6%	889	6.8%
35 to 39 years	351	2.8%	1,035	8.0%
40 to 44 years	457	3.7%	768	5.9%
45 to 49 years	321	2.6%	619	4.8%
50 to 54 years	451	2.8%	843	6.5%
55 to 59 years	480	3.7%	836	6.4%
60 to 64 years	209	2.6%	551	4.2%
65 to 69 years	247	3.7%	682	5.2%
70 to 74 years	316	2.6%	470	3.6%
75 to 79 years	80	3.7%	237	1.8%
80 to 84 years	110	3.9%	220	1.7%
85 years and over	127	1.7%	264	2.0%
Median	**37.5**	**(X)**	**35.2**	**(X)**
Female:	**6,410**	**51.9%**	**13,369**	**50.7%**
Under 5 years	462	3.7%	934	7.0%
5 to 9 years	415	3.4%	814	6.1%
10 to 14 years	438	3.5%	1,010	7.6%
15 to 19 years	293	2.4%	787	5.9%
20 to 24 years	316	2.6%	771	5.8%
25 to 29 years	458	3.7%	893	6.7%
30 to 34 years	523	4.2%	1,013	7.6%
35 to 39 years	620	5.0%	1,165	8.7%

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40 to 44 years	292	2.4%	709	5.3%
45 to 49 years	359	2.9%	789	5.9%
50 to 54 years	454	3.7%	857	6.4%
55 to 59 years	582	4.7%	961	7.2%
60 to 64 years	232	1.9%	559	4.2%
65 to 69 years	138	1.1%	587	4.4%
70 to 74 years	368	3.0%	623	4.7%
75 to 79 years	114	0.9%	259	1.9%
80 to 84 years	212	1.7%	345	2.6%
85 years and over	134	1.1%	293	2.2%
Median	**37.4**	**(X)**	**36.5**	**(X)**

Source: 2018-2022 ACS Five Year Estimates

The median age in the NRSA is 37.5 years (approximated), somewhat higher than the City of East Chicago's median age of 36.0. The median age of males (37.5 years) is very slightly higher than that of females (37.4 years) in the NRSA, and both are higher than the City of East Chicago's equivalents. The median age for males in the City is 35.2 years, and the median age is 36.5 years for females. The population in both the NRSA and the City of East Chicago are younger on average than the population of Lake County and the State of Indiana. The median age in Lake County is 39.3 years, and the median age in the State of Indiana is 38.0 years.

RACE:

The following table highlights the racial composition of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2018-2022 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total Harbor Area NRSA	**Number**	1,691	5,770	29	29	2	3,940	892	6,157	**12,353**
	Percent	13.69%	46.71%	0.23%	0.23%	0.02%	31.90%	7.22%	49.84%	**100%**
Total City of East Chicago	**Number**	5,209	10,136	53	29	2	8,660	2,274	14,438	**26,363**
	Percent	19.76%	38.45%	0.20%	0.11%	0.01%	32.85%	8.63%	54.77%	**100%**

Source: 2018-2022 ACS Five Year Estimates

The racial composition of the Harbor Area NRSA is 10,662 persons who are considered to be minority (86.31%) and 1,691 persons who are non-minority (13.69%), with 6,157 people (49.84%) who are Hispanic or Latino, either

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alone or in combination with another race(s). The overall population of the City of East Chicago is 80.2% minority, which is twice that of Lake County and four times the rate in the State of Indiana. The County has a 41.3% minority population, and the State of Indiana has only 20.0% minority population. The Hispanic or Latino population, either alone or in combination with another race(s), of the City of East Chicago is over 50% (54.77%), which is far higher than Lake County or the State of Indiana. The Hispanic or Latino population of Lake County is 20.2%, and the statewide Hispanic population rate is only 7.5%.

The minority population of the Harbor Area NRSA is 50.4% of the City's total minority population of 21,154 (80.2% of total population), and the Hispanic or Latino population of the Harbor Area NRSA is 42.6% of the City's total Hispanic/Latino population of 14,438. This illustrates that there is a high concentration of minority persons, and Hispanics/Latinos, living in the NRSA.

2. SOCIOECONOMIC DATA

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

INCOME:

The table below highlights the low- and moderate-income population in the City of East Chicago and the Harbor Area NRSA as of the 2016-2020 HUD Comprehensive Housing Analysis Strategy (CHAS) Data. The block groups with a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are in the Harbor Area Neighborhood Revitalization Strategy Area (NRSA).

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LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**BLKGRP**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,355**	**1,390**	**97.5%**
030200	**1**	**745**	**985**	**75.6%**
030200	**2**	**380**	**405**	**93.8%**
030300	**1**	**610**	**745**	**81.9%**
030300	**2**	**555**	**685**	**81.0%**
030400	**1**	**435**	**720**	**60.4%**
030400	**2**	**1,140**	**1,320**	**86.4%**
030400	**3**	**980**	**1,365**	**71.8%**
030500	1	435	980	44.4%

030500	**2**	**790**	**1,140**	**69.3%**
030500	3	750	1,490	50.3%
030500	**4**	**435**	**740**	**58.8%**
030600	**1**	**1,245**	**1,500**	**83.0%**
030600	**2**	**790**	**890**	**88.8%**
030600	**3**	**580**	**740**	**78.4%**
030600	**4**	**755**	**1,195**	**63.2%**
030700	**1**	**680**	**845**	**80.5%**
030700	**2**	380	930	40.9%
030800	**1**	**335**	**600**	**55.8%**
030800	**2**	**410**	**615**	**66.7%**
030800	**3**	**905**	**1,465**	**61.8%**
030800	**4**	640	1,750	36.6%
030900	**1**	**515**	**705**	**73.0%**
030900	**2**	435	865	50.3%
030900	**3**	**1,125**	**2,075**	**54.2%**
031000	**1**	**745**	**800**	**93.1%**
031000	**2**	**615**	**925**	**66.5%**
City of East Chicago's Total:		**18,820**	**27,930**	**67.4%**

Source: U.S. Department of Housing and Urban Development 2016-2020 CHAS Data

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

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**B.G.**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,355**	**1,390**	**97.5%**
030200	**1**	**745**	**985**	**75.6%**
030200	**2**	**380**	**405**	**93.8%**
030300	**1**	**610**	**745**	**81.9%**
030800	**1**	**335**	**600**	**55.8%**
030800	**2**	**410**	**615**	**66.7%**
030800	**3**	**905**	**1,465**	**61.8%**
030800	4	640	1,750	36.6%
030900	**1**	**515**	**705**	**73.0%**
030900	**2**	435	865	50.3%

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030900	3	1,125	2,075	54.2%
031000	1	745	800	93.1%
031000	2	615	925	66.5%
NRSA Area Total:		8,815	12,615	69.9%

Source: U.S. Department of Housing and Urban Development 2016-2020 CHAS Data

According to the 2016-2020 CHAS Data, the City of East Chicago has a low- and moderate-income population as a whole of 67.3%, while the NRSA has a marginally higher low- and moderate-income population rate of 69.9%. The Harbor Area NRSA's low- and moderate-income census tracts and block groups are illustrated in the attached map at the end of this sub-section. The low- and moderate-income block groups are in yellow. Lake County's low- and moderate-income population is 42.6%, and the State of Indiana has a low- and moderate-income population of 41.2%.

While the median household income in the Harbor Area NRSA is slightly lower than that of the entire City of East Chicago, both are much lower than the median household incomes of Lake County and the State of Indiana. According to the 2018-2022 American Community Survey (the most recent data available for the City), the median household income for the NRSA was $39,016 (approximated) compared to $39,434 for the City, $66,375 for Lake County and $67,173 statewide.

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Median Household Income

Total:			Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or more	Median household income in 2022
C.T. 301 B.G. 1	#	648	326	131	76	54	54	0	7	0	0	0	$9,970
	%	100.0%	50.3%	20.2%	11.7%	8.3%	8.3%	0.0%	1.1%	0.0%	0.0%	0.0%	(X)
C.T. 302 B.G. 1	#	293	51	0	70	56	20	50	13	24	9	0	$30,954
	%	100.0%	17.4%	0.0%	23.9%	19.1%	6.8%	17.1%	4.4%	8.2%	3.1%	0.0%	(X)
C.T. 302 B.G. 2	#	99	24	16	30	7	16	0	0	6	0	0	$22,159
	%	100.0%	24.2%	16.2%	30.3%	7.1%	16.2%	0.0%	0.0%	6.1%	0.0%	0.0%	(X)
C.T. 303 B.G. 1	#	244	54	0	37	20	11	119	0	3	0	0	$43,750
	%	100.00%	22.1%	0.0%	15.2%	8.2%	4.5%	48.8%	0.0%	1.2%	0.0%	0.0%	(X)
C.T. 308 B.G. 1	#	233	37	0	59	11	0	58	22	46	0	0	*
	%	100.0%	15.9%	0.0%	25.3%	4.7%	0.0%	24.9%	9.4%	19.7%	0.0%	0.0%	(X)
C.T. 308 B.G. 2	#	277	47	0	31	0	0	90	68	21	0	20	$58,550
	%	100.0%	17.0%	0.0%	11.2%	0.0%	0.0%	32.5%	24.5%	7.6%	0.0%	7.2%	(X)
C.T. 308 B.G. 3	#	562	116	0	91	68	46	125	64	50	2	0	$36,500
	%	100.0%	20.6%	0.0%	16.2%	12.1%	8.2%	22.2%	11.4%	8.9%	0.4%	0.0%	(X)
C.T. 308 B.G. 4	#	437	19	26	50	23	91	33	48	36	50	61	$68,750
	%	100.0%	4.3%	5.9%	11.4%	5.3%	20.8%	7.6%	11.0%	8.2%	11.4%	14.0%	(X)
C.T. 309 B.G. 1	#	332	80	49	49	25	25	48	0	15	41	0	$18,846
	%	100.0%	24.1%	14.8%	14.8%	7.5%	7.5%	14.5%	0.0%	4.5%	12.3%	0.0%	(X)
C.T. 309 B.G. 2	#	448	35	0	65	10	68	69	78	123	0	0	$65,500
	%	100.0%	7.8%	0.0%	14.5%	2.2%	15.2%	15.4%	17.4%	27.5%	0.0%	0.0%	(X)
C.T. 309 B.G. 3	#	673	46	21	33	75	90	27	176	171	34	0	$80,163
	%	100.0%	6.8%	3.1%	4.9%	11.1%	13.4%	4.0%	26.2%	25.4%	5.1%	0.0%	(X)
C.T. 310 B.G. 1	#	610	119	218	82	56	95	19	0	10	11	0	$14,583
	%	100.0%	19.5%	35.7%	13.4%	9.2%	15.6%	3.1%	0.0%	1.6%	1.8%	0.0%	(X)
C.T. 310 B.G. 2	#	299	29	21	44	26	92	11	76	0	0	0	$41,806
	%	100.0%	9.7%	7.0%	14.7%	8.7%	30.8%	3.7%	25.4%	0.0%	0.0%	0.0%	(X)
Total NRSA	#	**5,155**	**983**	**482**	**717**	**431**	**608**	**649**	**552**	**505**	**147**	**81**	**$39,016**
	%	**100.00%**	**19.1%**	**9.4%**	**13.9%**	**8.4%**	**11.8%**	**12.6%**	**10.7%**	**9.8%**	**2.9%**	**1.6%**	**(X)**
Total City of East Chicago	#	**10,147**	**1,398**	**802**	**1,141**	**1,208**	**1,462**	**1,566**	**1,123**	**934**	**230**	**283**	**$39,434**
	%	**100.0%**	**13.8%**	**7.9%**	**11.2%**	**11.9%**	**14.4%**	**15.4%**	**11.1%**	**9.2%**	**2.3%**	**2.8%**	**(X)**

Source: 2018-2022 ACS Five Year Estimates

* The U.S. Census Bureau did not provide the median income for Census Tract 308, Block Group 1.

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The largest single household income bracket in the NRSA (19.1%) is the median household income of less than $10,000 a year. This is higher than that of the City of East Chicago, where 13.8% of households have a median household income of less than $10,000 a year. The next highest brackets are the $15,000 to $24,999 income bracket (13.9%) and the $50,000 to $74,999 income bracket (12.6%), while the largest income bracket in the City of East Chicago is the $50,000 to $74,999 range (15.4%). The median

household incomes are higher in the two block groups that are not considered to be low- and moderate-income populations, although they are still lower than the median household incomes for Lake County and the State of Indiana. The median household incomes for Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3 are $68,750, $65,500, and $80,163 respectively.

The median household income for both the City and the NRSA are well below the low-income limit for the FY 2024 Section 8 Income Limits for the Gary, Indiana Housing and Mortgage Finance Agency (HMFA) (within the Chicago-Joliet-Naperville, IL-IN-WI MSA) for all household sizes. Lake County is part of the Gary, IN HMFA. The Median Income for a family of four (4) in the Gary, IN HMFA is $90,900 for 2024.

East Chicago Section 8 Income Limits for 2024

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$19,100	$21,800	$25,820	**$31,200**	$36,580	$41,960	$47,340	$52,720
Very Low (50%) Income Limits	$31,850	$36,400	$40,950	**$45,450**	$49,100	$52,750	$56,400	$60,000
Low (80%) Income Limits	$50,900	$58,200	$65,450	**$72,700**	$78,550	$84,350	$90,150	$96,000

Source: www.huduser.gov

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EMPLOYMENT:

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

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Population	**12,353**	**100%**	**26,363**	**100%**
Total employed civilian population 16 years and older	**4,873**	**39.45%**	**10,786**	**40.91%**
Male	**2,480**	**50.89%**	**5,897**	**54.67%**
Management, professional, and related occupations	348	14.03%	924	15.67%
Service occupations	395	15.93%	1,003	17.01%
Sales and office occupations	474	19.11%	878	14.89%
Natural resources, construction, and maintenance occupations	307	12.38%	873	14.80%
Production, transportation, and material moving occupations	956	38.55%	2,219	37.63%
Female	**2,393**	**49.11%**	**4,889**	**45.33%**
Management, professional, and related occupations	560	23.40%	1,215	24.85%
Service occupations	962	40.20%	1,568	32.07%
Sales and office occupations	469	19.60%	1,288	26.34%
Natural resources, construction, and maintenance occupations	73	3.05%	90	1.84%
Production, transportation, and material moving occupations	329	13.75%	728	14.89%

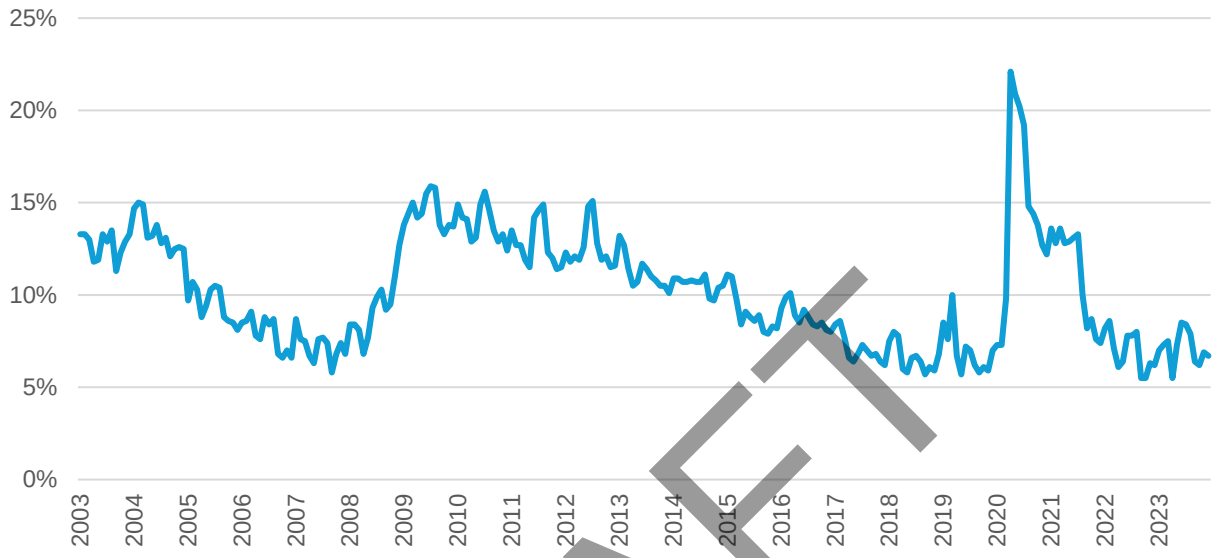
Source: 2018-2022 ACS Five Year Estimates

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Of the total population over the age of 16 in the NRSA, 39.45% are employed civilians. Of the total population in the City of East Chicago, 40.91% are employed civilians over the age of 16. Slightly more than 1% more males than females are employed within the NRSA, but the discrepancy is close to 10% City-wide. Of the block groups, the highest estimated rate of employment is Census Tract 303, Block Group 1 with an employment rate of 71.12%; Census Tract 309, Block Group 2 has the next highest employment rate at 56.28%. The lowest employment rate is Census Tract 310, Block Group at 11.79%. Males are mostly employed in production, transportation, and material moving occupations in the City (37.63%) and the NRSA (38.55%). In the 2013-2017 ACS males were mostly employed in management, professional, and related service occupations, but this seems to have been an outlier. Females are mostly employed in service occupations in the City (32.07%) and the NRSA (40.20%).

The following chart illustrates the trends of the unemployment rate for the City of East Chicago from January 2003 through April 2024 as reported by the Bureau of Labor Statistics (www.bls.gov).

Unemployment Rate, City of East Chicago, 2003-2024



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The unemployment rate in the City of East Chicago saw a gradual but consistent decrease from 2009 through 2018. Unemployment spiked to record numbers between 2020 and 2022 but has since settled into the 6% range. At the latest observation in April 2024 the Bureau of Labor Statistics reported an unadjusted unemployment rate of 6.7%, which is historically rather low for the City of East Chicago. However, it is still high when compared to the April 2024 rate of 5.0% for Lake County, 3.4% for the State of Indiana, and the national unemployment rate of 3.5%.

EDUCATION:

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

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	8,164	100%	17,208	100%
Male	3,678	45.05%	8,155	47.39%
No schooling completed	325	8.84%	548	6.72%
Less than 9th grade	434	11.80%	830	10.18%
9th to 12th grade, no diploma	453	12.32%	1,048	12.85%

High school graduate (includes equivalency)	1,367	37.17%	3,326	40.78%
Some college, no degree	530	14.41%	1,224	15.01%
Associate degree	206	5.60%	413	5.06%
Bachelor's degree	308	8.37%	557	6.83%
Graduate or professional degree	55	1.50%	209	0.28%
Female	4,486	54.95%	9,053	52.61%
No schooling completed	84	1.87%	267	2.95%
Less than 9th grade	213	4.75%	605	6.68%
9th to 12th grade, no diploma	487	10.86%	1,255	13.86%
High school graduate (includes equivalency)	1,888	42.09%	3,560	39.32%
Some college, no degree	921	20.53%	1,627	17.97%
Associate degree	463	10.32%	782	8.64%
Bachelor's degree	201	4.48%	543	6.00%
Graduate or professional degree	229	5.10%	414	4.57%

Source: 2018-2022 ACS Five Year Estimates

In the NRSA, 24.45% of people over 25 years old have no high school diploma nor an equivalency diploma. It is reported that only 67.05% of males and 82.52% of females have achieved at least a high school diploma or the equivalent of one. In the City of East Chicago, 70.25% of males and 76.51% of females have achieved at least a high school diploma or its equivalent. Residents in the City of East Chicago and the NRSA have not obtained the same level of education as residents of Lake County and Indiana overall. The achievement numbers for a high school education are much lower than they are for Lake County and the State of Indiana, where 89.11% of males and 91.22% of females achieved at least a high school diploma in Lake County, and 89.33% of males and 90.63% of females in the State of Indiana.

The high school drop-out rates for the City of East Chicago and the NRSA are also much higher than they are for Lake County and the State of Indiana. In the NRSA, 12.32% of males and 10.86% of females achieved an education between 9th and 12th grade but did not graduate, and 12.85% of males and 13.86% of females did not finish high school in the City. In Lake County, 6.58% of males and 5.37% of females dropped out, which is similar to the state of Indiana with a drop-out rate of 6.90% for males and 6.07% of females.

Overall, females are fifteen percent more likely to graduate from high school or earn an equivalency than males in the NRSA and six percent more likely in the City as a whole, although females completed additional postsecondary schooling at a higher rate than males in the NRSA (40.43% versus 29.88%). More males in the NRSA achieved a bachelor's degree or higher than females (9.87% compared to 9.58%), while more females

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(10.57%) in the City achieved a bachelor's degree or higher than males (7.11%). In Lake County and the State of Indiana, females achieved a bachelor's degree or higher at a higher rate than males, at 25.89% to 22.87% in the County and 29.05% to 27.38% statewide.

3. HOUSING

The occupancy status for the NRSA and the City is comparable, with 80.77% of units occupied in the NRSA and 79.53% of all units occupied in the City of East Chicago. However, the vacancy rates in both the City (20.47%) and NRSA (19.23%) are significantly higher than the rate of the County (10.87%) and the State (9.49%).

Occupancy Status

		Total:	Occupied	Vacant
C.T. 301, B.G. 1	Number	826	648	177
	Percent	100%	78.45%	21.55%
C.T. 302, B.G. 1	Number	358	293	65
	Percent	100%	81.84%	18.16%
C.T. 302, B.G. 2	Number	157	99	58
	Percent	100%	63.06%	36.93%
C.T. 303, B.G. 1	Number	420	244	176
	Percent	100%	58.10%	41.90%
C.T. 308, B.G. 1	Number	277	233	44
	Percent	100%	84.12%	15.88%
C.T. 308, B.G. 2	Number	346	277	69
	Percent	100%	80.06%	19.94%
C.T. 308, B.G. 3	Number	673	562	111
	Percent	100%	83.51%	16.49%
C.T. 308, B.G. 4	Number	532	437	95
	Percent	100%	82.14%	17.86%
C.T. 309, B.G. 1	Number	496	332	164
	Percent	100%	66.94%	33.06%
C.T. 309, B.G. 2	Number	489	448	41
	Percent	100%	91.62%	8.38%
C.T. 309, B.G. 3	Number	799	673	126
	Percent	100%	84.23%	15.77%
C.T. 310, B.G. 1	Number	685	610	75
	Percent	100%	89.05%	18.95%
C.T. 310, B.G. 2	Number	324	299	25
	Percent	100%	92.28%	7.72%

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Total Harbor Area NRSA	**Number**	6,382	5,155	1,227
	Percent	100%	80.77%	19.23%
Total City of East Chicago	**Number**	12,759	10,147	2,612
	Percent	100%	79.53%	20.47%

Source: 2018-2022 ACS Five Year Estimates

TENURE:

The majority of households living in the NRSA, and the City as a whole, are renters, and the percentage of renter-occupied units in the NRSA (60.54%) and in the City (56.17%) are relatively comparable.

Tenure of Households

		Total	Owned with a mortgage or a loan	Owned free and clear	Renter-Occupied
C.T. 301, B.G. 1	**Number**	648	0	3	645
	Percent	100%	0%	0.46%	99.54%
C.T. 302, B.G. 1	**Number**	293	17	15	261
	Percent	100%	5.80%	5.12%	89.08%
C.T. 302, B.G. 2	**Number**	99	0	6	99
	Percent	100%	0%	6.06%	93.94%
C.T. 303, B.G. 1	**Number**	244	29	13	202
	Percent	100%	11.89%	5.33%	82.79%
C.T. 308, B.G. 1	**Number**	233	117	17	99
	Percent	100%	50.21%	7.30%	42.49%
C.T. 308, B.G. 2	**Number**	277	65	94	118
	Percent	100%	23.47%	33.94%	42.60%
C.T. 308, B.G. 3	**Number**	562	181	203	178
	Percent	100%	32.21%	36.12%	31.67%
C.T. 308, B.G. 4	**Number**	437	91	214	132
	Percent	100%	20.82%	48.97%	30.21%
C.T. 309, B.G. 1	**Number**	332	76	68	188
	Percent	100%	22.89%	20.48%	56.63%
C.T. 309, B.G. 2	**Number**	448	127	115	206
	Percent	100%	28.35%	25.67%	45.98%
C.T. 309, B.G. 3	**Number**	673	151	308	214
	Percent	100%	22.44%	45.77%	31.80%
C.T. 310, B.G. 1	**Number**	610	5	6	599
	Percent	100%	0.82%	0.98%	98.20%
C.T. 310, B.G. 2	**Number**	299	12	101	186
	Percent	100%	4.01%	33.78%	62.21%

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Total Harbor Area NRSA	**Number**	5,155	871	1,163	3,121
	Percent	100%	16.90%	22.56%	60.54%
Total City of East Chicago	**Number**	10,147	1,897	2,550	5,700
	Percent	100%	18.70%	25.13%	56.17%

Source: 2018-2022 ACS Five Year Estimates

The NRSA has 39.46% owner-occupied housing units compared to 60.54% renter-occupied, and the City is made up of 43.83% owner-occupied units compared to 56.17% renter-occupied. Census Tract 308, Block Groups 1-4 (57.51%, 57.40%, 68.33%, and 69.79%) and Census Tract 309, Block Groups 2 & 3 (54.02% and 68.20%), have well over 50% of units that are owner-occupied. Census Tract 308, Block Group 4 and Census Tract 309, Block Group 3, the only two block groups in the NRSA that are not low-mod, have especially high percentages of homeownership which reflects the common trend of higher-income populations owning homes at a greater rate than low- and moderate-income populations. There are slightly fewer homeowners that own their homes free and clear in the NRSA when compared to the City as a whole at 22.56% versus 25.13%, and there is a higher number of mortgage or loan holders in the City at 18.70% compared to 16.90% in the NRSA. Lake County and the State of Indiana have much higher rates of homeownership than the NRSA or City, at 70.92% and 70.11% respectively.

VACANCY:

Vacancy Status

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	**Percent**	**Number**	**Percent**
Total	**1,226**	**100%**	**2,612**	**100%**
For rent	101	8.24%	281	10.76%
Rented, not occupied	49	4.00%	177	6.78%
For sale only	3	0.24%	76	2.91%
Sold, not occupied	0	0%	0	0%
For seasonal, recreational, or occasional use	37	3.02%	37	1.42%
For migrant workers	0	0%	0	0%
Other vacant	1,036	84.50%	2,041	78.14%

Source: 2018-2022 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the City is in the "other vacant" category, with about 84.50% in the NRSA and 78.14% for the City. The definition of "other vacant" according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units "unfit" for habitation. This trend,

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combined with the high vacancy rate in the City and NRSA when compared to the County or State, could indicate a large amount of blighted properties in the Harbor Neighborhood and the City of East Chicago. The second largest category of vacancies in both the NRSA and the City are rental units at 8.24% and 10.76%. In Lake County and the State of Indiana, rental unit vacancy rates are higher at 12.96% and 18.35%, and vacancy rates of homes for sale are also higher than that of the NRSA and City at 4.48% and 6.64%, respectively. While there are no sold and unoccupied houses in either the NRSA or the City, they make up 4.93% and 5.54% of all housing stock in the County and statewide respectively.

RACE OF HOUSEHOLDER:

Race of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total by Race	5,155	100%	10,147	100%
Householder who is White alone	505	9.80%	1,683	16.59%
Householder who is Black or African American alone	2,676	51.91%	4,362	42.99%
Householder who is American Indian and Alaska Native alone	9	0.17%	24	0.24%
Householder who is Asian alone	28	0.54%	28	0.28%
Householder who is Native Hawaiian and Other Pacific Islander alone	2	0.04%	2	0.02%
Householder who is Some Other Race alone	1,551	30.09%	3,225	31.78%
Householder who is Two or More Races	384	7.45%	823	8.11%
Householder who is Hispanic or Latino	2,344	45.47%	5,087	50.13%
Householder who is White alone, not Hispanic or Latino	130	2.52%	708	6.98%

Source: 2018-2022 ACS Five Year Estimates

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Householders who identify as a racial minority comprise 90.20% of the population of the NRSA, compared to 83.41% in the City of East Chicago. The majority of minority householders in the NRSA and the City are Hispanic or Latino of any race, followed by Black or African American alone. In the NRSA, 45.47% of householders are Hispanic or Latino, compared to 50.1% in the City. These rates are much higher than they are in Lake County or the State of Indiana. In Lake County, 38.9% of householders belong to racial minorities and 16.1% are Hispanic or Latino, and in the State, only 17.1% of householders belong to racial minorities with only 5.3% being Hispanic or Latino.

AGE OF HOUSEHOLDER:

Age of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**5,155**	**100%**	**10,147**	**100%**
Owner occupied	**2,034**	**39.46%**	**4,447**	**43.83%**
Householder 15 to 24 years	24	1.18%	53	1.19%
Householder 25 to 34 years	133	6.54%	395	8.88%
Householder 35 to 44 years	191	9.39%	603	13.56%
Householder 45 to 54 years	603	29.65%	909	20.44%
Householder 55 to 59 years	315	15.49%	610	13.72%
Householder 60 to 64 years	102	5.01%	326	7.33%
Householder 65 to 74 years	284	13.96%	660	14.84%
Householder 75 to 84 years	217	10.67%	542	12.19%
Householder 85 years and over	165	8.11%	349	7.85%
Renter occupied	**3,121**	**60.54%**	**5,700**	**56.17%**
Householder 15 to 24 years	232	7.43%	350	7.87%
Householder 25 to 34 years	754	24.16%	1,215	27.32%
Householder 35 to 44 years	604	19.35%	1,287	28.94%
Householder 45 to 54 years	414	13.26%	892	20.06%
Householder 55 to 59 years	420	13.46%	604	13.58%
Householder 60 to 64 years	106	3.40%	309	6.95%
Householder 65 to 74 years	434	13.91%	797	17.92%
Householder 75 to 84 years	143	4.58%	227	5.10%
Householder 85 years and over	14	0.45%	19	0.43%

Source: 2018-2022 ACS Five Year Estimates

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The largest percentages of renter-householders in the NRSA and the City are between 25 and 44 years of age, and between 45 and 59 years of age for owners. The same trend holds for Lake County as well as the State of Indiana.

HOUSEHOLD TYPE:

Household Type

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total households	**5,155**	**100%**	**10,147**	**100%**
Family households (families)	2,716	52.69%	5,851	57.66%
Nonfamily households	2,439	47.31%	4,296	42.34%
Families with male householder, no spouse present	378	7.33%	939	9.25%
Families with female householder, no spouse present	1,257	24.38%	2,392	23.57%
Total households	**5,155**	**100%**	**10,147**	**100%**
Householder living alone	2,147	41.65%	3,713	36.59%
Living alone and over 65 years old	693	13.44%	1,331	13.12%
Male, living alone	1,046	20.29%	1,701	16.76%
Female, living alone	1,101	21.36%	2,012	19.83%

Source: 2018-2022 ACS Five Year Estimates

Family households make up the largest percentage of households in the NRSA (52.69%) and the City of East Chicago (57.66%). The same trend holds true for Lake County and Indiana, though the percentages are higher with 65.17% in the County and 63.91% statewide.

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Household Size

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Owner-occupied housing units	**2,034**	**39.46%**	**4,447**	**43.83%**
1-person household	620	12.03%	1,311	12.92%
2-person household	708	13.73%	1,245	12.27%
3-person household	155	3.01%	578	5.70%
4-person household	302	5.86%	748	7.37%
5-person household	126	2.44%	234	2.31%
6-person household	62	1.20%	224	2.21%
7-or-more-person household	61	1.18%	107	1.05%
Renter-occupied housing units	**3,121**	**60.54%**	**5,700**	**56.17%**
1-person household	1,527	29.62%	2,402	23.67%
2-person household	654	12.69%	1,327	13.08%
3-person household	531	10.30%	895	8.82%
4-person household	171	3.32%	489	4.82%
5-person household	109	2.11%	301	2.97%
6-person household	73	1.42%	185	1.82%
7-or-more-person household	56	1.09%	101	1.00%
Average household size	**2.53**	**-**	**2.59**	**-**

Source: 2018-2022 ACS Five Year Estimates

The largest percentages of households are either one or two person households in the NRSA, the City, Lake County and the State of Indiana. The average household size in the NRSA (2.53) is lower than the household size of the City (2.59), the County (2.57), and the State (2.49).

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Family Type and Presence of Own Children

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**2,716**	**100%**	**5,851**	**100%**
With own children under 18 years:	1,435	52.84%	2.985	51.02%
Under 6 years only	364	13.40%	588	10.05%
Under 6 years and 6 to 17 years	393	14.47%	792	13.54%
6 to 17 years only	678	24.96%	1,605	27.43%
No own children under 18 years	1,281	47.16%	2,866	48.98%
Married-couple family:	**1,081**	**39.80%**	**2,520**	**43.07%**
With own children under 18 years:	375	34.69%	1,018	40.40%
Under 6 years only	36	3.33%	157	6.23%
Under 6 years and 6 to 17 years	48	4.44%	279	11.07%
6 to 17 years only	291	26.92%	582	23.10%
No own children under 18 years	706	65.31%	1,502	59.60%
Other family:	**1,635**	**60.20%**	**3,331**	**56.93%**
Male householder, no spouse present:	**378**	**23.12%**	**939**	**28.19%**
With own children under 18 years:	175	46.30%	395	42.07%
Under 6 years only	111	29.37%	175	18.64%
Under 6 years and 6 to 17 years	43	11.38%	133	14.16%
6 to 17 years only	21	5.56%	87	9.27%
No own children under 18 years	203	53.70%	544	57.93%
Female householder, no spouse present:	**1,257**	**76.88%**	**2,392**	**71.81%**
With own children under 18 years:	885	70.41%	1,572	65.72%
Under 6 years only	217	17.26%	256	10.70%
Under 6 years and 6 to 17 years	302	24.03%	380	15.89%
6 to 17 years only	366	29.12%	936	39.13%
No own children under 18 years	372	29.59%	820	34.28%

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Source: 2018-2022 ACS Five Year Estimates

The majority of families in the NRSA and the City have children under the age of 18 (52.84% and 51.02% respectively), although most are not married couples. The opposite is true of Lake County and the State of Indiana, however, where 41.96% of families in the County and 42.35% in the State have children under the age of 18. The majority of families in the County and State are married couples at 66.41% and 74.60% respectively. Consequently, there is a high concentration of single-female households and single mothers in the NRSA and City, as compared to Lake County and the State of Indiana. 76.88% of the households in the NRSA are single-female households, and 70.41% of those have children under the age of 18. 71.81% of householders in the City are single-female households, and

65.72% of those have children under the age of 18. Lake County only has 21.30% single-female households (of which 56.12% are single mothers) and Indiana only has 17.56% single-female households (of which 56.79% are single mothers).

AGE OF HOUSING:

Year Structure was Built

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,381	100%	12,759	100%
Built 2020 or later	0	0%	0	0%
Built 2010 to 2019	216	3.39%	246	1.93%
Built 2000 to 2009	140	2.19%	213	1.67%
Built 1990 to 1999	201	3.15%	458	3.59%
Built 1980 to 1989	210	3.29%	282	2.21%
Built 1970 to 1979	795	12.46%	1,248	9.78%
Built 1960 to 1969	560	8.78%	1,284	10.06%
Built 1950 to 1959	321	5.03%	1,137	8.91%
Built 1940 to 1949	1,177	18.45%	2,041	16.00%
Built 1939 or earlier	2,761	43.27%	5,850	45.85%

Source: 2018-2022 ACS Five Year Estimates

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Overall, close to half of the housing units in the NRSA were built in 1939 or earlier, over 75% of housing units were built before 1970, and almost 90% of units were built before 1980 and are at risk of lead-based paint contamination. According to the 2018-2022 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in the City of East Chicago), very few units have been built in the last twenty years in the NRSA or in the City of East Chicago. Between the years 2000 and 2022, there have been an estimated 356 new housing units built in the NRSA, and 459 new housing units have been built citywide during the same time frame.

The same is not true of Lake County or the State of Indiana according to the 2018-2022 American Community Survey Five Year Estimates. Only 15.72% of housing units in Lake County were built in 1939 or earlier, while 16.21% were built since the year 2000. Only 16.12% of housing units in the State of Indiana were built in 1939 or earlier, but 19.70% were built since the year 2000. This indicates that the City of East Chicago and the NRSA have much older housing supplies. Coupled with the much lower median household income, residents of East Chicago both in and outside of the NRSA may have more issues with housing in poor condition.

NUMBER OF UNITS:

Units in Structures

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,381	100%	12,759	100%
1, detached	2,204	34.54%	5,352	41.95%
1, attached	739	11.58%	1,002	7.85%
2	806	12.63%	1,660	13.01%
3 or 4	842	13.20%	1,701	13.33%
5 to 9	965	15.12%	1,620	12.70%
10 to 19	392	6.14%	554	4.34%
20 to 49	83	1.30%	183	1.43%
50 or more	311	4.87%	648	5.08%
Mobile home	39	0.61%	39	0.31%
Boat, RV, van, etc.	0	0.00%	0	0.00%

Source: 2018-2022 ACS Five Year Estimates

In the NRSA, only 34.54% of the housing units are 1-unit detached while 40.95% are in 2- to 9-unit buildings. The percentage of 1-unit detached housing units is higher in the City at large, 41.95%, but there are still many multi-family housing structures in the City with 40.2% in buildings with between 2 and 9 units. The percentage of 1-unit detached homes in Lake County (71.66%) and the State of Indiana (72.63%) is much higher.

ROOM SIZE & OCCUPANTS PER ROOM:

Rooms per Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
1 Room	78	1.22%	156	1.22%
2 Rooms	110	1.72%	146	1.14%
3 Rooms	921	14.43%	1,890	14.81%
4 Rooms	1,618	25.36%	3,188	24.99%
5 Rooms	1,197	18.76%	2,393	18.76%
6 Rooms	1,349	21.14%	2,748	21.54%
7 Rooms	441	6.91%	907	7.11%
8 Rooms	283	4.44%	583	4.57%
9 or more Rooms	384	6.02%	748	5.86%
Median	5.2	(X)	4.9	(X)

Source: 2018-2022 ACS Five Year Estimates

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The median number of rooms per unit in the NRSA is 5.2 while the median rooms throughout the City is 4.9. Most units in the NRSA and City have 4, 5, or 6 rooms. Lake County and the State have a slightly higher median number of rooms per unit at 5.7 and 5.9, and most units have 5 or 6 rooms.

Occupants per Room

	Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Occupied Housing Units	5,155	100%	10,147	100%
Owner-Occupied Housing Units	**2,034**	**39.46%**	**4,447**	**43.83%**
0.50 or fewer	1,501	73.80%	3,067	68.97%
0.51 to 1.00	492	24.19%	1,265	28.45%
1.01 to 1.50	39	1.92%	89	2.00%
1.51 to 2.00	2	0.10%	26	0.58%
2.01 or more	0	0.00%	0	0.00%
Renter-Occupied Housing Units	**3,121**	**60.54%**	**5,700**	**56.17%**
0.50 or fewer	2,212	70.87%	3,719	65.25%
0.51 to 1.00	782	25.06%	1,781	31.25%
1.01 to 1.50	87	2.79%	128	2.25%
1.51 to 2.00	22	0.70%	50	0.88%
2.01 or more	18	0.58%	22	0.39%

Source: 2018-2022 ACS Five Year Estimates

In both the City and the NRSA, over 96% of housing units have 1.00 or fewer occupants per room. The numbers are even higher for the County and State, with 97.90% of 1.00 or fewer persons per room in Lake County and 98.31% in the State of Indiana.

TENURE IN HOUSING:

Year Household Moved into Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
2021 or later	110	2.13%	275	2.71%
2018 to 2020	945	18.33%	2,004	19.75%
2010 to 2017	2,252	43.69%	3,811	37.56%
2000 to 2009	948	18.39%	1,899	18.71%
1990 to 1999	357	6.93%	845	8.33%
1989 or earlier	543	10.53%	1,313	12.94%

Source: 2018-2022 ACS Five Year Estimates

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20.46% of people in the Harbor NRSA and 22.46% of people in the City of East Chicago moved into their home within the last 5 years, according to the 2018-2022 ACS Five Year Estimates. In the NRSA, 64.15% of people moved into their unit in 2010 or later, compared to 60.02% of people in the City that moved into their unit in the same time frame. For comparison, 20.64% of Lake County occupants moved into their current home in 2018 or later, while the statewide rate is 24.80% of occupants; 52.81% of County residents moved into their home in 2010 or later, and 58.47% of Indiana residents first occupied their home in 2010 or thereafter. Overall, people in the City of East Chicago and the NRSA seem to move into different homes more often when compared to the rest of the County and State. This is most likely due to the high percentage of renters in the City and NRSA as compared to the County and State.

HOUSING VALUES:

Value of Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than $50,000	427	20.99%	772	17.36%
$50,000 to $99,999	741	36.43%	1,945	43.74%
$100,000 to $149,999	377	18.53%	874	19.65%
$150,000 to $199,999	224	11.01%	429	9.65%
$200,000 to $299,999	230	11.31%	325	7.31%
$300,000 to $499,999	2	0.10%	22	0.49%
$500,000 to $999,999	15	0.74%	62	1.39%
$1,000,000 or more	18	0.88%	18	0.40%
Median (dollars)	*	(X)	$84,900	(X)

Source: 2018-2022 ACS Five Year Estimates.

* The U.S. Census Bureau did not provide the median value for four block groups in the NRSA, so the median NRSA housing unit value cannot be calculated.

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While the median value of houses in the NRSA cannot be calculated, there are a higher percentage of houses in the City at large in the $50,000 to $149,000 value range, and the NRSA has a higher percentage of houses that are valued at less than $50,000. Five block groups in the NRSA (two of which are not designated as having over 51% low- and moderate-income population) have home values that are significantly higher than the City median:

- Census Tract 302, Block Group 1 (75.6% low-mod): $126,500
- Census Tract 308, Block Group 1 (55.8% low-mod): $102,600
- Census Tract 308, Block Group 4 (36.6% low-mod): $96,700

- Census Tract 309, Block Group 2 (50.3% low-mod): $110,900
- Census Tract 309, Block Group 3 (54.2% low-mod): $141,100

The median home values for Lake County ($195,100) and Indiana ($183,600) as estimated by the 2018-2022 American Community Survey are much higher than the City and presumably the NRSA. Though all area home values have increased since the 2019 NRSA Report, East Chicago and the NRSA did not see the same increases as the County or the State.

Zillow also maintains a database of median home values, available since September 2005 for the City of East Chicago. The lowest estimated median home value within the last twenty years was in February 2012 at $37,530.66, and the highest recorded median home value was in May 2024 (the last available dataset) at $133,803.92.

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REAL ESTATE DATA:

According to the 2018-2022 American Community Survey 5-Year Estimates, the average home value in the City of East Chicago was $84,900. Housing sales data from Realtor.com as of June 2024 indicated that there were 42 properties for sale, ranging in list price from $59,900 to $299,900 with a median home listing price of $145,000 (almost twice the list price of $80,750 in the 2019 NRSA Report), or $88 per square foot (over twice the price per square foot, previously $40/ft^2). There are also vacant lots for sale ranging between $8,000 and $320,000. During the previous 3-year period (June 2021 to June 2024) the high median list price was in October 2021 at $170,000, and the low was earlier that year in June 2021 at $105,000. Realtor.com only has recorded sale price information from September 2022 until present; the highest median sales price was in October 2022 at $200,447 and the lowest was January 2024 at $149,377.



As of July 2024, Attom Data (www.attomdata.com) reported that 2.33% of homes in East Chicago were “seriously underwater” (had high negative equity).

The City of East Chicago is served by the Greater Northwest Indiana Association of REALTORS. The association includes Jasper, Lake, LaPorte, Newton, Porter, Pulaski, and Stark counties. The association

provides local market updates for the area. The most recent report is dated April 2024 and recorded the following annual home sales data: New Listings of 945 homes for sale monthly, which is a 6% year-over-year increase from April 2023; Closed Sales of 693 homes sold, which is a 10% year-over-year increase; Median Sales Price of $248,700, flat year-over-year; and Sales Price as Percent of Original List Price was 95.6%, which is also flat year-over-year.

The table below compares the number of homes sold in East Chicago in 2023 and 2024. The median price of homes sold and amount of homes sold have increased over the past year, with a lower percentage of homes sold for $125,000 or less and more homes sold for more than $125,000.

Homes Sold in East Chicago

Sales Price	July 1, 2022 – June 30, 2023		July 1, 2023 – June 30, 2024	
	Number	Percent	Number	Percent
$0 to $10,000	3	2.27%	6	3.73%
$10,001 to $20,000	5	3.79%	5	3.11%
$20,001 to $30,000	3	2.27%	6	3.73%
$30,001 to $40,000	4	3.03%	5	3.11%
$40,001 to $50,000	5	3.79%	5	3.11%
$50,001 to $60,000	10	7.58%	6	3.73%
$60,001 to $70,000	9	6.82%	9	4.14%
$70,001 to $80,000	10	7.58%	9	4.14%
$80,001 to $90,000	11	8.33%	11	6.83%
$90,001 to $100,000	6	4.55%	4	2.48%
$100,001 to $125,000	14	10.61%	10	6.21%
$125,001 to $150,000	8	6.06%	27	16.77%
Over $150,000	44	33.33%	58	36.02%
TOTAL	**132**	**100%**	**161**	**100%**

Source: Zillow.com, accessed July 1, 2024

The average rent for a 2-bedroom apartment in the City of East Chicago as of is $1,149 per month according to www.rentometer.com, with a median rent of $900 per month for all listings according to Zillow (www.zillow.com). Most of these units are concentrated in the Central Harbor Neighborhood

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on or north of US 12/Cesar Chavez Memorial Drive (formerly Columbus Drive). The median rent for a 3-bedroom unit in the Harbor is $1,150 per month (source: www.zillow.com), $300 more than the 2019 NRSA report (source: www.rentometer.com). The 2-bedroom units are also scattered around the Central Harbor Neighborhood, mostly north of Columbus Drive, and have a median rent of $975 per month per Zillow. There are similar numbers of available 3-bedroom units in the Harbor Area and 2-bedroom units, currently only five apiece as of July 2024.

HOUSING COSTS:

Mortgage Status and Selected Monthly Owner Costs

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
With a mortgage	**871**	**42.82%**	**1,897**	**42.66%**
Less than $500	0	0%	53	2.79%
$500 to $999	310	35.59%	796	41.96%
$1,000 to $1,499	406	46.61%	828	43.65%
$1,500 to $1,999	155	17.80%	220	11.60%
$2,000 to $2,499	0	0%	0	0%
$2,500 to $2,999	0	0%	0	0%
$3,000 or more	0	0%	0	0%
Median (dollars)	$1,202*	(X)	$1,048	(X)
Not mortgaged	**1,163**	**57.18%**	**2,550**	**57.34%**
Median (dollars)	$447*	(X)	$441	(X)

Source: 2018-2022 ACS Five Year Estimates

* Approximated median

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The majority of homeowners in both the NRSA and City-wide are not mortgage holders (57.18% and 57.34% respectively), and their monthly costs are much higher than homeowners with a mortgage. Homeowners in the NRSA have an approximated median cost of $1,202 per month with a mortgage compared to $447 per month without, and homeowners both with and without a mortgage in the City pay less at $1,048 per month and $441 per month respectively. The costs are lower per month than they are in Lake County and Indiana, with or without a mortgage. In Lake County, median monthly costs are $1,412 with a mortgage and $530 without. Statewide median monthly costs are $1,301 with a mortgage and $477 without. Median costs have increased significantly since 2019 for homeowners with a mortgage in the NRSA, as the median cost was previously $1,023, but the City has dropped slightly to $1,085. The median costs for the County and State have risen about $200 per month.

Selected Monthly Owner Costs as a Percentage of Household Income in 2022

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 10 percent	750	36.87%	1,604	36.07%
10 to 14.9 percent	326	16.03%	832	18.71%
15 to 19.9 percent	277	13.62%	581	13.06%
20 to 24.9 percent	103	5.06%	260	5.85%
25 to 29.9 percent	115	5.65%	225	5.06%
30 to 34.9 percent	74	3.64%	168	3.78%
35 to 39.9 percent	65	3.20%	198	4.45%
40 percent or more	295	14.50%	544	12.23%
Not computed	29	1.43%	35	0.79%

Source: 2018-2022 ACS Five Year Estimates

The majority of homeowners in the City (54.78%) and NRSA (52.90%) are burdened by less than 15% of their income for monthly housing costs, compared to 43.79% of Lake County homeowners and 48.56% of Indiana homeowners.

The Gary, IN HUD Metro FMR Area is comprised of the following counties: Lake County; Newton County; and Porter County, Indiana. The 2024 Fair Market Rents for ZIP Code 46312 within the Gary, IN HUD Metro FMR Area are shown in the table below:

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Final FY 2024 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2024 Small Area FMR	$690	$810	$990	$1,220	$1,320

Source: www.huduser.gov

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

Gross Rent

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than $200	208	6.66%	225	3.95%
$200 to $299	302	9.68%	352	6.18%
$300 to $499	573	18.36%	814	14.28%
$500 to $749	604	19.35%	1,164	20.42%
$750 to $999	702	22.49%	1,642	28.81%
$1,000 to $1,499	428	13.71%	998	17.51%
$1,500 or more	34	1.09%	143	2.51%
No cash rent	270	8.65%	362	6.35%
Median (dollars)	$642*	(X)	$779	(X)

Source: 2018-2022 ACS Five Year Estimates

* Approximated median

According to the 2018-2022 Five Year estimates, median gross rent in the NRSA is now $642 (approximated) and $779 in the City, up about $100 from the 2019 NRSA report. The Five Year Estimates for Lake County state that the median gross rent is $1,039 and $967 in the State of Indiana. Both of these medians are up nearly $200 from the 2019 NRSA report.

Gross Rent as a Percentage of Household Income in 2022

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 20 percent	939	30.09%	1,867	32.75%
20 to 24.9 percent	189	6.06%	417	7.32%
25 to 29.9 percent	203	6.50%	476	8.35%
30 to 34.9 percent	320	10.25%	444	7.79%
35 to 39.9 percent	317	10.16%	412	7.23%
40 to 49.9 percent	58	1.86%	276	4.84%
50 percent or more	573	18.36%	1,093	19.18%
Not computed	522	16.73%	715	12.54%

Source: 2018-2022 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. Over 40% of the residents in the NRSA (40.63%) are spending over 30% of their income on rent, but only 39.04% of City residents are over 30%. These numbers are lower than Lake County and the State of Indiana, where 45.4% of renters are spending over 30% of their income on rent at the County level and 47.0% of renters are spending over 30% of their income on rent at the State level.

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HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.cfpb.gov/. The most recent HMDA Data is that of 2022, which is the data that is used for this analysis. The following tables provide an analysis of the HMDA data. Data for the Harbor NRSA and Lake County is highlighted where possible. All other data is that of the entire Gary, IN Housing and Mortgage Finance Agency (HMFA) within the Chicago-Joliet-Naperville, IL-IN-WI MSA.

The table below compares lending (loans originated) in the Harbor Area NRSA to lending in the City of East Chicago, Lake County and the Gary, IN HMFA. Lending in the NRSA and City has been extracted from the MSA data based on census tract. Many of the census tracts extend beyond the NRSA and City's borders, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the City of East Chicago and the NRSA in relation to the County and MSA. Lending in the Harbor Area NRSA comprised 40.0% of lending in the City of East Chicago, but just 0.7% of lending in Lake County and 0.5% of lending in the overall Gary, IN HMFA.

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HMDA Data Analysis for 2022

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	$ x 1,000	Number	$ x 1,000	Number	$ x 1,000	Number	$ x 1,000
Harbor Area NRSA	11	1,715	3	405	4	420	0	0
City of East Chicago	27	4,725	8	1,130	10	1,000	0	0
Lake County	1,127	250,365	1,042	266,290	409	82,225	21	1,245
MSA/MD	1,581	358,865	1,551	404,445	624	132,870	24	1,470
% of City lending in NRSA	40.7%	36.3%	37.5%	35.8%	40.0%	42.0%	(x)	0.0%
% of County lending in East Chicago	2.4%	1.9%	0.8%	0.4%	2.4%	1.2%	0.0%	0.0%
% of metro area lending in Lake County	71.3%	69.8%	67.2%	65.8%	65.5%	61.9%	87.5%	84.7%
% of metro area lending in NRSA	1.7%	1.3%	0.5%	0.3%	1.6%	0.8%	0.0%	0.0%

Source: HMDA Data, FFIEC

The table below shows the conventional loan applications in the Harbor Area NRSA. Approximately 68.2% of the loan applications in the City of East Chicago were originated, while 9.4% were denied outright.

Disposition of Conventional Loans

	Harbor Area Neighborhood Revitalization Strategy Area				
	Count	% of Harbor Area NRSA Applications	% of City of East Chicago Applications	% of Lake County Applications	% of Total MSA Applications
Applications Received	85	100%	57.4%	1.2%	0.8%
Loans Originated	58	68.2%	39.2%	0.8%	0.6%
Approved, Not Accepted	4	4.7%	2.7%	0.1%	0.0%
Applications Denied	8	9.4%	5.4%	0.1%	0.1%
Applications Withdrawn	15	17.6%	10.1%	0.2%	0.1%
File Closed for Incompleteness	0	0%	0%	0%	0%

The next table is an additional analysis of loans granted by race in the Gary, IN MSA. The data series suggests potential discriminatory lending practices aimed at Black or African American homebuyers in particular, small racial groups such as American Indian & Alaska Native and Native Hawaiian and other Pacific Islanders, and to a lesser extent toward Hispanic or Latino homebuyers.

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Home Purchase Loans by Race

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional: First Lien	American Indian/Alaska Native	73	38	52.1%	1	1.4%	18	24.7%	8	11.0%	5	6.8%
	Asian	300	205	68.3%	5	1.7%	29	9.7%	44	14.7%	13	4.3%
	Black or African American	1,599	781	48.8%	25	1.6%	414	25.9%	263	16.4%	95	5.9%
	Native Hawaiian or Other Pacific Islander	17	6	35.3%	1	5.9%	4	23.5%	2	11.8%	4	23.5%
	White	8,938	6,046	67.6%	181	2.0%	925	10.3%	1,179	13.2%	378	4.2%
	2 or more minority races	12	4	33.3%	0	0%	5	41.7%	2	16.7%	1	8.3%
	Joint (White/Minority Race)	131	96	73.3%	5	3.8%	7	5.3%	19	14.5%	3	2.3%
	Race Not Available or Free Form Text Only	3,448	1,416	41.1%	44	1.3%	373	10.8%	398	11.5%	141	4.1%
	Hispanic or Latino	1,847	1,083	58.6%	47	2.5%	306	16.6%	263	14.2%	111	6.0%

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The tables below highlights home loans made in the Gary, IN MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. Every Census Tract in the Harbor Area has a minority population of at least 50%. Census Tracts with over 50% minority populations consistently have higher denial rates, regardless of the income of

the loan applicant, than Census Tracts with less than 20% minority populations. Census Tracts with 20-49% minorities also have higher denial rates for households making 79% AMI or less, though there are no Census Tracts with these characteristics in the Harbor Area NRSA.

Conventional Loan Disposition Rates by Minority Status,
Less than 50% of MSA Median Income

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

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

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

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

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

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

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

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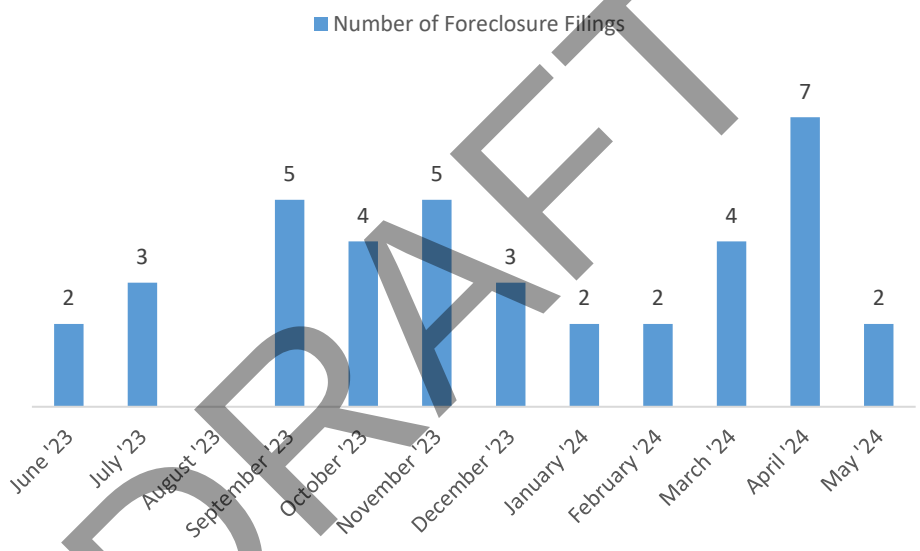
Table IV-17 – Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

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

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

Number of Foreclosures in the City of East Chicago



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Source: www.attomdata.com

From May 2023 through June 2024, the number of foreclosure filings for the City of East Chicago was at its highest in April 2024 with 7 filings. Overall, the City has seen a fluctuation in the number of foreclosure filings each month, but the average is under five (5) foreclosures per month.

D. COMMUNITY CONSULTATION

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

1. CITIZEN MEETINGS

UDV and the Department of Redevelopment conducted one (1) citizen meetings in the Harbor Neighborhood on the following dates and at these locations:

- **May 14, 2024 at 5:00 PM**
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

At the May 14th meeting, City staff and their consultants solicited the needs of residents of the NRSA.

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

2. BUSINESS ORGANIZATIONS AND LOCAL FINANCIAL INSTITUTIONS

The following business organizations provided comments for the NRSA:

- Lakeshore Chamber of Commerce – Paula Mathis
- Black Chamber of Commerce of Northwest Indiana – Lois Whittaker
- NWI Small Business Development Center – Lorri Feldt
- East Chicago Urban Enterprise – Ruqayyah Rahim
- Cleveland Cliffs – Ania Ediger and Chrissy Foreman
- Advanced Federal Credit Union – Michelle Demkowicz
- First Merchants Bank – Ricardo Arambula
- Northwest Indiana Reinvestment Alliance – Toyia Moore

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- Indiana Plan – Roman Bronson, Sr.

The following comments were made:

Housing affordability is the largest issue facing East Chicago residents, which extends to housing in the Harbor Area as well. Without affordable housing, companies have a harder time hiring low-income workers if they are unable to live in or around the City.

There are also major challenges for small businesses in the area, including financial constraints, office space issues, bookkeeping difficulties, and a shortage of skilled workers, all of which have been exacerbated by the Covid-19 pandemic. The conversation revealed that many business owners struggle with credit issues and lack necessary documentation, which hinders their ability to access funding. Despite these challenges, stakeholders highlighted an increase in the demand for services related to small businesses, leading to a doubling of their team size.

There is also a desire for more incubators to help in the Harbor Area with office space, technical assistance, bookkeeping, and contractors. Spanish speakers also face a language barrier that makes it more difficult for them to start and scale businesses, as applying for these loans requires English proficiency.

For the low-income workforce in the Harbor Area, there is a need for basic soft skills training, financial literacy education, and manufacturing education for young professionals. Cleveland Cliffs currently partners with local schools to provide tours for students to understand the manufacturing process. There are also many programs to assist in workforce development and partnerships with high school JROTCs, Ivy Tech, and steelworker training programs that target high school students.

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

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

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3. NON-PROFIT ORGANIZATIONS

The following housing provider agencies offered comments for the NRSA:

- **Housing Provider Agencies:**
  - East Chicago Housing Authority – Tia Cauley, Chris Vincent, Chonn Whiting, Sharon Hutton
  - Habitat for Humanity – Dawn Michaels

  The following comments were made:

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

  The Housing Authority has been developing housing for seniors and low- and moderate-income residents while also demolishing older units. The Lake Shore Manor LIHTC senior housing project is set to be completed in 2024.

  The Housing Authority also owns scattered site developments in the Harbor Area and supplies Section 8 Housing Choice Vouchers to residents of the Harbor Area. There is a noted lack of housing units rentable for Voucher recipients. In one instance, out of 50 Voucher recipients, only 35 could find units, through a lack of housing stock and a lack of landlords willing to rent to Voucher recipients.

- **Health & Social Service Agencies:**

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

  - Grace Beyond Borders NWI, Inc. – Marcus Martin
  - Regional Care Group – Bill Trowbridge, Jennifer Gescheidler, Cynthia Kennedy
  - NWI Community Action Agency – Jennifer Malone, Anna Schoon
  - Catholic Charities – LaShawn Jones-Taylor

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- Daymar – Janelle Reed
- Haven House – Garrie Greer, Ebony Jackson
- Katherine House Boys & Girls Club – Gerald Watt
- Indiana Housing and Community Development Authority – Emily Krauser, Kristin Garvey, Greg Glassley
- Rahab's Daughters – Terri Griffin

The following comments were made:

A shortage of affordable housing in the region, exacerbated by the Covid-19 Pandemic, was cited as the biggest issue facing City residents. The role of large leasing companies was also highlighted, with some refusing to accept housing assistance from social service agencies. The lack of affordable housing is especially severe for the elderly and those with developmental and intellectual disabilities.

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

The discussion also touched on the issue of homelessness in East Chicago, with a lack of local shelters and challenges posed by Covid-19 restrictions. The homeless population in the area has been steadily increasing since the Covid-19 Pandemic. Pandemic aid programs ended in 2022 and 2023, leading to more people who relied on aid to become homeless. There is a need for housing for these people and supportive services. Local organizations will provide these people with food, clothing, and other wrap around services. Many of the services for these people are located in the City of Gary, Indiana, which will lead to migration to that area. In the Harbor Area, homeless children and homeless families will seek shelter and services. There are a limited number of family shelters in the area and they often require separating children from parents based on gender separation policies.

Agencies also raised concerns about the growing number of single mothers and their children experiencing homelessness, the rise in domestic violence, particularly affecting black women, and potential human trafficking involving migrants.

Senior Citizens in the Harbor Area and the City of East Chicago have needs for healthcare, case workers, and aging in place

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rehabilitations. There are a number of elderly persons living in the Harbor Area who are homeowners but no longer have families in the area. As they age in place, they cannot continue to keep up with the required regular maintenance of their property.

Public transit is a need in the Harbor Area. Although buses are free for all residents of East Chicago, they do not run with the frequency desired by residents. East Chicago Transit buses only run five days per week, making it difficult for residents to arrive at work on time on weekends.

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

4. CITY DEPARTMENTS

The following City departments provided comments on the NRSA:

- **Planning and Economic Development** – Debra Gritters

The following is a summary of their comments:

The City has multiple programs for housing improvements and rehabilitation. Houses owned by older residents tend to deteriorate more quickly and these residents are in need of assistance. Many parts of the City are showing disinvestment and need improvements of some kind.

Public transit in the City is free, but infrequent and now only runs five days during the week. The City is divided into two larger neighborhoods by physical barriers (one of which is the Harbor Neighborhood) and residents of one neighborhood will infrequently visit the other. Frequent, reliable transportation is needed for city residents to access social services and employment opportunities.

There is also a need for a safe streets plan in the Harbor area and the City to help make transportation safer for drivers, passengers, and pedestrians. Some safety improvements may be necessary on the major corridors in the area as well.

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As expressed in other discussions with stakeholders, the lack of affordable housing is a major crisis affecting residents. The representative for the Planning and Economic Development department cited a need for special initiatives like PUD (Planned Urban Developments) to help move housing along and expedite bidding/construction.

- **Parks and Recreation** – Marino Solorio

The following is a summary of their comments:

Parks programming will be of great importance in the coming years, including partnerships with local organizations and agencies. The representative also highlighted the need for maintenance to ensure the longevity of park facilities.

There is a need for more accessibility in the greenhouse and parks, with plans in place to focus on exceeding minimum ADA compliance, as well as the need for infrastructure improvements, including the introduction of an irrigation system and the upgrade of certain surfaces.

- **Department of Redevelopment** – Frank Rivera, Alysia Dunbar

The following is a summary of their comments:

The City of East Chicago has seen improvements in the Harbor Area and would like to continue to provide programs that encourage the removal of slums and blighted areas, homeownership, and housing rehabilitation for both renters and homeowners.

City staff discussed the need for a one-stop shop that can provide a variety of services, including social services, infrastructure needs, and mental health services for the elderly.

There is also a great need for emergency shelters and related public services. There is a consensus on the need for a plan to address the immediate needs of those using the emergency shelters, as well as plans for what happens after. There's also a need for both hard and soft job skills training to help residents compete in the global market.

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E. ASSESSMENT

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

1. ECONOMIC CONDITIONS

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



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

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

2. EMPLOYMENT CONDITIONS

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

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The table below illustrates a comparison of employment by occupation among City of East Chicago residents for 2000 through 2022. Increases were experienced in service occupations, as well as management, professional, and related occupations. All other occupations declined in the number of persons employed.

Employment Distribution by Occupation

	2000	2010	2017	2022	Change 2000 - 2022
Management, professional, and related occupations:	1,798	1,780	1,815	2,139	19.0%
Service occupations:	2,263	2,301	2,643	2,571	13.6%
Sales and office occupations:	2,481	2,392	1,856	2,166	(12.7%)
Natural resources, construction, and maintenance occupations	964	1,156	787	963	(0.1%)
Production, transportation, and material moving occupations:	2,915	2,485	2,377	2,947	(1.1%)
Total	**10,421**	**10,114**	**9,478**	**10,786**	**3.5%**

Source: U.S. Census Bureau, Census 2000 & 2010;
American Community Survey 5-year estimates (2013-2017 and (2018-2022), www.factfinder.gov

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3. BUSINESSES

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

- Cleveland-Cliffs, Inc.
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- W.R. Grace
- Indiana Harbor Coke Company
- Buckeye Partners
- Citgo
- Shell
- BP
- Amico

- Progress Rail Service
- United States Gypsum
- Praxair Inc.
- Humes & Berg

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



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

The following main service facilities located in the area include:

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

Food Store -
- Fresh County Market Grocery Store
- Family Dollar
- Fuerte Meat Market
- General Dollar

Pharmacy -
- Walgreens Store
- CVS Pharmacy

Restaurants -
- Sharks
- Zel's Roast Beef
- Subway
- Dunkin' Donuts
- McDonald's
- Gowdy's
- Mr. V's Lounge
- White Castle
- Taco Delight

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- El Ranchero
- Genova Pizza
- El Michoacano
- Broadway Shrimp

Automobile -

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

Medical -

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

Home -

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

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

Family Care -
- Lisa's Safe Haven Day Care
- Blessings Daycare

Funeral Home -
- Oleska-Pastrick Funeral Home
- Divinity Funeral Home

Recreational Needs -
- Main Sporting Goods

4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS

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

- **Low-Income Housing Tax Credits (LIHTC) –** The Indiana Housing and Community Development Authority administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Neighborhood Assistance Program (NAP) –** The Indiana Housing and Community Development Authority funds and manages this program. Communities and not-for-profit corporations are eligible to use the funds for new affordable housing, counseling, child-care, educational assistance, emergency assistance, job training, medical care, recreational facilities, downtown rehabilitation, and neighborhood commercial revitalization.
- **Indiana Department of Transportation (INDOT) –** The Indiana Department of Transportation provides several funds to assist cities

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in their infrastructure improvements and transit needs. These funds can be used for road construction, streetscaping, transit improvements, and congestion mitigation.

- **Indiana Family and Social Services Administration Department of Mental Health and Title XX –** The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services through the Geminus Corporation.
- **Indiana Family and Social Services Administration Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.
- **North Township Trustee –** The North Township Trustee provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **Lake Area United Way (LAUW) –** This agency provides funding for a variety of social service agencies in Northwest Indiana. Most of the activities of the agency benefit low- and moderate-income households.
- **Tax Exempt Bonds –** Tax-exempt bonds is an alternate capital financing resource for affordable housing developments. This resource however, is not available for homeless housing, as bonds will need to be secured with proceeds from the project which are typically used to retire these bonds. Only if the State or locality pays this debt services can a project targeting homeless persons be economically feasible.
- **Regional Development Authority (RDA) Funds –** The RDA will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the RDA.
- **Tax Abatement –** Tax abatement can be applied citywide under the 1983 Indiana state law. There is also an abatement on machinery and equipment under the Indiana Personal Property Tax as well.
- **East Chicago Urban Enterprise Association (UEA) –** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago Urban Enterprise Association initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. This includes: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit,

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Employment Expense Credit, Homeownership Rehabilitation, and others.

- **East Chicago Redevelopment Commission –** The Commission manages, acquires and disposes of most of the City owned properties. The Commission also coordinates the City's Urban Renewal Program. Activities consist of the acquisition, demolition, site preparation, streets improvements, installation/expansion of utility service, and other eligible works necessary to support and complete housing, commercial and/or economic development programs. The Commission oversees the Department of Redevelopment which administers the CDBG and HOME Programs for the City.
- **Industrial Revenue Bonds –** The City's Economic Development Commission can issue Industrial Revenue Bonds. These are tax-exempt bonds for new industrial construction pursuant to the Indiana Municipal Economic Development Act, as amended. Up to 100% financing can be available for land, building, on-site improvements, and capital equipment.
- **Foundations of East Chicago –** The Foundation is a not-for-profit entity focused on providing support and funding for community development projects. The Foundation participates in a variety of activities ranging from capacity development, building construction, and community investment.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP) –** Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division –** Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities –** EDA provides public works investments to assist financially and socially distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State, County, and local units of government, as well as associated authorities. The activities proposed must be in

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compliance with the current "Comprehensive Economic Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks.

- **Small Business Administration (SBA) Section 504 Loan Program –** The SBA 504 Loan Program is the SBA's principal long-term financing tool for economic development. The SBA 504 Program provides long term, fixed rate financing for fixed asset projects. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment.

5. HOUSING NEEDS

The NRSA housing market is depressed. The NRSA Neighborhood is very diverse and parts are not considered a desirable place to live. Houses do not tend to increase in value in the NRSA at the same pace as in surrounding areas. The following conditions cause the depressed housing market:

- Large number of vacant buildings in the area
- Large number of vacant lots
- High percentage of code deficient buildings in the area
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of rental versus owner-occupied properties.

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

- Small lots on scattered sites that need to be assembled, but might have title problems and tax liens.
- Lack of funds and ability to obtain private financing to undertake the project.



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- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- Enticing young families to move into the area.
- Continued interest and involvement of residents and neighborhood groups committed to revitalization of their neighborhood.

6. INCOME CHARACTERISTICS

As shown in the table below, the poverty rate of some of the block groups in the NRSA is very high. In the block groups that are not considered Low/Mod (Census Tract 308, Block Group 4 and Census Tract 309, Block Group 2), the poverty rates are significantly lower. The following tables reflect the changes in poverty rates for the years 2012, 2017, and 2022.

2012 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	City of East Chicago	Lake County	State of Indiana	United States
Median household income in 2012	*	$38,491	$49,315	$48,374	$53,046
% of People Living Below Poverty Level	*	36.5%	17.4%	14.7%	14.9%

Source: 2008-2012 ACS Five Year Estimates. Estimates unavailable for NRSA block groups.

2017 Comparative Poverty Rates

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

Source: 2013-2017 ACS Five Year Estimates

By 2017, the poverty rate for the City of East Chicago's NRSA was slightly higher than the City at large, but both were lower than the 2012 American

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Community Survey estimate for the City. The poverty rate in Lake County fell slightly to 16.8% but the State stayed nearly unchanged at 14.6%.

2022 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	City of East Chicago	Lake County	State of Indiana	United States
Median household income in 2022	$39,016	$39,434	$66,375	$67,173	$75,149
% of People Living Below Poverty Level	34.4%	29.4%	14.7%	12.3%	12.5%

Source: 2018-2022 ACS Five Year Estimates

The median family incomes of the block groups and census tracts in the City of East Chicago are also listed in the above tables. In 2017, the median household income for the NRSA was about $3,000 higher than the City of East Chicago's overall median household income, due to the three outlier block groups that were not low- and moderate-income at the time. However, by the 2022 estimates, the median income of the NRSA was slightly below that of the City while the poverty level was 5% higher. This indicates a high income spread between the two block groups that were not low- or moderate-income (C.T. 308, B.G. 4 and C.T. 309, B.G. 3) and the block groups with very high concentrations of low-mod individuals (especially C.T. 301, B.G. 1 and C.T. 302, B.G. 2). Both the NRSA and the City's median household incomes were much lower than the County median of $66,375, the State median of $67,173, and the National median of $75,149.

Based on the poverty rates and median household incomes in the past ten years, the NRSA neighborhoods have stabilized, compared to when they were becoming increasingly poorer when compared to the City of East Chicago overall, and Lake County. Though the NRSA area still lags behind Lake County, it has kept pace with the median income of the City of East Chicago and the poverty in the area has decreased significantly.
As defined by the U.S. Census Bureau, low-income census tracts are those with median household incomes ranging from 50-80% of the median area income, and moderate-income census tracts with median household incomes between 81% and 100% of the median area income. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Harbor Area Revitalization Strategic Area (NRSA). As the table below illustrates, almost all of the block groups in the City of East Chicago are considered to be low- and moderate-income with the exception of five (5), with two (2) of these located in the NRSA.

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LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**BLKGRP**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,355**	**1,390**	**97.5%**
030200	**1**	**745**	**985**	**75.6%**
030200	**2**	**380**	**405**	**93.8%**
030300	**1**	**610**	**745**	**81.9%**
030300	**2**	**555**	**685**	**81.0%**
030400	**1**	**435**	**720**	**60.4%**
030400	**2**	**1,140**	**1,320**	**86.4%**
030400	**3**	**980**	**1,365**	**71.8%**
030500	1	435	980	44.4%
030500	**2**	**790**	**1,140**	**69.3%**
030500	3	750	1,490	50.3%
030500	**4**	**435**	**740**	**58.8%**
030600	**1**	**1,245**	**1,500**	**83.0%**
030600	**2**	**790**	**890**	**88.8%**
030600	**3**	**580**	**740**	**78.4%**
030600	**4**	**755**	**1,195**	**63.2%**
030700	**1**	**680**	**845**	**80.5%**
030700	**2**	380	930	40.9%
030800	**1**	**335**	**600**	**55.8%**
030800	**2**	**410**	**615**	**66.7%**
030800	**3**	**905**	**1,465**	**61.8%**
030800	4	640	1,750	36.6%
030900	**1**	**515**	**705**	**73.0%**
030900	2	435	865	50.3%
030900	**3**	**1,125**	**2,075**	**54.2%**
031000	**1**	**745**	**800**	**93.1%**
031000	**2**	**615**	**925**	**66.5%**
NRSA Total:		**8,815**	**13,325**	**66.3%**
City of East Chicago Total:		**18,820**	**27,930**	**67.4%**

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

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The City of East Chicago has a low- and moderate-income population as a whole of 67.4%, while the Harbor Area NRSA is comparable with a low- and moderate-income population of 66.3%. Approximately 46.8% of the City's low- and moderate-income population lives in the Harbor NRSA.

The racial minority population in the NRSA comprises 86.3% of the total NRSA population. City-wide, the minority population totals approximately 80.2% of the population. The minority population in the NRSA makes up 53.0% of the City's total minority population, even though it contains only 46.9% of the City's total population.

Census Tract	Block Group	Total	Minority Individuals	Minority %
301	1	1,218	1,209	99.3%
302	1	916	801	87.4%
302	2	290	272	93.8%
303	1	516	509	98.6%
308	1	650	456	70.2%
308	2	743	665	89.5%
308	3	1,378	1,203	87.3%
308	4	1,543	1,035	67.1%
309	1	642	527	82.1%
309	2	892	806	90.4%
309	3	1,840	1,494	81.2%
310	1	1,035	1,035	100%
310	2	690	650	94.2%
Total NRSA		**12,353**	**10,662**	**86.3%**
Total City of East Chicago		**26,363**	**20,115**	**80.2%**

Source: 2018-2022 ACS Five Year Estimates

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7. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

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

- The Carnegie Performing Arts Center is located on the corner of Grand Avenue and 136th Street. This facility is now completed and is operational. This is an asset to the NRSA.
- A large Food/Grocery Store is missing in the NRSA. A site is available along Martin Luther King, Jr. Corridor. There was a food store on Columbus Drive, but it has closed and the site is too small for parking. Another store is needed in the northern part of the NRSA.
- The Lakefront Community Gateway needs to be developed to support the Lakefront/Marina District. The MLK, Jr. corridor needs to be enhanced as the gateway to the lake.

- The commercial areas along Broadway and Main Street have numerous vacant and deteriorated properties that still could be redeveloped for new business enterprises.
- The City is developing a new community recreational facility on Martin Luther King Jr. Drive. This will meet the needs of the neighborhood.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access federal funds for community projects and mixed income housing.
- There is a need for more police protection and "community policing" in the neighborhood.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.
- Major "big box" type stores that are located outside the City limits need to be enticed to locate in the Harbor Area NRSA to better serve the residents who have to drive a long distance to shop at these types of stores.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.
- The Ivy Tech Community College curriculum for job and career programs needs to be promoted and local Harbor Area residents should be encouraged to enroll.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.
- While there is a pedestrian walkway/bridge crossing over Cline Avenue (Indiana Route 912) north of the Inland Steel Overpass, residents and visitors need another pedestrian crossing of the Cline Avenue and railroad corridor between North Harbor and Ameristar Casino/Jeorse Beach in the vicinity of Aldis Avenue.

8. PROBLEMS LIKELY TO BE ENCOUNTERED

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

- Ongoing ramifications from the last financial crisis triggered by the continued mortgage defaults rates and the devaluation of home prices. It is anticipated there will remain a tight credit market which

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will continue to make mortgages difficult to obtain for lower income persons in market areas such as the Harbor Area NRSA.

- Small lots on scattered sites need to be assembled, and numerous title problems and tax liens will have to be cleaned up.
- The decrease in Federal of funds to undertake needed community development projects is still a concern for urban areas.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- There is a need to entice people to move into the area, particularly young families with children.
- There is a need to promote the Harbor Area NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, City officials, and community agencies committed to revitalization the Harbor Area NRSA.
- Approval from the State to build a pedestrian bridge and walkway over Cline Avenue (Indiana Route 912) to connect the Harbor Area to the residential portion of the NRSA.
- Obtain funds for the construction and development of the pedestrian bridge and walkway.

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G. HOUSING & ECONOMIC OPPORTUNITIES

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

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

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

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1. INCREASE ECONOMIC OPPORTUNITIES

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

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

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

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2. CREATION OF JOBS

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

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

3. PROMOTE REVITALIZATION

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

4. HOUSING DEVELOPMENT

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

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

5. ESTIMATE OF COSTS

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

- Clearance and Demolition – structures @ $8,000 to $10,000/demolition
- Street Reconstruction – 5 streets @ $150,000 to $175,000/street
- Walks, Curbs & Ramps – 10,000 L.F. @ $100 to $125/L.F.
- Park landscaping – 2 parks @ $50,000/park
- Street Planting – 500 trees @ $450/tree
- Recreation – New Community Center 3,500,000 - $4,500,000
- Assemblage of Sites – 75 parcels @ $5,000/parcel
- Construction of New Single Family Homes – 5 new houses @ $250,000/home
- Rehabilitation of Housing – 125 houses @ $25,000/house
- Rehabilitation of Rental Units – 100 apartments @ $15,000/unit
- Exterior Façade Renovation Program – 50 houses @ $25,000/house
- Business Façade Improvements – 30 Properties @ $10,000/property
- Small Business Development – 25 Enterprises @ $25,000/Loan
- Job Enhancement/Training – 150 new hires @ $2,500/job

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

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

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H. PERFORMANCE MEASURES

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

1. SHORT TERM GOALS

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

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2. LONG TERM GOALS

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

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3. MEASURABLE OUTCOMES

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

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

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

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

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

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

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

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I. LEVERAGE

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

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

1. Federal funds:

The City receives approximately **$1,240,722** in Community Development Block Grant (CDBG) funds and **$73,090.49** in CDBG Program Income each year. The City also receives approximately **$228,387.11** in HOME Investment Partnership (HOME) funds and **$5,000** in HOME Program Income each year.

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

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

2. State Funds:

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

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

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