CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2025 Annual Action Plan

August 5, 2025

Draft

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

Contents

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 2

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) 21

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) 22

AP-12 Participation – 91.105, 91.200(c) 36

AP-15 Expected Resources – 91.220(c)(1,2) 42

AP-20 Annual Goals and Objectives 46

AP-35 Projects – 91.220(d) 51

AP-38 Project Summary 53

AP-50 Geographic Distribution – 91.220(f) 58

AP-55 Affordable Housing – 91.220(g) 62

AP-60 Public Housing – 91.220(h) 63

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

AP-75 Barriers to affordable housing – 91.220(j) 69

AP-85 Other Actions – 91.220(k) 72

AP-90 Program Specific Requirements – 91.220(l)(1,2,4) 78

Draft

Executive Summary

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

1. Introduction

The City of East Chicago is a Federal entitlement, under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs with funding from the U.S. Department of Housing and Urban Development (HUD). As such, the City is required to prepare and submit an Annual Action Plan which outlines how the City plans to spend those funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five-Year Consolidated Goals and Strategies. This is the City of East Chicago's second Annual Action Plan of the FY 2024-2028 Five Year Consolidated Plan. The Five-Year Plan describes the housing and non-housing needs of City residents and presents a five-year strategy to address those needs. The FY 2025 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2025, and ending June 30, 2026. In addition, the Plan includes the HOME funds that the City will receive in FY 2025. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2025 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2025 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2025 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process but does require the participation of the public housing authority in the development of the plan.

Draft

The Annual Action Plan relied upon efforts of many individuals, organizations and citizens, in the development of a comprehensive strategy to revitalize the City.

Available Funds:

The following financial resources are included in the FY 2025 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2024-2028 Five-Year Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2025 program year:

- **CDBG Funds -** $1,219,342.00
- **CDBG Program Income -** $73,090.49
- **HOME Funds -** $245,110.98
- **HOME Program Income -** $5,000.00
- **Totals: $1,542,543.47**

FY 2025 CDBG and HOME Budget:

Administration - $283,508.50

- CDBG Administration (CDBG) - $244,486.50
- Planning (CDBG) - $14,000.00
- HOME Administrative (HOME) - $20,011.00
- Planning (HOME) - $5,000.00

Housing Programs - $640,000.00

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

Public Services - $154,000.00

- Northwest Indiana Reinvestment Alliance - $18,000.00
- CBDG 2025 MOWNWI - $27,000.00
- Indiana Plan - $5,000.00
- Catholic Charities - $27,000.00
- We Care From The Heart, Inc. - $27,000.00
- Legal Services for East Chicago Residents - $25,000.00
- City of East Chicago - Summer FUN Camp - $15,000.00
- North Lake Pop Warner - $5,000.00
- Top 20 Inc. - $5,000.00

Public Improvements - $239,945.99.

- Public Improvement Project Contingencies - $239,945.99

Draft

Community Housing Development Organization (CHDO) - $36,766.65

- Affordable Housing Program (HOME-CHDO) - $36,766.65

Affordable Housing Program - $188,33.33

- Construction of Single-Family Homes - $188,333.33

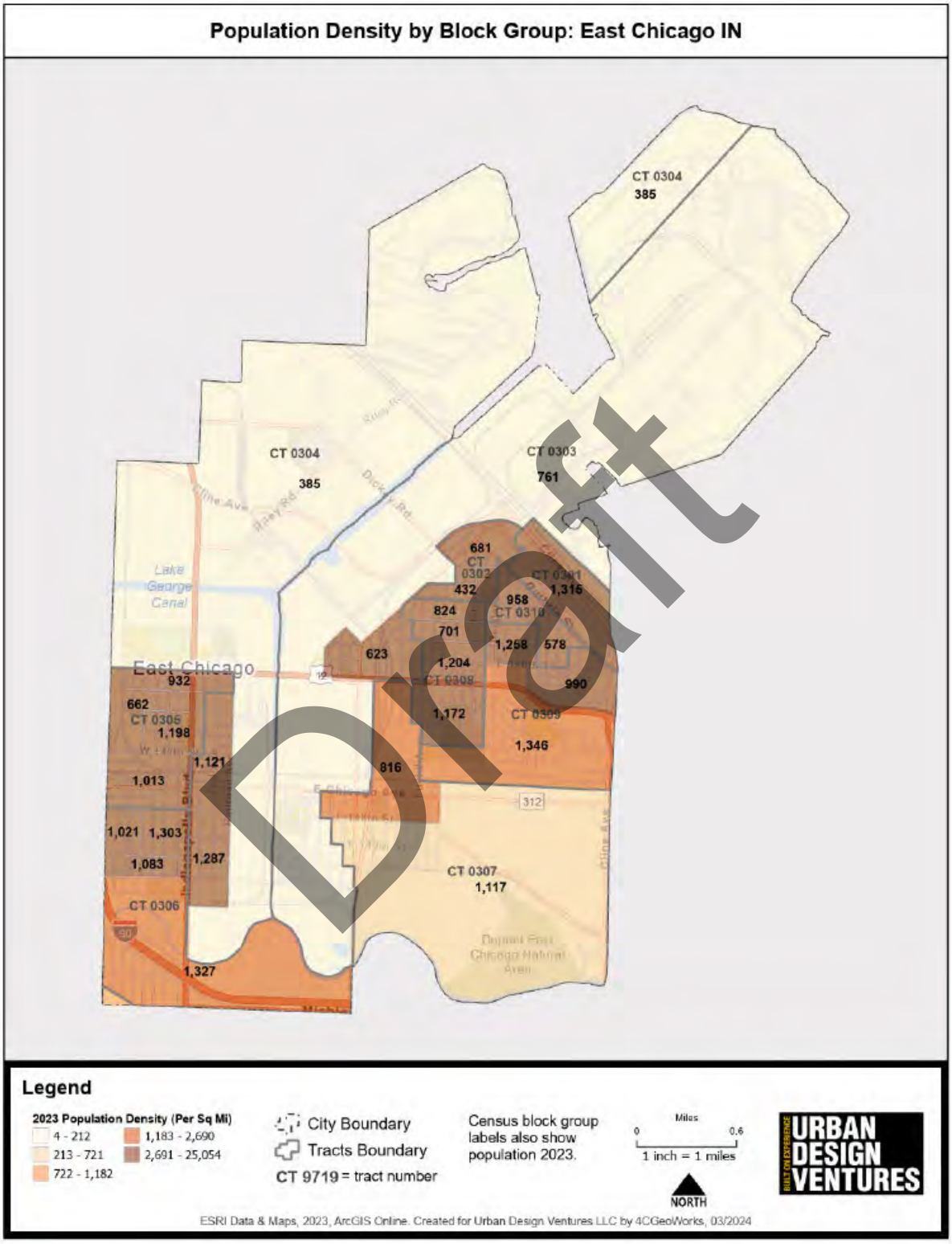
Total CDBG and HOME Budget: $1,542,543.47

Maps:

The following maps which illustrate the demographic characteristics of the City of East Chicago are included in this plan:

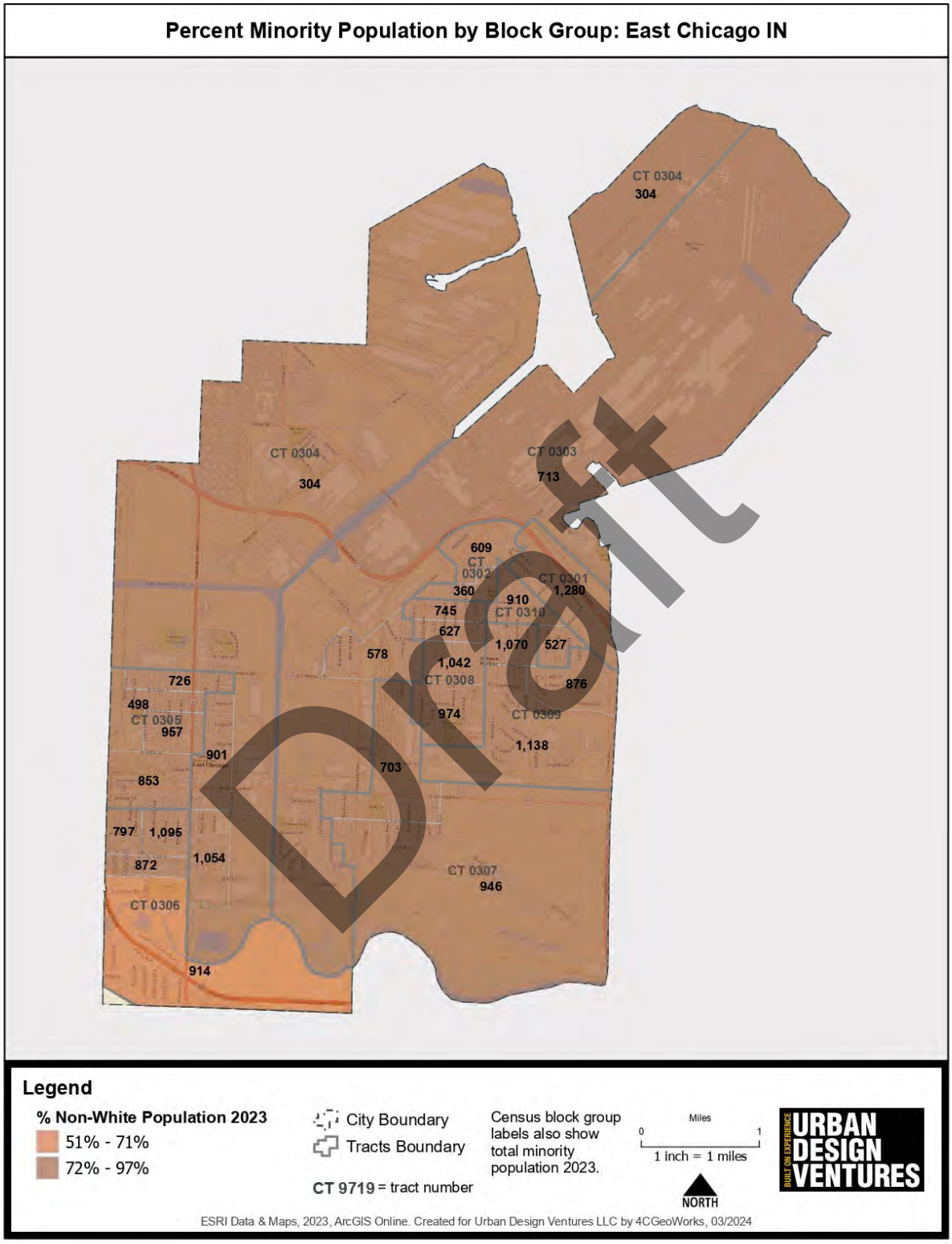
1. Percentage of White Population by Block Group Map
2. Percentage of Minority Population by Block Group Map
3. Population Age 65 and Over by Block Group Map
4. Total Housing Units by Block Group Map
5. Percentage of Owner Occupied by Block Group Map
6. Percentage of Renter Occupied by Block Group Map
7. Percentage of Vacant Housing by Block Group Map
8. Low/Moderate Income Percentage by Block Group Map
9. Low/Moderate Income Percentage with Minority Overlay by Block Group Map
10. NRSA Potential Development Initiatives Map

Draft

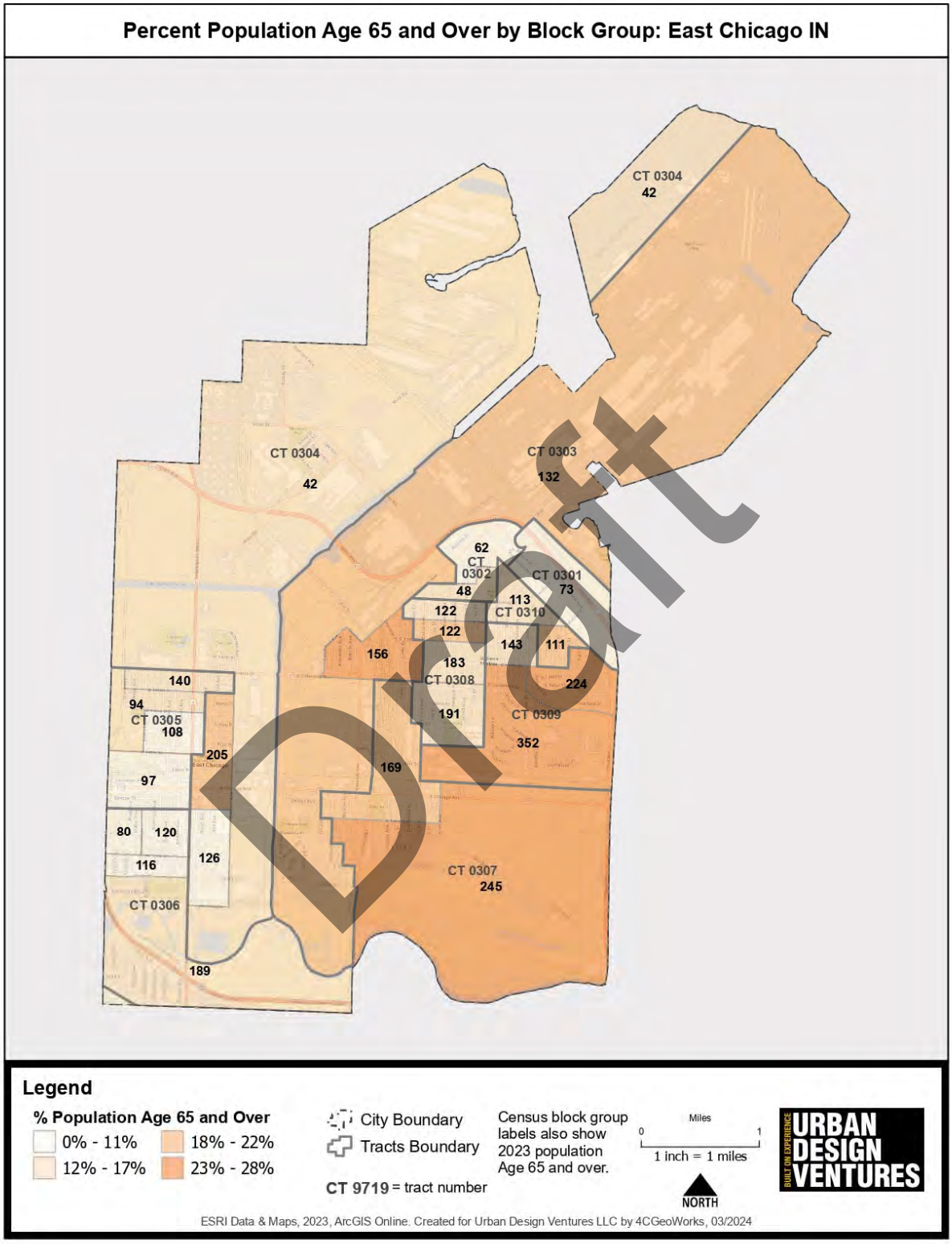


Draft

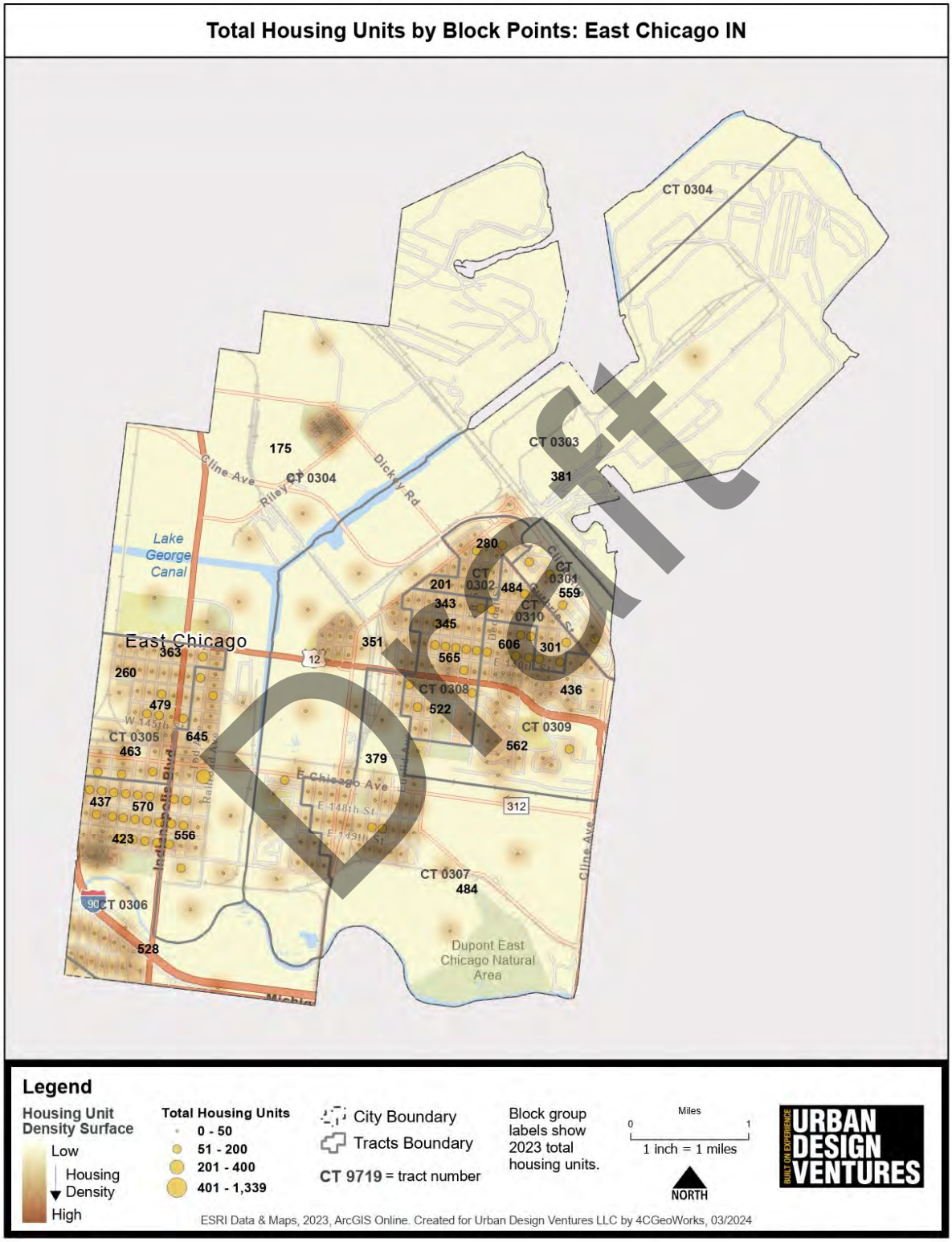
Percent White Population by Block Group



Percent Minority Population by Block Group

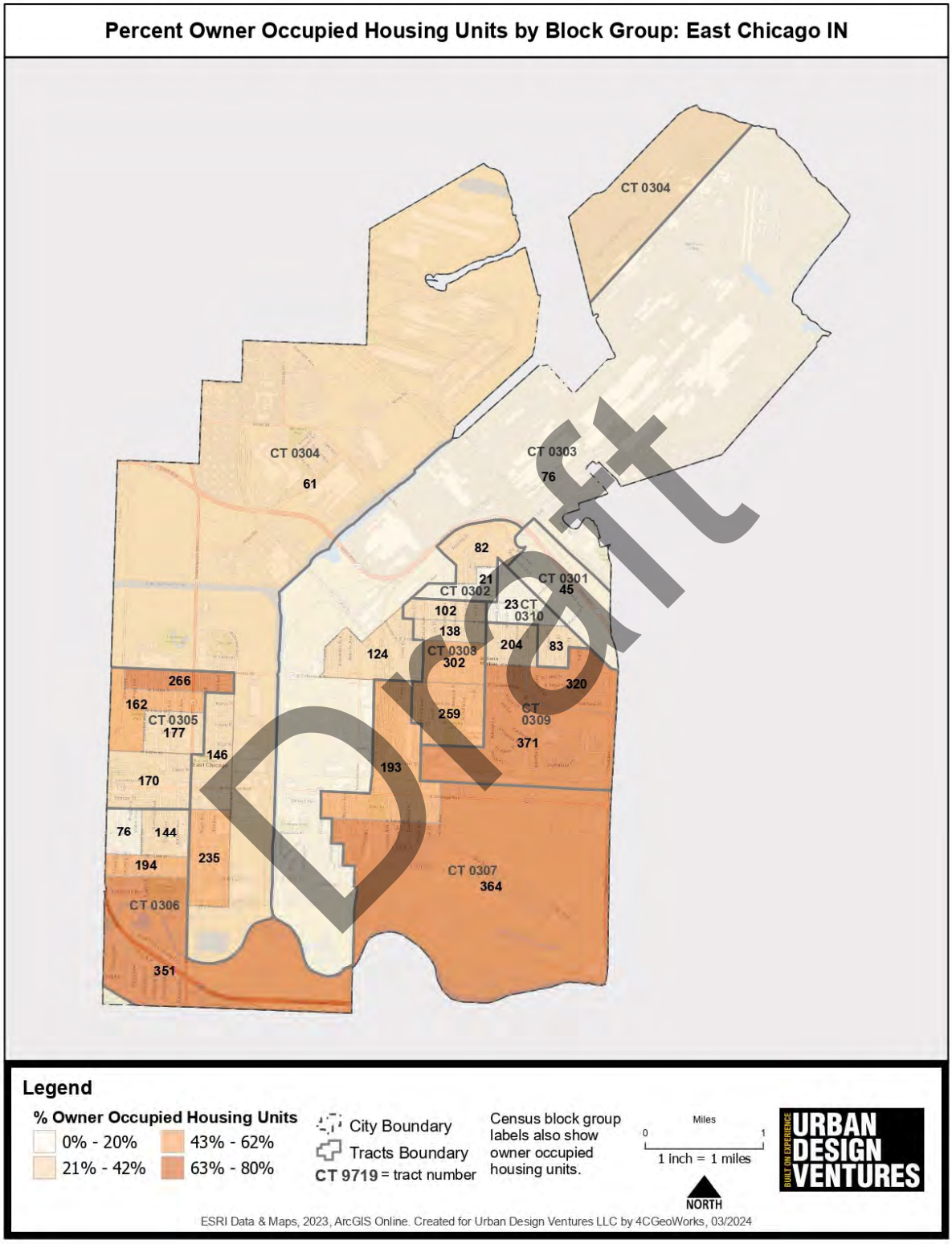


Population Age 65+ by Block Group

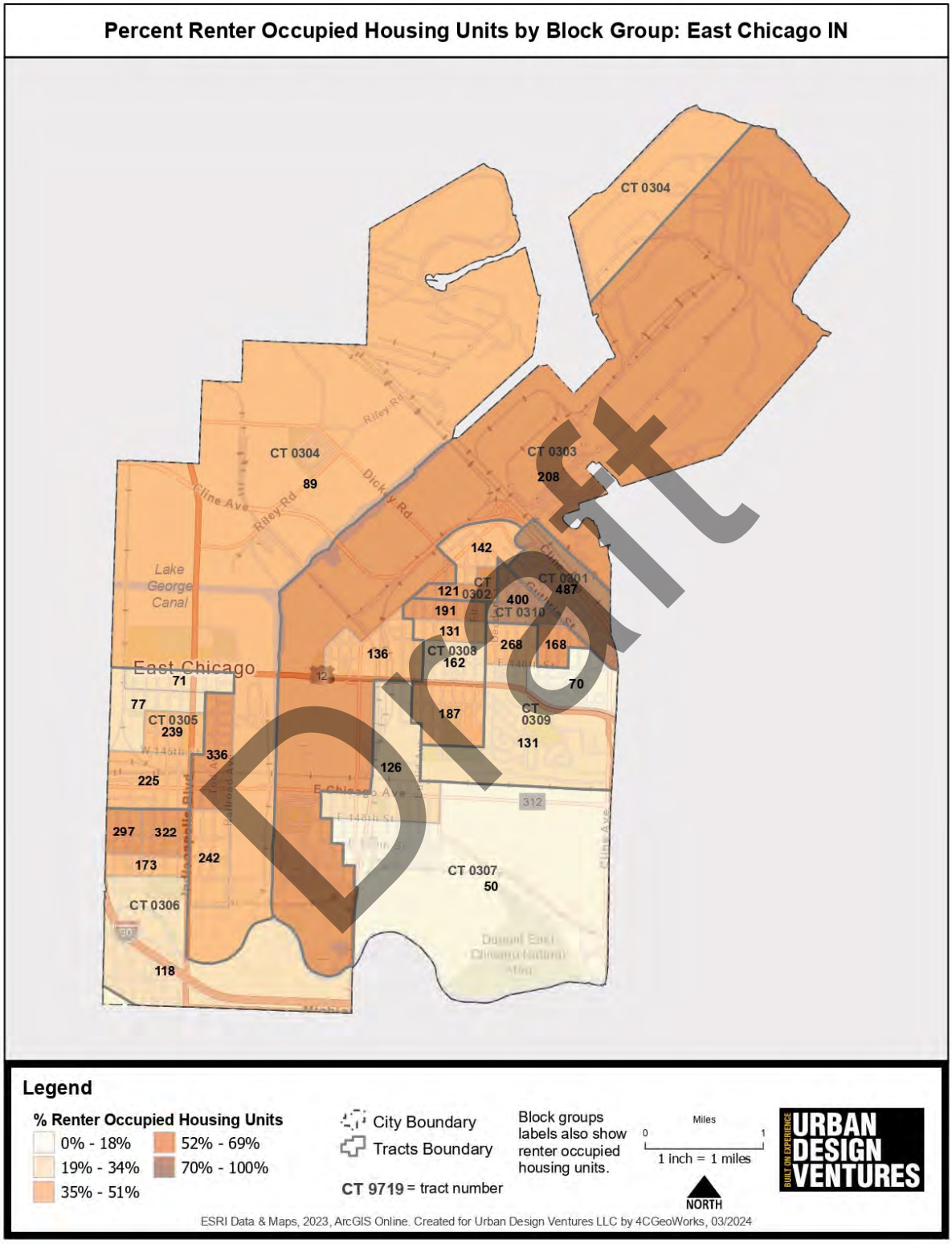


Draft

Total Housing Units by Block Group

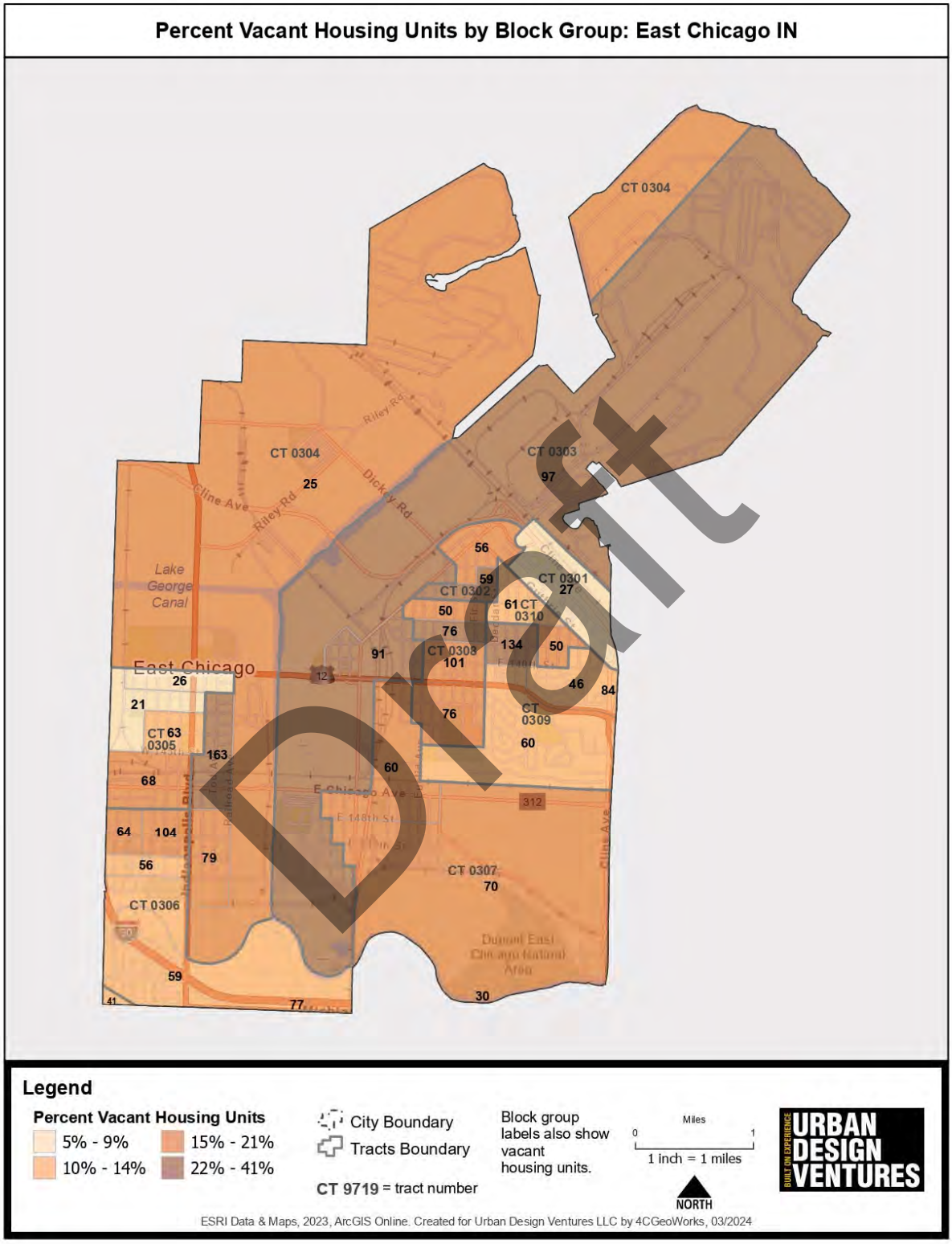


Percent Owner-Occupied Housing Units by Block Group



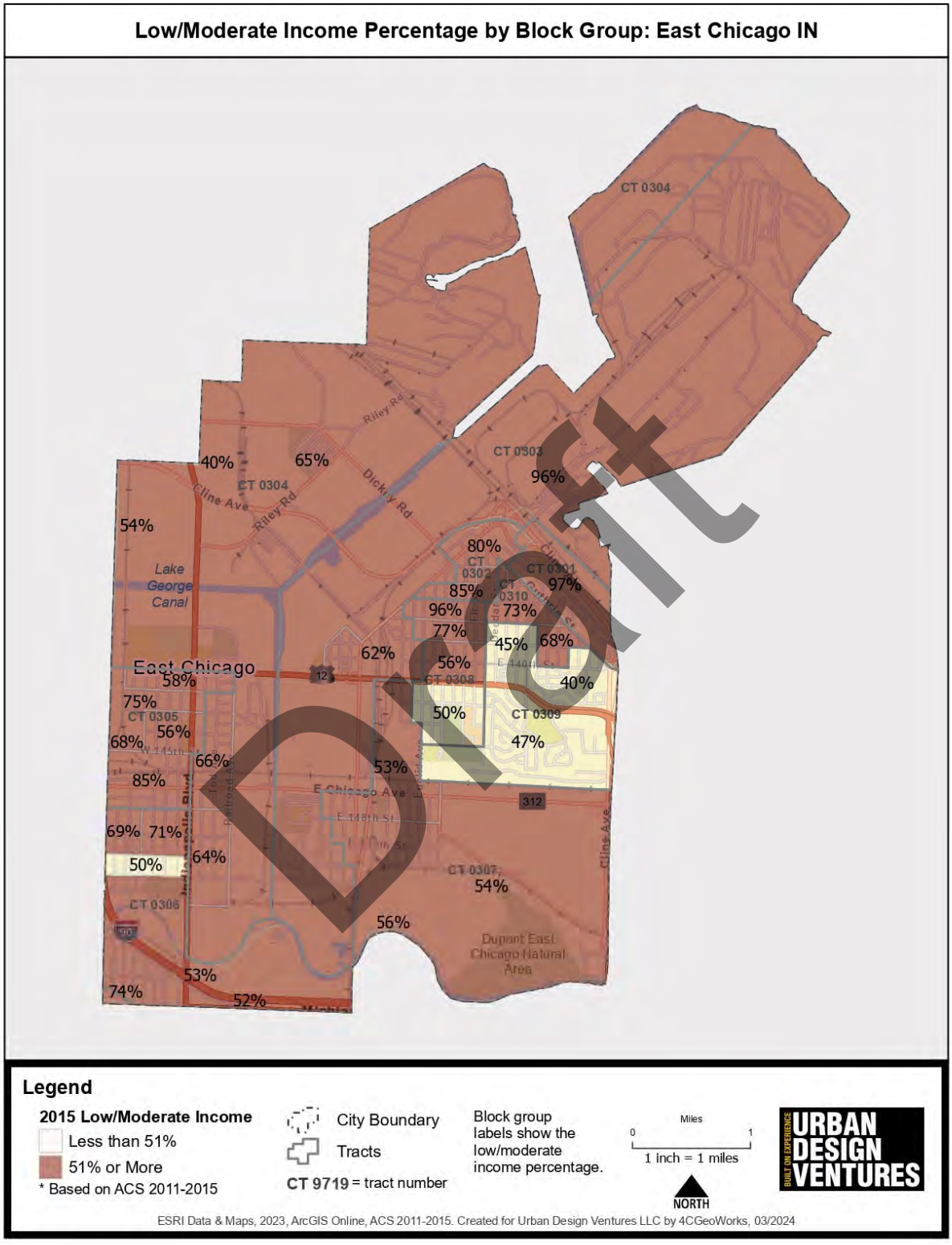
Draft

Percent Renter-Occupied Housing Units by Block Group



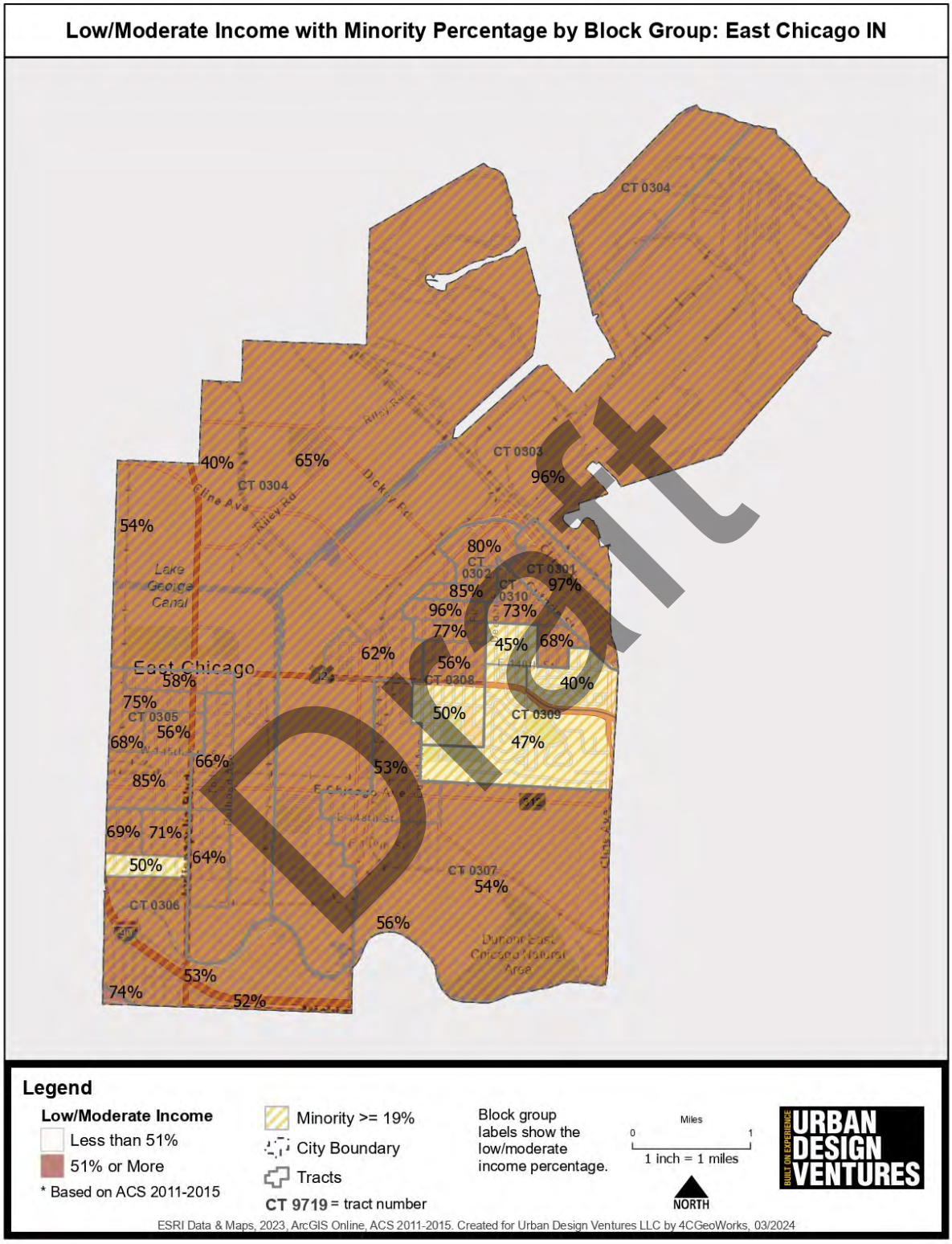
Draft

Percent Vacant Housing Units by Block Group



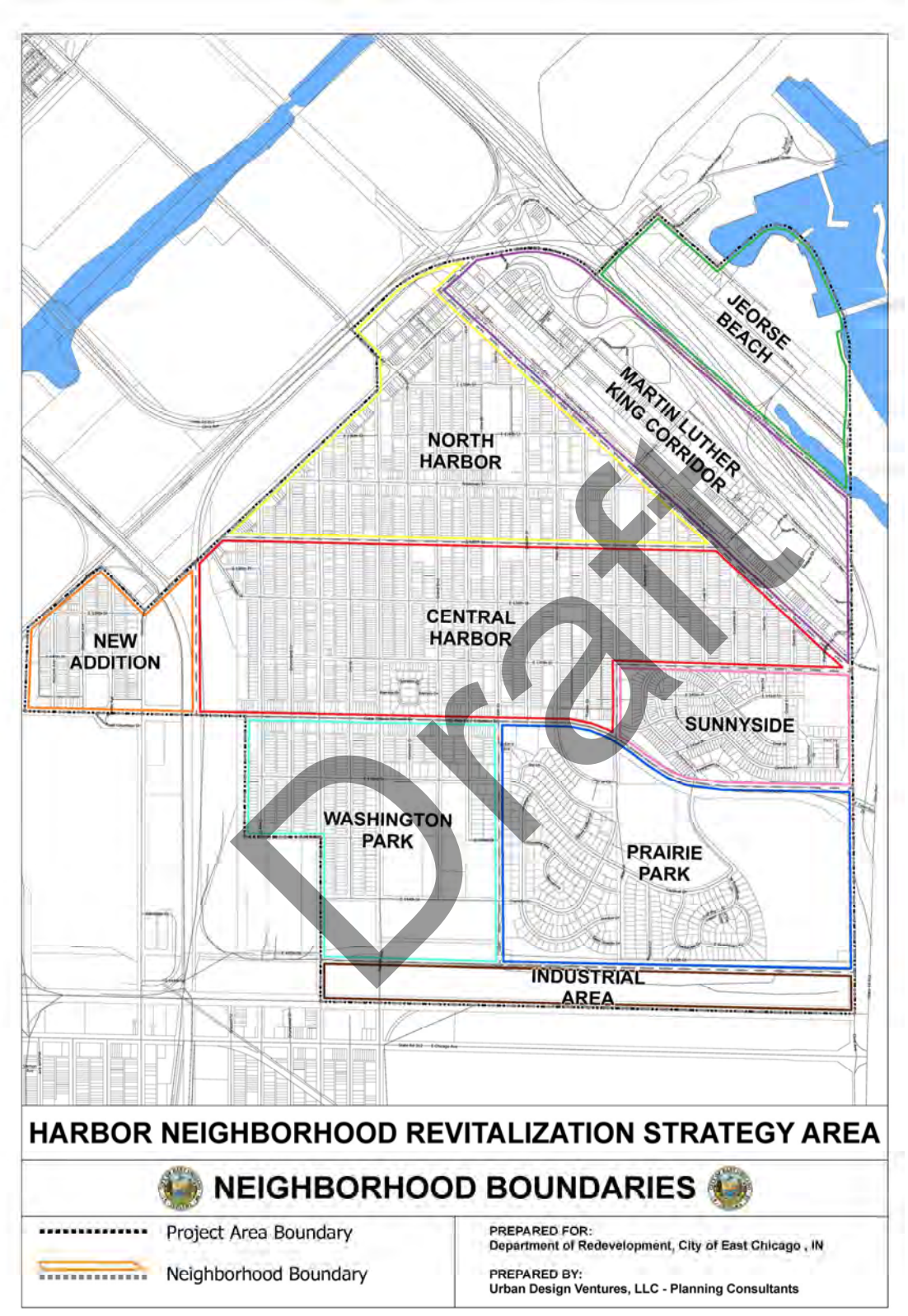
Draft

Low/Moderate Income Percentage by Block Group



Draft

Low/Moderate Income Percentage w/ Minority Overlay by Block Group



NRSA Neighborhood Boundary Map

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

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

Housing Priority - HS (High Priority)

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

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

Goals: The following housing goals are:

- **HS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.
- **HS-2 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation** - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Renter-occupied Housing Rehabilitation** - Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HS-5 Fair Housing** - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

Homeless Priority - HO (Low Priority)

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

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

Draft

Goals: The following homeless goals are:

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

Other Special Needs Priority - SN (High Priority)

Priority Need: There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

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

Goals: The following special needs goals are:

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

Community Development Priority - CD (High Priority)

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

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

Goals: The following community development goals are:

- **CD-1 Public Facility Improvements-** Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.

Draft

- **CD-2 Infrastructure Improvements -** Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, City services, and social/welfare programs for City residents.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **CD-5 Clearance and Demolition -** Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Priority - ED (Low Priority)

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

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

Goals: The following economic development goals are:

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

Administration, Planning, and Management Priority - AM (High Priority)

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

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

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

- **AM-1 Overall Coordination -** Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.

Draft

- **AM-2 Special Studies -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

Each year the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the next program year. Copies of previous years' CAPERs are available for review at the City of East Chicago Department of Redevelopment's offices.

The FY 2023 CAPER, which was the fifth and final CAPER for the FY 2019-2023 Five Year Consolidated Plan, was submitted to HUD on September 28, 2024. In the FY 2023 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low- and moderate-income persons. The City expended 13.43% of its funds during the FY 2023 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 18.98% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City is over its 1.5 maximum drawdown ratio. The ratio is 2.07 as of the 2023 CAPER. By May 2, 2025 the City was under the 1.5 drawdown ratio.

4. Summary of citizen participation process and consultation process

The Annual Action Plan is made up of many components, which includes requests for proposals for funding (RFPs) from agencies/organizations; citizen participation; and resident input in the development of the Annual Action Plan.

Each item of the plan helps benefit the low- and moderate-income residents of the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2025 Annual Action Plan.

The first step of the planning process for the FY 2025 Annual Action Plan the City staff of the Department of Redevelopment emailed solicitations on Thursday, May 1, 2025, to social service and housing agencies/organizations for proposals which were due by 4:00 P.M. on Friday, May 23, 2025.

The next step in the development process was to hold two (2) public hearings to obtain citizen input. The First Public Hearing notice was published on Friday, April 18, 2025, in The Northwest Indiana Times, the local newspaper of general circulation in the area. In addition, the City posted the public hearing notice on the City's website. The First Public Hearing was held on Tuesday, May 6, 2025, at 5:00 P.M. At first public hearing residents had the opportunity to give their input and

Draft

ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Wednesday, July 2, 2025. The Second Public Hearing was held on Tuesday, July 15, 2025, at 5:00 P.M. During the Second Public Hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2025 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Tuesday, Augst 5, 2025 and approved the FY 2025 Annual Action Plan.

The FY 2025 Annual Action Plan was on public display beginning Wednesday, July 2, 2025, through Monday, August 4, 2025 at the following location in the City, and on the City's website at (http://www.eastchicago.com/243/Redevelopment):

- City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. 2nd Floor, East Chicago, IN (By Appointment only.)

The following schedule was used in the preparation of the FY 2025 Annual Action Plan:

- **Published the First Public Hearing Notice –** April 18, 2025
- **First Public Hearing –** Tuesday, May 6, 2025, at 5 PM
- **Program year begins -** July 1, 2025
- **Published the Second Public Hearing Notice –** Wednesday, July 2, 2025
- **FY 2025 Annual Action Plan on display –** Thursday, July 3, 2025
- **Second Public Hearing –** Tuesday, July 15, 2025, at 5 PM
- **End of 30-day public comment period –** Monday, August 4, 2025
- **Redevelopment Commission approval of the Plan –** Tuesday, August 5, 2025
- **Submission of Annual Plan to HUD –** on or before August 15, 2025

Draft

5. Summary of public comments

The City received comments at its first and second public hearings. Newspaper notices, the sign-in sheets, and the summary of the minutes from the two (2) public hearings included at the end of this document in the Exhibits Section of this plan.

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

All comments or views were accepted.

7. Summary

During the FY 2025 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds -** $1,219,342.00
- **CDBG Program Income -** $73,090.49
- **HOME Funds -** $245,110.98
- **HOME Program Income -** $5,000.00
- **Totals: $1,542,543.47**

During the FY 2025 CDBG and HOME Program Years, the City of East Chicago proposes to address the following priorities from its Five-Year Consolidated Plan: Housing; Other Special Needs; Community Development; and Administration, Planning, and Management.

A "draft" of the FY 2025 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor. The display period started on Thursday, July 3, 2025, through Monday, August 4, 2025, for a 30-day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/243/Redevelopment). A second public hearing was held on Tuesday, July 15, 2025, to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2025 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on or before Friday, August 15, 2025.

Draft

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	EAST CHICAGO	Department of Redevelopment
CDBG Administrator	EAST CHICAGO	Department of Redevelopment
HOME Administrator	EAST CHICAGO	Department of Redevelopment

Table 1 – Responsible Agencies

Draft

Narrative

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs. The Redevelopment Department has sufficient and knowledgeable full-time staff members and a planning consulting firm to help assist with the oversight and compliance of the CDBG and HOME programs. The Department of Redevelopment prepares the Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance and Evaluation Reports (CAPERs), prepares the vouchers and draw the funds from the Integrated Disbursement and Information System (IDIS), administer contracts, and oversees the programs on a day to day basis. Sub recipients are monitored through desk reviews and/or on-site interviews, on an annual basis for compliance. In addition, the City of East Chicago has retained the services of a private planning consulting firm to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

Mr. Frank Rivera, Executive Director
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard - 2nd Floor
East Chicago, Indiana 46312
Phone: (219) 391-8513
Email: frivera@eastchicago.com

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

1. Introduction

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

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending public hearings, informational meetings, and completing survey forms. A complete list of these groups is included in the Exhibit Section of the Plan.

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

- **City of East Chicago Redevelopment Department** - Oversees the CDBG and HOME programs.
- **East Chicago Housing Authority** - Oversees the Section 8 Housing Choice Voucher Program, improvements to public housing communities, and the development of scattered site housing.
- **Social Services Agencies** - The City provides funds to improve services for low- and moderate-income persons.
- **Housing Providers** - The City provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Indiana Housing and Community Development Authority (IHCDA)** - Oversees the Continuum of Care Network for Northwest Indiana.
- **Managed East Chicago Housing Association, Inc. (MECHA)** - A certified CHDO which develops affordable housing in the City.

As part of the CDBG and HOME application planning process, local agencies/organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups

Draft

participate in the planning process by attending the public hearings, consultation via phone and/or email, and submission of funding applications.

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

The City consulted with the Indiana Housing & Community Development Authority regarding the Balance of State Continuum of Care (CoC) and the current levels of need within the City and the region. The CoC is focused on serving all the homeless and at-risk homeless throughout the state of Indiana. One area that may require better coordination is homelessness prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City.

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

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

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

Draft

Table 2 – Agencies, groups, organizations who participated

1.	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients.
2.	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana were contacted and submitted a funding request. But it was not funded in 2025.

Draft

3.	**Agency/Group/Organization**	**City of East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2025 Annual Action Plan and how to allocate the FY 2025 CDBG and HOME funds.
4.	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

Draft

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City funded the NWI Reinvestment Alliance in 2025.
5.	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2025 Annual Action Plan and the availability of funding through CDBG and HOME funds.
6.	**Agency/Group/Organization**	**City of East Chicago Health Department**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

Draft

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Health Department was contacted but did not submit a proposal.
7.	**Agency/Group/Organization**	**LAKE COUNTY**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County was contacted on needs in the county and how they relate to the City.

Draft

8.	**Agency/Group/Organization**	**Indiana Housing and Community Development Authority**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Other government - State Regional organization Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Housing and Community Development Authority (IHCDA) was contacted and presented the homeless needs in the region, Point-In-Time Survey results, and the CoC funding amounts.
9.	**Agency/Group/Organization**	**CITY OF EAST CHICAGO PARKS & RECREATION**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

Draft

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City funded the Summer FUN Camp in 2025.
10.	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City did fund the Indiana Plan in 2025.
11.	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc., was contacted and submitted a funding request. The City funded Indiana Legal Services, Inc. in 2025.
12.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization

Draft

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the State of Indiana Department of Health and the Department of Environmental Public Health Division. The most recent data available from the CDC regarding children with elevated blood lead levels (EBLLs).
13.	**Agency/Group/Organization**	**AT & T**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AT&T internet plans were examined to see the services they offer for City residents. They participate in the FCC Affordable Connectivity Program that provides subsidies to households earning less than 200% of poverty.
14.	**Agency/Group/Organization**	**Xfinity/Comcast**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast internet plans were examined to see the services they offer for City residents. They participate in the FCC Affordable Connectivity Program that provides subsidies to households earning less than 200% of poverty.
15.	**Agency/Group/Organization**	**Meals on Wheels of Northwest Indiana, Inc.**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders

Draft

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels of Northwest Indiana, Inc. were contacted and submitted a funding request. The City funded Meals on Wheels of Northwest Indiana, Inc. in 2025.
16.	**Agency/Group/Organization**	**Catholic Charities**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was contacted and submitted a funding request. The City funded Catholic Charities in 2025.
17.	**Agency/Group/Organization**	**Mental Health America of Northwest Indiana**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mental Health America of Northwest Indiana was contacted did not submit a funding request in 2025.

Draft

18.	**Agency/Group/Organization**	**United Way of Northwest Indiana**
	Agency/Group/Organization Type	Services-Employment Services-Education Business and Civic Leaders Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Northwest Indiana was contacted to see if they wanted to submit a funds request. The City did receive a funds request.
19.	**Agency/Group/Organization**	**We Care From The Heart, Inc.**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Care From The Heart, Inc. was contacted and submitted a funding request. The City funded We Care From The Heart, Inc. in 2025.
20.	**Agency/Group/Organization**	**Indiana Broadband Office**
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy

Draft

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Indiana Broadband Office by reviewing the Indiana Statewide Broadband Strategic Plan Report. The Plan outlines the strategic objectives of 1. Engage the business community; 2. Bridge the digital divide; 3. Enhance community development and quality of place; and 4. Focus on talent attraction for broadband.
21.	**Agency/Group/Organization**	**North Lake Pop Warner**
	Agency/Group/Organization Type	Services – Children Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Lake Pop Warner was contacted and submitted a funding request. The City funded North Lake Pop Warner in 2025.
22.	**Agency/Group/Organization**	**Top 20 Inc.**
	Agency/Group/Organization Type	Services – Children Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Top 20 Inc. was contacted and submitted a funding request. The City funded Top 20 Inc. in 2025.

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

All known agency types were consulted and contacted during the planning process.

Draft

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Balance of State Continuum of Care	Indiana Housing and Community Development Authority (CoC)	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Housing Taskforce	Northwest Indiana Reinvestment Alliance	As part of the Taskforce, the City will work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2024-2028 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the 2024-2028 City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five-Year Consolidated Plan and Annual Action Plans
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five-Year Consolidated Plan and Annual Action Plans.
Indiana Digital Equity Plan	Indiana Broadband Office	The Indiana Broadband Office's Digital Equity Plan was consulted to learn about current levels of broadband access in Lake County.

Table 3 – Other local / regional / federal planning efforts

Draft

Narrative (optional):

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of

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

The City of East Chicago researched internet service plans offered by the two (2) largest internet providers in the City. The largest internet providers in the City are AT&T and Xfinity/Comcast. Both internet providers participate in the FCC Affordable Connectivity Program that provides subsidies to households earning less than 200% of poverty.

Draft

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

The FY 2025 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: requests for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; conducted a needs hearing; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2025 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2024-2028 Five Year Consolidated Plan.

Draft

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	**Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.
3.	**CDBG Funding Requests**	Agencies/Organizations	The City received 9 requests for funding and the City funded 9 of them.	Addressed the needs of the Five-Year Consolidated Plan.	None.	Not applicable.

Draft

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	**Public Hearing**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City held its first public hearing on Tuesday, May 6, 2025, at 5:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
5.	**Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.

Draft

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6.	**Internet Outreach**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	http://www.eastchicago.com/243/Redevelopment

Draft

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7.	**Draft Display Period**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	A "draft" of the FY 2025 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor from Thursday, July 3, 2025, through Monday, August 4, 2025, for a 30-day display period.	None.	None.	Not applicable.

Draft

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	**Public Hearing**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City held its second public hearing on Tuesday, July 15, 2025, at 5:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.

Table 4 – Citizen Participation Outreach

Draft

Expected Resources

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

Introduction

The City of East Chicago is receiving $1,219,342 in CDBG funds, $73,090.49 in CDBG Program Income, $245,110.98 in HOME funds, and $5,000 in HOME Program Income for the FY 2025 program year. The program year goes from July 1, 2025, through June 30, 2026. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,219,342.00	73,090.49	0.00	1,292,432.49	3,802,907.69	4 projects/activities will be funded with the FY 2025 CDBG allocation. Administration, Housing Rehab Program, Public Services and Public Improvements.

Draft

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	245,110.98	5,000	0.00	250,110.98	688,437.46	3 projects/activities will be funded with the FY 2025 HOME allocation. Administration, Community Housing Development Organization and Affordable Housing Program.

Table 5 - Expected Resources – Priority Table

Draft

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction, and rehabilitation. In 2025, the East Chicago Housing Authority will complete construction on the Lake Shore Manor LIHTC project, which will add 206 units for disabled and elderly residents.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

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

Draft

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

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

Discussion

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

Draft

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	**HS-1 Home Ownership**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CITYWIDE	Housing Strategy	CDBG: $0 HOME: $34,200	Homeowner Housing Added: 1 Household Housing Unit
2.	**HS-2 Housing Construction**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CITYWIDE	Housing Strategy	CDBG: $0 HOME: $225,099.98	Homeowner Housing added: 2 Household Housing Units Other: 10 Others

Draft

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3.	**HS-3 Owner-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CITYWIDE	Housing Strategy	CDBG: $640,000 HOME: $0	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4.	**HS-5 Rent and Utility Assistance**	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs	CITYWIDE	Housing Strategy	CDBG: $45,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 140 Households Assisted
5.	**HS-6 Fair Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Citywide	Housing Strategy	CDBG: $0 HOME: $0	Other: 1 Other
6.	**SN-2 Social Services**	2024	2028	Non-Homeless Special Needs	CITYWIDE	Other Special Needs Strategy	CDBG: $27,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

Draft

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7.	**CD-3 Public Service**	2024	2028	Non-Housing Community Development	CITYWIDE	Community Development Strategy	CDBG: $50,000	Public service activities other than Low/Moderate Income Housing Benefit: 556 Persons Assisted
8.	**CD-4 Food Programs**	2024	2028	Non-Housing Community Development	CITYWIDE	Community Development Strategy	CDBG: $27,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted Other: 0 Other
9.	**ED-1 Employment**	2024	2028	Non-Housing Community Development	CITYWIDE	Economic Development Strategy	CDBG: $5,000	Public service activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted
10.	**AM-1 Overall Coordination**	2024	2028	Administration	CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $244,486.50 HOME: $20,011	Other: 2 Organizations
11.	**AM-2 Special Studies**	2024	2028	Administration	CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $14,000 HOME: $5,0000	Other: 2 Organizations

Table 6 – Goals Summary

Goal Descriptions

Draft

1.	**Goal Name**	**HS-1 Home Ownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-5 Rent and Utility Assistance**
	Goal Description	Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
5.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
6.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
7.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, City services, and social/welfare programs for City residents.
8.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.

Draft

9.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
10.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
11.	**Goal Name**	**AM-2 Special Studies**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City of East Chicago proposes assisting the following with CDBG and HOME funds:

- **Extremely Low-Income:** 0 households
- **Low-Income:** 4 households
- **Moderate-Income:** 13 households

Draft

Projects

AP-35 Projects – 91.220(d)

Introduction

City East Chicago will fund the following projects through the FY 2025 Annual Action Plan:

FY 2025 CDBG Budget:

- **CDBG Administration -** $244,486.50
- **CDBG Planning -** $14,000.00
- **Housing Rehabilitation Program Delivery -** $162,000.00
- **Housing Rehabilitation Program -** $478,000.00
- **Northwest Indiana Reinvestment Alliance -** $18,000.00
- **Meals on Wheels of NWI** - $27,000.00
- **Indiana Plan** - $5,000.00
- **Catholic Charities -** $27,000.00
- **We Care from The Heart, Inc. -** $27,000.00
- **Legal Services for East Chicago Residents -** $25,000.00
- **City of East Chicago - Summer FUN Camp -** $15,000.00
- **North Lake Pop Warner -** $5,000.00
- **Top 20 Inc.** - $5,000.00
- **Public Improvement Project Contingencies** - $239,945.99

FY 2025 HOME Budget:

- **HOME Administration -** $20,011.00
- **HOME Planning -** $5,000.00
- **Affordable Housing Program (CHDO) -** $36,766.65.00
- **Construction of Single-Family Homes -** $188,333.33

Projects

#	Project Name
1.	Administration
2.	Housing Program
3.	Public Services
4.	Public Improvements
5.	Community Housing Development Organization (CHDO)
6.	Affordable Housing Program

Draft

Table 7 – Project Information

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

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating FY 2025 CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

The proposed activities under the FY 2025 CDBG Program Year are in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago.

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of East Chicago to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through its planning efforts will use its limited resources to address the City of East Chicago’s greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, sound, affordable owner and renter occupied housing
- Zoning-related challenges
- High cost of rehabilitation vs. housing values
- High cost of rehabilitation due to lead-based paint
- Aging in place population who need accessibility improvements
- Major rehabilitation of the City's older housing stock
- Increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank mortgages

Draft

AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $258,486.50 HOME: $25,011.00
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 Organizations
	Location Description	Citywide

Draft

	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $244,486.50) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. (AM-1 Overall Coordination and HS-6 Fair Housing) • **CDBG Planning (CDBG - $14,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies/Management). • **HOME Administration (HOME - $20,011.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) (AM-1 Overall Coordination and HS-6 Fair Housing). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies/Management). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Program**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $640,000.00 HOME: $0.00
	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2026

Draft

	Estimate the number and type of families that will benefit from the proposed activities	15 Housing units and 1 Organization. Estimated No. of Families: 15; AMI: 0 0% - 30%; 3 30% - 50%; and 12 50% - 80%.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $478,000.00) -** Funds will be used to assist owners of existing single-family owner-occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $162,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-5 Rental/Mortgage/Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs ED-1 Employment
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: $154,00.00
	Description	Funds will be used for public service activities to benefit Low- and Moderate-income residents in the City.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 649 persons and 140 households will benefit from these activities.
	Location Description	Citywide

Draft

	Planned Activities	The City is going to fund the following activities: • **Northwest Indiana Reinvestment Alliance** - (CDBG - $18,000.00)- Northwest Indiana Reinvestment Alliance will provide homebuyer workshops and workshop manuals. (100 households) (H-5 Rental/Mortgage/ Utility Assistance) • **Meals on Wheels of NWI** (CDBG - $27,000.00) - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. (75 people) (CD-4 Food Program) • **Indiana Plan** (CDBG - $5,000.00) – Indiana plan will provide a one (1) week (40 hours) training program designed to inform and prepare for the apprenticeship application process for the union trades. (8 persons) (ED-1 Employment) • **Catholic Charities - Safe Haven Homeless Prevention Program -** (CDBG - $27,000.00) - Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. (40 households) (H-5 Rental/Mortgage/ Utility Assistance) • **We Care from the Heart - Senior Services Program** (CDBG - $27,000.00) - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. (10 persons) (SN-2 Social Services) • **Indiana Legal Services** - **Legal Services for East Chicago Residents** (CDBG - $25,000.00) - Indiana Legal Services will provide free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. (55 persons) (CD-3 Public Service) • **City of East Chicago Parks & Recreation - Summer FUN Camp** (CDBG - $15,000.00) - The City of East Chicago Parks & Recreation will provide sports programs for East Chicago. (236 youth) (CD-3 Public Service) • **North Lake Pop Warner** (CDBG - $5,000.00) – Funds will be used for uniforms, equipment rentals, insurance, and registration fees. (70 persons)(CD-3 Public Services) • **Top 20 Inc.** (CDBG - $5,000.00) – Will provide dance classes and a mentoring program for low- and moderate-income residents of the city. (195 youth) (CD-3 Public Service)

Draft

		Eligibility: 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
4.	**Project Name**	**Community Housing Development Organization (CHDO)**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: $36,766.65
	Description	CHDO funds will be used to provide assistance for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.
	Location Description	The CHDO development location is yet to be determined.
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).
5.	**Project Name**	**Affordable Housing Program**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: $188,333.33
	Description	Home funds will be used to assist in the construction of a single-family home.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 0 30% - 50%; and 1 50% - 80%.
	Location Description	Citywide
	Planned Activities	To be determined.

Draft

AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of East Chicago. This information was obtained from the U.S. Census Bureau American Factfinder website, http://factfinder.census.gov. The 2019-2023 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of East Chicago. The 5-year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where necessary.

Population:

Key points are:

- Between 2010 and 2023, the population decreased by approximately 11.92%, dropping from 29,698 to 26,158
- The 2010 Census reports the City's population as 29,698.

Age:

Key points are:

- Median age in East Chicago is 36.5 years old.
- Youth under age 18 account for 28.5% of the population.
- Seniors age 62 and over are 17.8% of the City's population.
- Adults between the ages of 35 and 60 account for 33% of the population.

Race/Ethnicity:

Key points are:

- 37.35% are Black or African American
- 56.46% are Hispanic
- 16.12% are White
- 35.27% are Some Other Race
- 10.80% identify as having Two or More Races

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $95,600 for 2025. The following is a summary of income statistics for the City of East Chicago:

Draft

- At the time of the 2019-2023 American Community Survey, median household income in the City of East Chicago was $41,071 which was lower than Lake County ($108,917) and the State of Indiana ($70,051).
- 30.7% of households have earnings received from Social Security income.
- 3.2% of households have earnings received from public assistance.
- 21.6% of households have earnings, received retirement income.
- 40.90% of female headed households with children were living in poverty.
- 32.6% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for the City of East Chicago is a measurement of the area's needs. The City of East Chicago has an overall low- and moderate-income percentage of 69.29%.

Economic Profile:

Key points are:

- 19.5% of the employed civilian population had occupations classified as management, business, science and arts.
- 19.8% of the employed civilian population had occupations classified as sales and office.
- 23.3% were in the service sector.
- The education, health, and social service industry represented 20.5% of those employed.
- 82.5% of workers were considered in private wage and salary workers' class.
- 3.8% of workers were considered as the self-employed workers in their own not incorporated business.

Draft

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income

or in some cases, a limited type of clientele with a presumed low and moderate-income status.

- The public facilities activities are either located in a low and moderate-income census tract/block group, have a low and moderate-income service area benefit, or the clientele is over 51% low and moderate income.
- The acquisition and demolition of structures are either located in low and moderate-income census tracts/block groups or these activities are eligible under the prevention or elimination of slum and blight on a spot basis or area wide basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

The proposed activities under the FY 2025 CDBG Program Year are located in areas with the highest percentages of low and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago.

Draft

Discussion

The geographic locations and the public benefit for the FY 2025 CDBG and HOME Activities/Projects are as follows:

- **CDBG Administration** - Citywide
- **CDBG Planning** - Citywide
- **Housing Rehabilitation Program** - Citywide; Low/Mod Housing (LMH)
- **Housing Rehabilitation Delivery** - Citywide; Low/Mod Housing (LMH)
- **Northwest Indiana Reinvestment Alliance - Home Buying 101 -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Meals on Wheels of NWI - Meals Delivery Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Catholic Charities -** Citywide; Income Eligible/Limited Clientele (LMC)
- **We Care from the Heart -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Legal Services for East Chicago Residents** - Citywide; Income Eligible/Limited Clientele (LMC)
- **City of East Chicago Parks & Recreation - Summer FUN Camp -** Citywide; Income Eligible/Limited Clientele (LMC)
- **North Lake Pop Warner -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Top 20, Inc.** – Citywide; Income Eligible/Limited Clientele (LMC)
- **Public Improvement Contingencies** - Citywide; Low/Mod Area (LMA)

- **HOME Administration** - Citywide
- **HOME Planning** - Citywide
- **Community Housing Development Organization (CHDO)** – Low/Mod Hosing (LMH)
- **Affordable Housing Program** - Citywide; Low/Mod Housing (LMH)

Draft

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2025 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	17
Special-Needs	0
Total:	**17**

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	15
Acquisition of Existing Units	1
Total:	**17**

Table 10 - One Year Goals for Affordable Housing by Support Type

Draft

Discussion

During this program year, the City of East Chicago will assist with the following projects:

- **Housing Rehabilitation -** Funds will be used to assist owners of existing single-family owner-occupied housing to repair their homes. (15 housing units)
- **Community Housing Development Organization (CHDO) -** CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer. (1 housing unit)
- **Affordable Housing Program –** Home funds will be used to assist in the construction of a single-family home**.** (1 housing unit)

AP-60 Public Housing – 91.220(h)

Introduction

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

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

Draft

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

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

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

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

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

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

provided or other assistance

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

Discussion

Not Applicable.

Draft

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

Introduction

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

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

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

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

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

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

Draft

homelessness with the most appropriate need-based interventions.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

The most recent Point in Time Count was conducted on January 24, 2024. The 2024 Point in Time Count for Region 1a (Lake County) reported the following homeless counts for the unsheltered, those in Transitional Housing, and those staying in an Emergency Shelter:

- **Unsheltered -** 57 individuals and 0 families with children
- **Transitional Housing -** 8 individuals and 0 families with children
- **Safe Haven -** 0 individuals and 0 families with children
- **Emergency Shelter -** 51 individuals and 10 families with children

The priority homeless needs in the City of East Chicago are as follows:

- **Emergency Shelters Family beds –** low priority Individual beds – medium priority
- **Transitional Housing Family beds –** low priority Individual beds – medium priority
- **Permanent Supportive Housing Family beds –** medium priority Individual beds – medium priority
- **Safe Haven Family beds –** low priority Individual beds – medium priority

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

Draft

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

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

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

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

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

Discussion

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

- Need for more affordable rental housing.
- Need for supportive services such as counseling, life skills training, case management, childcare,

Draft

transportation, legal services financial education, and job training.

- Lack of available shelter Capacity.

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

Draft

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

Introduction:

The following Impediments to Fair Housing Choice along with recommendations to address any impediment are presented to assist the City of East Chicago to affirmatively further fair housing in the community. Several ongoing impediments are present in the City of East Chicago, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of East Chicago. Below is a list of impediments that were developed as part of East Chicago's 2024 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Promote Fair Housing Education and Outreach.**

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

- **Impediment 2: Need to Address Public Policies and Regulations.**

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

- **Impediment 3: Continued Need for Affordable Housing for Sale.**

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

- **Impediment 4: Continued Need for Accessible Housing Units for Sale and Rent.**

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

- **Impediment 5: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.**

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

Draft

- **Impediment 6: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living in Poverty.**

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

- **Impediment 7: Need for a Regional Approach to Affirmatively Further Fair Housing.**

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

- **Impediment 8: There Is a Lack of Financial Resources.**

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

Draft

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

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

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

Discussion:

During its FY 2025 CDBG and HOME Program Year the City proposes to fund activities/projects that affirmatively further fair housing. This includes:

- Providing free legal help to low-income City residents on civil matters that are obstacles to securing or maintaining habitable housing.
- Assisting with rehabilitation costs for lower income owner-occupied and renter-occupied housing.
- Planning and development of new affordable workforce housing in areas of opportunity.
- Providing funds for project financing and related costs for the development of affordable

workforce housing options.

- Providing funds for education, outreach, and trainings for fair housing in the City.
- Providing funds for neighborhood community development organizations to develop housing and support services.
- Providing funds for housing counseling services and homebuyer workshops.
- Providing funds for social services and health programs

Draft

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

Actions planned to address obstacles to meeting underserved needs

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

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

With few funds available to meet underserved needs, The City under its FY 2025 CDBG Program Year will take the following actions to address obstacles to meeting the underserved needs:

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

The City of East Chicago will work to address these obstacles through the agencies and programs to be funded in FY 2025. Some of the activities to address these obstacles include:

- Housing Rehabilitation Program
- New Housing Construction

Draft

- Northwest Indiana Reinvestment Alliance
- Meals on Wheels of Northwest Indiana
- Indiana Plan
- Catholic Charities - Safe Haven Homeless Prevention Program
- We Care from the Heart Inc. Senior Services Program
- Indiana Legal Services
- East Chicago Parks & Rec. Summer FUN Camp
- North Lake Pop Warner
- Top 20 Inc.

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

Draft

Actions planned to foster and maintain affordable housing

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

- **HS-1 Homeownership** - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
- **HS-2 Housing Construction -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation -** Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-5 Rent and Utility Assistance -** Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HS-6 Fair Housing -** Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

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

Actions planned to reduce lead-based paint hazards

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards.

Instead, LBP hazards will be addressed on a case-by-case basis for the housing units assisted through the City housing programs. The City will ensure all its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

Actions planned to reduce the number of poverty-level families

The 2019-2023 American Community Survey estimates that 23.9% of the City of East Chicago's families live in poverty, while only 11.2% of Lake County families live in poverty and 3.7% of the State of Indiana's residents live in poverty. While only 23.9% of East Chicago families fall below the poverty level, female-headed City households with children are particularly affected by poverty at an estimated 40.9%; the number rises to 59.9% of such households when the children are under 5 years of age. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and by working with other agencies/organizations.

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

- HS-1 Homeownership
- HS-2 Housing Construction
- HS-3 Owner-occupied Housing Rehabilitation
- HS-5 Rent and Utility Assistance
- SN-2 Social Services
- CD-3 Public Service
- CD-4 Food Programs

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

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

Draft

supportive services to families as they seek to gain self-sufficiency.

Actions planned to develop institutional structure

The City of East Chicago Department of Redevelopment acts as the lead agency for the development and administration of the Annual Action Plan and its funded projects. This agency will coordinate activities among public and private organizations, in order to achieve the prioritized goals of the Annual Action Plan.

The Department of Redevelopment maintains its partnership with the Continuum of Care Network of Northwest Indiana - Region 1a (CoC Network). The CoC Network-Region 1a, is one of 15 regions in the State of Indiana under the Balance of State Continuum of Care. The Balance of State Continuum of Care promotes community-wide commitment to the goal of ending homelessness, provide funding related to ending homelessness, promote access to services for those experiencing homelessness and to provide a framework for optimizing self-sufficiency among persons facing homelessness.

The City of East Chicago is committed to providing quality of life when faced with the housing and community development needs of the City. The City is diligent in creating public and private partnerships that target revitalization through economic revitalization, infrastructure improvements, new construction of single family homes, promoting homeownership, citywide Fiber Optic Networks and art initiatives. Some of the partnerships include the following:

- Housing Authority of East Chicago
- Lake County Housing Taskforce
- Northwest Indiana Regional Development Authority (RDA)
- Northwest Indiana Regional Planning Commission (NIRPC)
- Indiana Housing and Community Development Authority (IHCDA)
- Indiana Department of Transportation (INDOT)
- Indiana State Department of Health (ISDH)
- Indiana Department of Environmental Management (IDEM)
- United States Environmental Protection Agency (USEPA)

The City of East Chicago consulted with business and civic leaders during its Five-Year Consolidated Planning process. This includes, but is not limited to, the following:

- East Chicago Urban Enterprise Association
- Lakeshore Chamber of Commerce
- Foundations of East Chicago
- Local elected officials

Draft

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

The primary responsibility for the administration of the Annual Action Plan is assigned to the Department of Redevelopment in the City of East Chicago. This agency will coordinate activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The City is committed to continuing its participation and coordination with public, housing, and social service organizations. The City solicits applications for CDBG and works closely with its only CHDO to identify projects needing HOME funds. In addition, the City sends out applications to a list of agencies, organizations, and housing providers that have previously submitted an application, or which have expressed an interest in submitting an application. The application is reviewed by the Department of Redevelopment staff along with representatives of the Redevelopment Commission and they discuss any questions with the applicant.

Discussion:

Monitoring -

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

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

In addition to desk monitoring, the City will conduct more in-depth onsite monitoring visits of funded organizations as well. The purpose of the onsite monitoring visit is to conduct an in-depth review of all aspects of the funded project and to provide technical assistance to subrecipient staff, if necessary. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development.

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

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental and homebuyer projects. As part of its monitoring strategy, rental units

Draft

are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to ensure the original owner is maintaining the property as their principal residence.

Draft

Program Specific Requirements

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

Introduction:

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

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

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

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

Other CDBG Requirements

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

Draft

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

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

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

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

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

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

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

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

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

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

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

   The City of East Chicago does not plan to use HOME funds for a TBRA activity. Not Applicable

Draft

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

   The City of East Chicago does not plan to use HOME funds for a TBRA activity. Not Applicable

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

   Not Applicable.

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

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

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

Draft

Discussion:

HOME -

HOME Match Requirements:

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

HOME Program Income:

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

CHDO Organizations:

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

HOME Percentages:

- Administrative Percentage - 10.0%
- CHDO Percentage - 15.0%

CDBG -

CDBG Program Income:

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

CDBG Percentages:

- Administrative Percentage - 20.0%
- Public Service Percentage - 15.0%
- Low and Moderate-Income Percentage - 100.0%
- No Slum and Blight Activities.

Draft