CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

400 East Chicago Avenue, East Chicago, IN 46312

FY 2014-2018 Five Year Consolidated Plan and FY 2014 Annual Action Plan

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

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BUILT ON EXPERIENCE URBAN DESIGN VENTURES

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Executive Summary

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

1. Introduction

The City of East Chicago, as a Federal entitlement, is required to complete an annual plan for the use of Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds to the U.S. Department of Housing and Urban Development (HUD). The City of East Chicago has prepared its Five Year Consolidated Plan for the period of FY 2014 through FY 2018 (July 1, 2014 to June 30, 2018). The Consolidated Plan (CP) is a strategic plan to implement Federal programs for housing and community development activities within the City of East Chicago and how the proposed activities will principally benefit low and moderate income persons. The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the City's Analysis of Impediments to Fair Housing Choice (AI).

The Five Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address these goals by: encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The Five Year Consolidated Plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

Maps:

Included in the Exhibit Section are the following maps which illustrate the demographic characteristics of the City of East Chicago:

- Total Population Density by Census Tract Map
- Percentage of White Population by Census Tract Map
- Percentage of Minority Population by Census Tract Map
- Percentage of Population Age 65 and Over by Census Tract Map
- Percentage of Population Age 65 and Over by Quarter mile Grid Map
- Total Housing Units by Census Tract Map
- Percentage of Owner Occupied by Census Tract Map
- Percentage of Renter Occupied by Census Tract Map
- Percentage of Vacant Housing by Census Tract Map

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

The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of East Chicago, Indiana. The following priorities and goals have been identified to address the needs of the City and its residents for the period of FY 2014 through FY 2018:

Housing Strategy -

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

Goals:

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

HS-2 Increase the supply of owner occupied housing units.

HS-3 Assist low and moderate income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.

HS-4 Improve the supply of affordable rental housing units and provide rental assistance.

HS-5 Promote fair housing through education and information.

Homeless Strategy -

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

Goals:

HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.

HO-2 Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

Other Special Needs Strategy -

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

Goals:

SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.

SN-2 Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.

SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

Community Development Strategy -

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

Goals:

CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.

CD-2 Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.

CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.

CD-4 Remove and correct slum and blighting conditions throughout the City.

Economic Development Strategy -

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

Goals:

ED-1 Support and encourage new job creation, job retention, and job training opportunities.

ED-2 Support business and commercial growth through expansion and new development.

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

Administration, Planning, and Management Strategy -

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

Goals:

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

AM-2 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 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 2012 CAPER, which was the fourth CAPER for the FY 2009-2013 Five Year Consolidated Plan, was submitted to HUD on September 2013. In the FY 2012 CAPER, the City of East Chicago expended 100% of its CDBG funds to benefit low and moderate income persons. The City

expended 15.0% of its funds during the FY 2012 CAPER period on public services, which is at the statutory maximum of 15%. The City expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The City of East Chicago was under the required 1.5 maximum drawdown ratio.

4. Summary of citizen participation process and consultation process

The Five Year Consolidated Plan and Annual Action Plan are made up of many components, which includes: requests for proposals for funding (RFP's) from agencies/organizations; citizen participation; and the development of the Plans.

Each item of the plan is designed to benefit the low and moderate income population in 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 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan.

The first step of the planning process started with a meeting on Thursday, January 9, 2014 with the social service and housing agencies/organizations on how to complete their RFPs and to answer any questions. The staff of the Department of Redevelopment emailed solicitations on Friday, January 10, 2014 to social service and housing agencies/organizations for proposals which were due by Tuesday, February 4, 2014.

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 Monday, December 30, 2013 in "The Northwest Indiana Times", the local newspaper of general circulation in the area. In addition, the City sent out approximately 3,500 flyers to residents of East Chicago in their water bills. The City, through its media department, sent out a blast email to its contacts about the meeting. The First Public Hearing was held on Thursday, January 9, 2014 at the East Chicago Public Library located at 2401 East Columbus Drive. At the first public hearing citizens had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low/moderate income persons.

The City had another Needs Public Hearing on Thursday, February 27, 2014 to obtain additional citizen input on the plans. The Public Hearing notice was published in the "Northwest Indiana Times" on February 6, 2014.

The third Public Hearing notice was published on Friday, April 4, 2014 in "The Northwest Indiana Times". The third Public Hearing was held on Thursday, April 24, 2014 at the East Chicago Public Library located at 2401 East Columbus Drive. During the third Public Hearing, the citizens were

given the opportunity to comment on the "draft" version of the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014-2018 Analysis of Impediments to Fair Housing Choice.

The East Chicago Department of Redevelopment Board met on Tuesday, May 7, 2014 and approved the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014-2018 Analysis of Impediments to Fair Housing Choice. The Board also approved at the meeting a revised Citizen Participation Plan to bring the City's Plan into compliance with the latest HUD regulations.

The FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan were on public display beginning Monday, April 7, 2014 through Tuesday, May 6, 2014 at the following locations in the City and on the City's website (http://www.eastchicago.com):

- City of East Chicago - Mayor's Office, 4525 Indianapolis Blvd
- City of East Chicago Department of Redevelopment, 400 East Chicago Avenue
- East Chicago Public Library 2401 East Columbus Drive
- East Chicago Public Library 1008 West Chicago Avenue

The City's Program year begins - July 1, 2014

5. Summary of public comments

The City received comments at its first and second public hearings. Newspaper notices, the attendance sheets, and the summary of the minutes from the two (2) public hearings are included at the end of this document.

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

All comments or views were accepted.

7. Summary

The overall goal of the housing, homeless, other special needs, community development, economic development, and planning programs covered by the Five Year Consolidated Plan is to strengthen cooperation with other jurisdictions and to develop partnerships among all levels of government and the private sector. This includes both for profit and not for profit organizations; to enable them to provide decent housing, establish and maintain a suitable living environment, and extend economic opportunities for every resident.

The Five Year Consolidated Planning process requires the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds and to provide direction to other partners addressing the housing and community development needs of the low and moderate income population of the City of East Chicago. HUD will evaluate the City's performance under the Five Year Consolidated Plan against these goals.

The FY 2014 Annual Action Plan for the City of East Chicago includes the City's CDBG funds and outlines which activities the City will undertake during the program year beginning July 1, 2014 and ending June 30, 2015. In addition, the Plan includes the HOME funds that the City will receive in FY 2014. This is the City's first year of the FY 2014-2018 Consolidated Plan

During the FY 2014 Program Year, the City of East Chicago, Indiana will receive the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds -** $1,185,843
- **CDBG Program Income -** $120,000
- **HOME Funds -** $238,042
- **HOME Program Income -** $4,440

Total: $1,548,325

A "draft" of the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan was placed on display at the Mayor's office located at 4525 Indianapolis Boulevard and at the offices of the Department of Redevelopment located at 400 East Chicago Avenue. The display period started on Monday, April 7, 2014 through Tuesday, May 6, 2014 for a 30 day display period. In addition, the City put the "draft" Plans on its website (http://www.eastchicago.com/). A second public hearing was held on Thursday, April 24, 2014 to discuss the proposed activities and solicit citizen comments. Upon completion of the 30 day comment period, the City of East Chicago submitted the FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on Monday, May 19, 2014.

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	
CDBG Administrator	EAST CHICAGO	Department of Redevelopment
HOPWA Administrator		
HOME Administrator	EAST CHICAGO	Department of Redevelopment
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs. The Redevelopment Department has seven (7) full time and one (1) part 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), and the Consolidated Annual Performance Evaluation Reports (CAPERs), prepares the draw down funds from IDIS, contract administration, and oversight of the programs, on a day to day basis. Sub recipients are monitored through desk reviews and/or on sight reviews on an annual basis for compliance, or as needed.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of East Chicago Department of Redevelopment held a series of meetings with not for profit agencies, housing providers, social service agencies, community and economic development organizations, and other City departments. An online survey was placed on the City's website for residents to complete. Input from meetings, public hearings and survey was used to develop the Strategic Plan.

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(I)).

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 the 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 to 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.

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 of East Chicago is a member of the Continuum of Care Network for Northwest Indiana. The City is part of Region 1a which consists of Lake County. The Continuum of Care (CoC) is administered by the Indiana Housing and Community Development Authority (IHCDA).

The IN 502 CoC Board serves and acts as the oversight and planning body on preventing and ending homelessness for the CoC General Membership Body. The City of East Chicago is a member of the Board. The Board comprises a diverse set of representative stakeholders throughout Lake County, IN. The Board has the knowledge and expertise to create policy, set priorities and make funding decisions in relation to the homeless.

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 of East Chicago Department of Redevelopment contacted the Indiana Housing and Community Development Authority (IHCDA), the local CoC, for information on the basic needs and latest statistics for the local homeless population. The CoC Board represents all homeless populations in the community, including: chronic homeless; seriously mentally ill; chronic substance abuse; families; domestic violence victims; youth; and veterans. The Indiana State ESG program presented its plan and programs to the CoC Board in March 2014, and will present the plans to the Entitlement Cities throughout the State at the annual round table meeting. Since the City of East Chicago is not a direct recipient of ESG funds, it encourages the not for profit homeless providers to apply through the CoC for these State funds.

Since the State CoC Board was established as of September 2013, the Executive Committee with the CoC approval have been reviewing and updating the committee structure. The committees are: Executive Committee, Resource and Funding, Strategic Planning, Performance and Outcomes, and Ad Hoc Committees, as needed.

The Executive Committee will provide governance of process and the structure of the CoC IN 502 general membership and CoC Board. They will oversee the MOAs with IHCDA and provide the overall communications to the CoC IN 502.

The Resource and Funding Committee oversees local, state, and federal funding for the CoC and seeks new opportunities for funding to end homelessness, such as Section 811 PRAD, McKinney

Vento Competitive Applications and the Consolidated State Plan Application for the ESG funding. The Committee will build collaborations with the Interagency Council, Indiana Department of Corrections, Family of Social Service Administration, Division of Mental Health and Addictions, Veterans Administration, Department of Education, and the Department of Child Services. The Committee will collaborate with local consolidated plans across other local cities within the Balance of State IN 502. The Committee will also collaborate with the public housing authority. The objective is to ensure integration of CoC and ESG under the same performance standards, meeting all the needs and gaps in the CoC.

The Strategic Planning Committee will address housing and services to effectively address needs listed in the CoC's strategic plan to end homelessness. The Committee will oversee the Coordinated Access Grant, and discharge planning from institutions within the State.

The Performance and Outcome Committee will oversee the Homeless Management Information System (HMIS) grant to provide oversight and help to develop, maintain, and update the state wide HMIS including the development and implementation of data protocols, reporting, policies and problem solving measures, and meeting all HUD benchmarks.

As needed, the above Committees may initiate Ad Hoc Subcommittees during the year.

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

See attached chart.

1.	**Agency/Group/Organization**	**East Chicago Housing Authority**
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ECHA was interviewed for their input on the housing needs and goals for the City of East Chicago.
2.	**Agency/Group/Organization**	**Northwest Indiana Community Action Corporation**
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was interviewed for their input on the housing and social service needs and goals for the City of East Chicago.
3.	**Agency/Group/Organization**	**Greater Northwest Indiana Association of Realtors**
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Realtors were interviewed for their input on the housing market, needs and goals for the City of East Chicago.
4.	**Agency/Group/Organization**	**We Care from the Heart Social Services**
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	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?	We Care From the Heart was interviewed for their input on special services for the elderly and disabled.
5.	**Agency/Group/Organization**	**Indiana Legal Services, Inc.**
	Agency/Group/Organization Type	Service-Fair Housing Legal Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	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 interviewed for their input on fair housing issues and goals for the City of East Chicago.
6.	**Agency/Group/Organization**	**Haven House, Inc.**
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Haven House was interviewed for their input on the housing, homeless special needs, and victims of domestic violence in the City of East Chicago.
7.	**Agency/Group/Organization**	**Catholic Charities of NWI**
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Local religious institutions were interviewed for their input on the housing, non-homeless special needs, and social service needs and goals for the City of East Chicago.

8.	**Agency/Group/Organization**	**Continuum of Care of NWI**
	Agency/Group/Organization Type	Services-Homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care of NWI, Inc. was interviewed for their input on the homeless needs and goals for the City of East Chicago.
9.	**Agency/Group/Organization**	**Kathrine House Boys & Girls Clubs of NWI**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	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 Boys and Girls Club of NWI was interviewed for their input on the needs and goals for the City of East Chicago.
10.	**Agency/Group/Organization**	Regional Mental Health Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services - Victims Health Agency Child Welfare Agency Regional organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Regional Mental Health Center was interviewed for their input on the needs and goals for the City of East Chicago.
11.	**Agency/Group/Organization**	**City of Gary**
	Agency/Group/Organization Type	Services-Homeless Service-Fair Housing Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the City of Gary by reviewing the Five Year Consolidated Plan, Annual Action Plans, and the Analysis of Impediments that were available through the City's website.
12.	**Agency/Group/Organization**	**City of Hammond**
	Agency/Group/Organization Type	Service-Fair Housing Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the City of Hammond by reviewing the Five Year Consolidated Plan, Annual Action Plans, and the Analysis of Impediments that were available through the City's website.
13.	**Agency/Group/Organization**	**Lake County**
	Agency/Group/Organization Type	Services-Education Service-Fair Housing Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with Lake County by reviewing the Five Year Consolidated Plan, Annual Action Plans, and Analysis of Impediments that were available through the County's website. Called about children with elevated blood lead levels and was directed to the State for the information.
14.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government – State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy 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 City of East Chicago consulted with the State of Indiana Department of Health and the Department of Environmental Public Health Division. From 2009-2013 the City of East Chicago Children Tested with Elevated blood Lead Levels >= 5 had 318 from age 0-6, 27 from the age of 16 and under, and for a total of 345 children. In 2013, there were only 26 children tested with elevated blood lead levels >= 5.
15.	**Agency/Group/Organization**	**State of Indiana**
	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 – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the State of Indiana by reviewing the Five Year Consolidated Plan, Annual Action Plans, Analysis of Impediments, and the Continuum of Care Application that were available through the County's website and sent to us from the State.
16.	**Agency/Group/Organization**	**Healthlinc**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	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?	HealthLinc was interviewed for their input on the needs and goals for the City of East Chicago.
17.	**Agency/Group/Organization**	**Tabernacle Baptist Church**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services - Victims Regional Organization Civic Leaders Church
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs 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?	Tabernacle Baptist Church was interviewed for their input on the needs and goals for the City of East Chicago.
18.	**Agency/Group/Organization**	**Northwest Indiana Reinvestment Alliance**
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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?	NWI Reinvestment Alliance was interviewed for their input on the needs and goals for the City of East Chicago.
18.	**Agency/Group/Organization**	**Northwest Indiana Hispanic Chamber of Commerce**
	Agency/Group/Organization Type	Regional Organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Hispanic Chamber of Commerce was interviewed for their input on the needs and goals for the City of East Chicago.
19.	**Agency/Group/Organization**	**Foundation of East Chicago**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Regional Organization Business Leaders Civic Leaders Business and Civic Leaders Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Foundation of East Chicago was interviewed for their input on the needs and goals for the City of East Chicago.
20.	**Agency/Group/Organization**	**North Township Trustee**
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Other government - Local Regional organization Other government – Trustee
	What section of the Plan was addressed by Consultation?	Homelessness Strategy 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?	North Township Trustee was interviewed for their input on the needs and goals for the City of East Chicago.
21.	**Agency/Group/Organization**	**Centier Bank, East Chicago Branch**
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Centier Bank local branch was interviewed for their input on the needs and goals for the City of East Chicago.
22.	**Agency/Group/Organization**	**First Merchants Bank, East Chicago Branch**
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	First Merchants Bank local branch was interviewed for their input on the needs and goals for the City of East Chicago.
23.	**Agency/Group/Organization**	**Continuum of Care of NWI**
	Agency/Group/Organization Type	Services-Homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care of NWI, Inc. was interviewed for their input on the homeless needs and goals for the City of East Chicago.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted during the planning process. Agencies were invited to meetings, asked to complete survey forms, and contacted by telephone for interviews or additional input.

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?
Continuum of Care	Indiana Housing and Community Development Authority (IHCDA)	The IHCDA is the State CoC for homeless and at risk of being homeless population. The goals of the City and IHCDA are complementary.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.

Table 3 – Other local / regional / federal planning efforts

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

Consultation is maintained between the City of East Chicago, the other two (2) CDBG Entitlement communities (Gary and Hammond) and the Lake County departments, to ensure the needs of the area are adequately addressed.

The City of East Chicago also cooperates with the following other public entities to obtain the goals and objectives of its housing, community and economic development programs:

Low-Income Housing Tax Credits (LIHTC) – The Indiana Housing and Community Development Authority administers this program. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Federal Home Loan Bank – Affordable Housing Program (FHLB AHP) – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.

Regional Development Authority (RDA) Funds – This regional agency will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the agency.

North Township Trustee – This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.

East Chicago Urban Enterprise Association (UEA) – This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. These include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.

Indiana Department of Mental Health and Title XX – The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services through Geminus Corporation.

Indiana Family and Social Services Admin. Block Grant Program (Title XX) – This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.

Narrative (optional):

The City of East Chicago has consulted and coordinated with various agencies and organizations, locally, countrywide and statewide. The culmination of these efforts has resulted in the FY 2014-2018 Five Year Consolidated Plan.

PR-15 Citizen Participation

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

The FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan were designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: request for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP; conducted a needs hearing; meetings and roundtable discussions with housing, social service and private organizations to solicit comments and suggestions or needs; an on line resident survey; and a public hearing to gather public comments on the draft plan which was on public display for 30 days. All these comments are included in the consolidated and annual action plans. Through the citizen participation process the City uses citizen input to develop how the plan will serve the low/moderate income persons in order to reach the goals set in the Five Year Consolidated Plan.

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.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	See public hearing sign in sheets in Appendix. 4 people attended.	See public hearing summary in the Appendix.	None	Not Applicable.

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)
2.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	None	None	None	Not Applicable.
3.	Internet Outreach	Non-targeted/broad community	None	None	None	http://www.eastchicago.com

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.	Organizations	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	29 people attended meeting. See summary in the Appendix.	Submitted applications for funding.	None	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	3 people were in attendance. See summary in the Appendix.	See summary of comments in the Appendix.	None	Not Applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of East Chicago used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projections. The tables in this section have been filled in with the data sets from HUD based on the American Community Survey (ACS) five year estimate, and the 2010 U.S. Census. This data is the most current information on which to base the five year needs assessment. The City of East Chicago is part of the Continuum of Care Northwest Indiana, Inc., which has joined the State of Indiana Balance of State Continuum of Care. Data for the development of the needs for the homeless in the area. Additional needs for the City of East Chicago were obtained from input and interviews with various social service agencies, housing providers, city staff, and resident survey comments.

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

Summary of Housing Needs

Based on a comparison of the 2000 U.S. Census and the 2010 data, the City of East Chicago experienced a 7% loss in population over the ten (10) year period. However, it experienced a 9% increase in median income during the same time period. Seventy-three percent (73%), or 7,060, of total households in the City are cost overburdened.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	32,414	30,218	-7%
Households	11,689	9,727	-17%
Median Income	$26,538.00	$28,999.00	9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,665	1,770	1,640	1,010	2,640
Small Family Households *	1,110	675	590	550	1,340
Large Family Households *	505	225	320	135	465
Household contains at least one person 62-74 years of age	285	340	285	160	455
Household contains at least one person age 75 or older	255	270	270	70	255
Households with one or more children 6 years old or younger *	995	464	475	299	275
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	45	35	0	190	0	4	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	20	20	0	65	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	60	110	0	370	0	35	55	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	1,095	305	0	0	1,400	305	180	70	45	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	275	560	115	10	960	95	220	265	190	770
Zero/negative Income (and none of the above problems)	240	0	0	0	240	15	0	0	0	15

Table 7 – Housing Problems Table

Data Source: 2006-2010 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,430	430	170	0	2,030	305	220	125	50	700
Having none of four housing problems	555	720	745	370	2,390	120	405	595	590	1,710
Household has negative income, but none of the other housing problems	240	0	0	0	240	15	0	0	0	15

Table 8 – Housing Problems 2

Data Source: 2006-2010 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	665	445	55	1,165	170	75	130	375
Large Related	425	75	4	504	45	105	60	210
Elderly	180	195	34	409	160	185	105	450
Other	350	205	20	575	24	75	60	159
Total need by income	1,620	920	113	2,653	399	440	355	1,194

Table 9 – Cost Burden > 30%

Data Source: 2006-2010 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	530	120	0	650	120	15	10	145
Large Related	345	15	0	360	25	0	10	35
Elderly	160	110	0	270	140	100	20	260
Other	270	70	0	340	20	75	45	140
Total need by income	1,305	315	0	1,620	305	190	85	580

Table 10 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	205	85	85	0	375	0	25	45	10	80
Multiple, unrelated family households	20	30	45	0	95	0	10	10	0	20

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	225	115	130	0	470	0	35	55	10	100

Table 11 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

According to the 2008-2012 ACS data, there were 9,727 households in the City of East Chicago. Of those households, 31.1% are single person households and approximately 10.3% of those persons living alone, fall within the 65 and older age bracket. These seniors, which most likely have or will need shortly, special accommodations above and beyond the needs of younger single person households. Special consideration should be given in terms of housing and services for seniors, based on the large percentage of seniors living alone.

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

According to the 2000 CHAS Data on Mobility and Self Care Limitations and the 2008-2012 ACS data, it is estimated that approximately 1,438 renters are disabled, and 48.6% of those disabled renters have a housing problem, are cost overburdened by 35% or more, or have another type of housing problem. It is also estimated that 1,248 of all homeowners are disabled and 25.6% of those disabled homeowners have a housing problem, are cost overburdened by 35% or more, or have another type of housing problem. The following types of disabilities have been identified in the City of East Chicago's population: hearing difficulty, 8.95%; vision difficulty, 12.13%; cognitive difficulty, 20.80%; ambulatory difficulty, 28.79%; self-care difficulty, 10.91%; and 18.42% an independent living difficulty.

Based on the City's crime statistics and interviews with the police and applicable social service agencies, it is estimated that between 150 to 200 households are victims of domestic violence, dating violence, sexual assaults, and stalking. Short and long term housing options must continue to be supported in the City.

What are the most common housing problems?

The most common housing problem in the City of East Chicago is housing affordability. With almost three quarters of all households reporting as cost overburdened, it is by far the most serious of all housing problems.

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

The small family households are more affected than any other housing type. There are 3,155 small family households that are cost overburdened by more than 30% of their HAMFI.

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

The State awarded ESG funds to the CoC of Northwest Indiana in the amount of $560,000 for Rapid Rehousing for Lake County.

Prior to that, ESG funds were only awarded for shelter activities. Families with children are given higher priority for ESG and RRH funds throughout all of Lake County. The City of East Chicago does not have any shelters or transitional housing for the homeless. Residents are housed in other jurisdictions throughout the County.

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

The City of East Chicago does not have an estimate of the at risk population and does not have a description of the operational definition of the at risk group and the methodology used to generate the estimate.

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

The particular housing characteristic that causes instability and an increased risk of becoming homeless is the problem of housing affordability. In the City of East Chicago, there are 2,640 estimated households out of 9,727 total households (27%) that are paying up to 100% of their HAMFI for housing. This has created the greatest instability in the housing sector.

Discussion

The homeless population in the City of East Chicago has increased slightly over the previous years. The last point in time homeless count showed a decrease in the number of persons and households. However, there was an increase in the number of persons/households without children (from 83 in 2012 to 139 in 2013). The NWI CoC is trying to address the problem of unsheltered homeless individuals (31 persons over the age of 24).

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

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

Introduction

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,420	360	210
White	200	25	0
Black / African American	1,460	270	130
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	755	70	85

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,505	500	0
White	120	125	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	715	185	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	670	190	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	560	1,075	0
White	40	210	0
Black / African American	95	245	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	420	595	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	265	1,010	0
White	10	90	0
Black / African American	115	425	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	490	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

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

Discussion

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 20.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are two disproportionately impacted groups in terms of housing problems; they are the 0% to 30% of Area Median Income Black/African American Group and the 50% to 80% of the Area Median Income Hispanic Group.

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

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

Introduction

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,925	855	210
White	170	55	0
Black / African American	1,140	585	130
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	610	215	85

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	1,425	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	70	170	0
Black / African American	195	710	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	310	550	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	1,420	0
White	0	250	0
Black / African American	35	310	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	825	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	50	1,220	0
White	0	95	0
Black / African American	0	535	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	585	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

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

Discussion

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was 35.5% White, 42.9% Black/African American, 0.1% Asian, 0.6% American Indian, 0.0% Alaska Native, 0.0% Pacific Islander, and 50.9% Some Other Race. Hispanic or Latino of any race was 50.9% of the population. There are three disproportionately impacted groups in terms of severe housing problems; they are the 0% to 30% of Area Median Income for the Black/African American Group; the 50% to 80% of Area Median Income for the Hispanic Group; and the 80% to 100% of Area Median Income for the Hispanic Group.

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

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

Introduction:

In order for the City of East Chicago to properly plan for its CDBG Program it must determine the extent to which any racial/ethnic group has a greater need in comparison to overall need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS Data and the 2010 Census. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The following tables highlight disproportionate needs in the City of East Chicago.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,755	2,200	2,305	235
White	710	160	200	15
Black / African American	2,070	1,150	1,235	140
Asian	30	0	0	0
American Indian, Alaska Native	0	4	8	0
Pacific Islander	0	0	0	0
Hispanic	2,935	880	865	85

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was: 35.5% White; 42.9% Black/African American; 0.1% Asian; 0.6% American Indian; 0.0% Alaska Native; 0.0% Pacific Islander; and 50.9% Some Other Race. Hispanic or Latino of any race, was 50.9% of the population. There are two disproportionately impacted groups in terms of housing cost burdens: they are the 30% to 50% of Area Median Income for the Black/African American Group and the Greater than 50% of Area Median Income for the Black/African American Group.

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

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

The racial makeup of the City of East Chicago according to the 2010 U.S. Census was: 35.5% White; 42.9% Black/African American; 0.1% Asian; 0.6% American Indian; 0.0% Alaska Native; 0.0% Pacific Islander; and 50.9% Some Other Race. Hispanic or Latino population of any race was 50.9% of the population. There are two disproportionately impacted groups in terms of housing problems: they are the 0% to 30% of Area Median Income for the Black/African American Group and the 50% to 80% of Area Median Income Hispanic Group. There are three disproportionately impacted groups in terms of severe housing problems: including the 0% to 30% of Area Median Income for the Black/African American Group; the 50% to 80% of Area Median Income for the Hispanic Group; and the 80% to 100% of Area Median Income for the Hispanic Group. There are two disproportionately impacted groups in terms of housing cost burdens: the 30% to 50% of Area Median Income for the Black/African American Group and the Greater than 50% of Area Median Income for the Black/African American Group.

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

The greatest housing need in the City of East Chicago for all income classes, is the need for decent, safe, and sanitary affordable housing. There is an oversupply of affordable housing that is not decent, safe, nor sanitary. Goals will focus on rehabilitating affordable rental housing to improve the quality of rental housing and to encourage home ownership.

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

Yes, there is a concentration of Black/African Americans and Hispanics in the northeastern portion of the City in the following C.T.s/B.G.s: C.T. 301/B.G.1; C.T. 302/B.G.1 and B.G.2; C.T. 310/B.G.1 and B.G.2; C.T. 308/B.G.1, B.G.2, B.G.3 and B.G.4; and C.T. 309/B.G.1. These census tracts are located in the North Harbor Area, the Central Harbor Area, and the Martin Luther King Corridor Area.

NA-35 Public Housing – 91.205(b)

Introduction

The East Chicago Housing Authority (ECHA) is the local public housing authority that serves the City of East Chicago. The ECHA owns and manages 668 units of traditional public housing and 55 units of mod-rehab public housing. In addition, the ECHA administers 466 tenant based housing choice vouchers. According to the ECHA's Five Year Plan, the goals of the housing authority are:

1. Maximize the number of affordable units available
2. Increase the number of affordable housing units
3. Assist families at or below 30% and 50% AMI
4. Assist families with disabilities
5. Conduct activities to affirmative further fair housing
6. Address the needs of residents
7. Address revitalizing and restoration needs
8. Improve the living environment of ECHA residents
9. Expand resident participation
10. Expand the Family Self Sufficiency Program

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	5	182	111	0	111	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

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

- Continue modifications needed in public housing based on the section 504 Needs Assessment for Public Housing. Modification work was completed in 2011 for five (5) units converted to fully accessible units for the disabled.
- Collaborate with the Human Rights Commission to market housing opportunities and housing accommodations to local nonprofit agencies and housing related organizations that assist families with disabilities.
- Explore conversion or construction of new assisted living units. If financially feasible, construct such facility.
- Additionally, studies and assessments conducted by the Authority, have shown that a major barrier that renters encounter in the City of East Chicago is the affordability of rental units.

Regardless of age, race, ethnicity or disability, 4,887 households or about 78% of all renters in the community have incomes of less than 80% of the Area Median Income (AMI). Of those, 2,472 or more than 51% have incomes of less than 30% of AMI. It should be noted that new data indicates that conditions have worsened over the past couple of years as a result of severe unemployment and loss of industrial jobs. East Chicago has one of the highest unemployment rates in the State of Indiana. The supply of rental units in the City in itself appears to be adequate on the surface, however, affordable and quality rental units remain major deterrents when you factor in other expenses which are increasing each year such as utility costs, health care and gasoline costs.

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

The most immediate needs for the current residents of Public Housing is for employment and better jobs. This includes job training, job opportunities, and transportation to work, shopping and medical services.

The most immediate needs of the Housing Choice Voucher Holders is similar. They need housing units that are close to public transportation or close to their place of employment. Job training and new job opportunities are needed. The HCV holders are more mobile than the public housing residents, but are faced with a lack of decent, safe and sanitary housing units to choose from. The supply is limited which affects housing choice.

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

These needs are very comparable to the needs of the population at large for the City of East Chicago. There is a lack of job opportunities, a high unemployment rate, and a lack of available housing that is decent, safe and sound. The lack of accessible housing for the disabled is even greater.

Discussion

The East Chicago Housing Authority is an important component of the City's overall housing strategy to promote and provide affordable housing. The City has identified the need for more affordable housing, more accessible housing, and better housing choices for its lower income families. The ECHA through its rehabilitation and modernization programs, is assisting in addressing this need.

The Housing Authority of East Chicago has 534 Section 8 Housing Choice Vouchers, with approximately 193 families on the waiting list as of March 2013. The Housing Authority has approximately 454 individuals and families on the waiting list, although some of the 454 are double counts since people may be on more than one list. The Housing Authority waiting list was only opened for one (1) day on April 3, 2013. Only the first 200 pre-applicants were available. The list is now closed. The Section 8 Housing Choice waiting list has been closed since June 22, 2012.

Under SP-45, the City's goals, the needs of Public Housing residents will be addressed in accordance with the following:

- HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
- CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Northwest Indiana CoC includes the City of East Chicago and Lake County. It is part of the State CoC administered by the Indiana Housing and Community Development Authority (IHCDA). There are no homeless statistics specifically for the City of East Chicago, therefore the information that is presented is from the IHCDA's reports.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	258	36	294	25	10	75
Persons in Households with Only Children	146	5	151	10	25	60
Persons in Households with Only Adults	108	31	139	50	10	90
Chronically Homeless Individuals	9	10	19	4	1	300
Chronically Homeless Families	1	0	1	0	1	60
Veterans	38	6	44	21	5	90
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	1	1	1	1	60

Table 26 - Homeless Needs Assessment

Data Source Comments: Data provided for the Region 1a Point In Time Count, IHCDA, 1/30/2013.

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

Data provided in "Homeless Needs Assessment" Table.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	0
Not Hispanic	0	0

Data Source Comments: The data for race and ethnicity is not available.

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

Based on the HMIS data for Region 1a, there are 40 families with children housed in shelters and an additional almost 50 households with children assisted with HPRP funds. In regard to families of veterans, there are 41 veterans and their children housing in shelters and at least 6 to 12 veterans who are in need of shelter.

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

The number of White families who are homeless is 18.

The number of Black/African American families who are homeless is 24.

The number of Hispanic families who are homeless is 22.

The number of White individuals without children is 69.

The number of Black/African American individuals without children is 70.

The number of Hispanic individuals without children is 52.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There was a decrease in the number of homeless families with children between 2012 and 2013 (from 48 to 42 families which consists of 170 to 151 persons respectively) The number of sheltered families increased by 15.

However, there was an increase in the number of persons/households without children from 88 in 2012 to 139 in 2013, which was a 58% increase. The number of sheltered vs. unsheltered individuals remained fairly constant.

Discussion:

There are no shelter facilities for the homeless that are located in the City of East Chicago. This includes Emergency Shelters, Transitional, and Permanent Housing. The sheltered facilities are located in Lake County in Gary and Hammond, Indiana.

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

Introduction:

The non-homeless special needs population includes: Elderly persons (aged 65 and older); the frail Elderly; Persons with Mental, physical and/or Developmental Disabilities; Persons with Alcohol or Other Drug Addictions; Persons with HIV/AIDS and their Families; and Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking. The needs of each of these groups were estimated based on interviews and consultations with social service providers, advocacy groups, and available statistical data.

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older): Approximately 2,947 persons are considered elderly according to the 2010 U.S. Census. This represents 9.9% of the City's total population. Over 50% of all the elderly persons live alone which are considered single person households. Over 85% of these elderly persons are on fixed income and cannot afford the fair market rents in the area. Elderly homeowners lack the financial resources to pay for the maintenance and improvement of their homes.

Frail Elderly Persons: Elderly persons who have a disability and/or who require assistance in daily living skills. Based on the 2008-2012 ACS data, 41.4% of the elderly population have a disability, including: 12.0% with a hearing difficulty; 8.1% with a vision difficulty; 10.0% with a cognitive difficulty; 27.4% with an ambulatory difficulty; 10.1% with a self-care difficulty; and 18.1% with a difficulty of living independently. Many of these persons have multiple difficulties. There is a need for accessibility modifications to owner occupied and renter occupied housing units. In addition, accessible transportation services are needed.

Persons with Mental, Physical, and/or Developmental Disabilities: According to the 2008-2012 American Community Survey, 10.8% of the City's population have a disability. Of the Under 18 year old population, 6.7% have a disability. Of the 18 to 64 year old population, 8.3% have a disability. For the 18 to 64 Age Group, 1.3% have a hearing difficulty, 1.7% have a vision difficulty, 3.9% have a cognitive difficulty, 4.3% have an ambulatory difficulty, 1.7% have a self-care difficulty, and 3.7% have an independent living difficulty. There is a need for accessible housing, employment opportunities, supportive services, and transportation that is accessible and reliable.

Persons with Alcohol or other Drug Addiction: In 2012, Lake County had 1,125 admissions for alcohol and drug abuse treatment. During the same time period, there were 750 treatment discharges. Of those discharges, there was a 35.8% decrease in use upon discharge; a 33.3% increase in employment; and a decrease in 21.1% of arrests following treatment. There is a need for supportive services, affordable housing, and employment opportunities.

Persons with HIV/AIDS and their Families: As of the end of 2013, there were 22 reported HIV diagnoses and 150 living HIV cases in Lake County. Over 80% of new HIV diagnoses are Males. Males with HIV are disproportionately affected (66% of cases vs. 49% of population) and the proportion of male diagnoses is increasing. Non-Hispanic Blacks were also disproportionately affected (57% of cases vs. 16% of the population) and the proportion Non-Hispanic Blacks is increasing while the proportion of Non-Hispanic Whites is decreasing. Persons 30-59 years old were disproportionately affected (78% of cases vs. 40% of the population) and the proportions were increasing among 30-39 year olds. There is a need for supportive services and affordable housing.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking: Based on local crime statistics and social service agency response, it can be estimated that a total of 120 single person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking are in need of housing assistance. There is a need for supportive services and affordable housing for these victims and their children.

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

Based on an update to previous housing needs estimates, the following housing and supportive service needs have been identified:

Elderly – 200 units, plus recreational and health care services

Frail Elderly – 160 units, plus in-home health care services and Meals on Wheels

Persons with Mental Illness – 100 units, plus health care services

Developmentally Disabled – 90 units, plus job training, recreational services, and transportation

Physically Disabled – 240 units, plus rehabilitation and accessibility services

Persons with Alcohol/Drug Addiction – 80 units, plus health care counseling and job training

Persons with HIV/AIDS – 10 units, plus health care counseling

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – 40 units, plus counseling and health care services

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

As of the end of 2013, there were 22 reported HIV diagnoses and 150 living HIV cases in Lake County. Over 80% of new HIV diagnoses are Males. Males with HIV are disproportionately affected (66% of cases vs. 49% of population) and the proportion of male diagnoses is increasing. Non-Hispanic Blacks were also disproportionately affected (57% of cases vs. 16% of the population) and the proportion Non-Hispanic Blacks is increasing while the proportion of Non-Hispanic Whites is decreasing. Persons 30-59 years old were disproportionately affected (78% of cases vs. 40% of the population) and the proportions were increasing among 30-39 year olds.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. While East Chicago serves as the nexus for supportive service providers, the special needs population is provided housing and supportive services through State, County and private non-profit housing supportive service providers.

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

Describe the jurisdiction's need for Public Facilities:

Community or public facilities include: governmental offices; public safety facilities; parks/recreational facilities; libraries; schools; etc. These facilities address the needs of the communities and make the City a better place to live. Communities are better off with good public facilities that are well maintained and accessible.

Governmental Offices: City offices are disbursed throughout the City in ten (10) separate locations. There is a need to consolidate offices into related service facilities.

Public Safety Facilities: There is a new fire station in the North Harbor Area and Fire Station No. 5 has been refurbished. There is a need for additional new fire equipment. There is one central police station located on Columbus Drive. At one time there were neighborhood police stations located throughout East Chicago but since have closed. There is a need for "beat patrolmen" throughout the City, especially in low and moderate income areas.

Parks and Recreational Facilities: The City has numerous parks and playgrounds scattered throughout the City. The City has recently announced it will go out for a bond issue to address the needs in the parks. There are eight (8) community centers that are in need of various degrees of rehabilitation work. The East Chicago Boat Marina is financially successful and has a waiting list for boat slips. There is a need to expand this facility, as well as a general need to improve the lake front and beach areas of the City.

Libraries: There are two (2) libraries that serve the City of East Chicago. Both facilities are in good condition, but will be requiring rehab work as they age. The Historic Carnegie Library is being converted to a cultural/performing arts center. Additional work is needed to complete this conversion.

Schools: The City has both public and parochial schools. There is a need to expand educational programs and increase the graduation rate. There is one private school in East Chicago, Ivy Technical School, which offers training programs for retraining and job improvement programs. These programs need to be expanded to help the unemployed and underemployed in the City.

How were these needs determined?

These needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

Residents expect suitable, well maintained community and public facilities. The City of East Chicago is an older urban community that needs to update and improve its public facilities.

The objectives of these improvements are:

1. Efficiently distribute community facilities throughout the City based on current and projected needs
2. Maintain facilities and services that are responsible to residents and business needs
3. Maintain school facilities as attractive educational assets for the community
4. Continue to provide for the public's safety with fire equipment and police protection
5. Consolidate offices and governmental services
6. Provide for handicap accessibility and services for the disabled
7. Promote after school programs and open facilities to the youth
8. Provide improvements and programs to assist the elderly and address their needs
9. Upgrade streets, walks, curbs, and traffic circulation
10. Eliminate the problem of railroad crossings and blocking access to portions of the City.

How were these needs determined?

Needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

The primary functions of the police department are to protect life, liberty, and property; to enforce all laws and ordinances; to preserve the peace and public order; to prevent crime; to detect violations of the law; to investigate crimes against persons and property; and to work in conjunction with all other levels of the criminal justice system.

Although violent crime in East Chicago has declined over the past two to three years, crime rates are still higher than some of the surrounding communities and higher than the state average. East Chicago's 2005 index for murder was 37 per 100,000 inhabitants. The State of Indiana during the same time period had a murder rate of 5.7 per 100,000.

The City also has higher rates of non-violent crimes including burglaries, theft, and auto theft.

The East Chicago police department has been making progress in curbing crime by adding more officers on the street, especially on weekends, and using technology to quickly address emergency situations and to screen criminals.

The East Chicago Fire Department is dedicated to safely respond, act and mitigate any threat to the safety and will being of the citizens of the City of East Chicago and those within our service area. The Fire Department provides excellent coverage and protection of homes, businesses, etc.

The East Chicago School District is in the process of a reorganization. A new superintendent has been hired. The school district needs to improve its curriculum and the rate of graduation. The high percentage of persons without a diploma has been rising and the school district needs to address this situation, as well as offer GED options.

How were these needs determined?

These needs were determined from public input, interviews with City staff, and from the City of East Chicago's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Approximately 9,790 of the City's housing units were constructed prior to 1960. This is 74.7% of all housing units in the City of East Chicago. These units are now over 50 years old, have antiquated mechanical and electrical systems, and are showing signs of major deterioration. There has been a decrease in the amount of owner occupied houses, to the point where there are now more renter occupied housing units than owner occupied housing units. This transition has markedly affected the health of East Chicago neighborhoods. Maintenance and upkeep of properties has noticeably declined.

There is a variety of housing types in the City. This includes the following:

- **Single family (attached and detached) =** 5,859 housing units
- **Two – four family houses =** 4,436 housing units
- **Five-nineteen family houses =** 1,1859 housing units
- **Greater than twenty family houses =** 447 housing units

The local realtors report that the most recent sales of houses in the City of East Chicago since November 1, 2013 to date have a median sales price of approximately $79,950 with a high price of $174,900 and a low price of $15,000. The 2012 Census reported that the median value of a single family home in the City was $89,100.

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

Introduction

Based on the 2012 U.S. Census and the 2006-2010 ACS data, the number of housing units by structure, type and tenure can be separated. Only 46% of all housing units in the City are single family units (either detached or attached). The percentage of 2 to 4 unit buildings is another 35% and the balance of approximately 19% are classified as multi-family housing units (5 or more units per building).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,168	41%
1-unit, attached structure	691	5%
2-4 units	4,436	35%
5-19 units	1,859	15%
20 or more units	447	4%
Mobile Home, boat, RV, van, etc	71	1%
Total:	*12,672*	*100%*

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	26	0%
1 bedroom	51	1%	810	15%
2 bedrooms	1,053	24%	2,408	45%
3 or more bedrooms	3,314	75%	2,065	39%
Total:	*4,418*	*100%*	*5,309*	*99%*

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following housing units are assisted with federal, state and local programs:

1. Public housing units -

407 housing units for families (including mod. rehab.)

316 housing units for elderly

2. Section 8 Vouchers –

466 housing units for families

3. LIHTC Projects –

125 housing units for families

56 housing units for elderly

4. Single family – Sales housing

10 housing units for families

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory.

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

Based on the 2008-2012 American Community Survey Data, 73.7% of the total housing units in the City are occupied, and only 26.3% are vacant. The problem is not the number of housing units, but the affordability of the housing units which are beyond the financial means of the lower income residents of East Chicago.

Describe the need for specific types of housing:

The greatest need in the City is for accessible housing. There is a need to construct single family one story homes for the physically disabled and the elderly. Accessibility improvements and accommodations need to be made to units in multi-story buildings, including elevator access.

The second greatest need in the City is for decent, safe, and sanitary housing, especially for additional 3 and 4 bedroom units to accommodate large families.

Discussion

There is a need to bring the ratio of owner occupied to renter occupied housing units into balance. The goal of the City of East Chicago is to encourage home ownership and pride in the City. The City has been using its limited financial resources to encourage home ownership. The City is willing to partner with private developers and not for profit housing development agencies to construct new owner-occupied housing in the City that is affordable to lower income families.

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

Introduction

The cost of housing has increased by 27% in the last 10 years for a single family home. Recent sales indicate a lower sales price than the $89,100 reported by the 2006-2010 A.C.S. by almost $10,000 per home.

The cost of rent has increased by 52% from 2000 to 2010. This shows a greater demand for rental units versus home ownership.

The City needs to continue its efforts to increase home ownership and bring the ownership versus renter ratio into balance.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	70,400	89,100	(27%)
Median Contract Rent	337	512	(52%)

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	2,614	49.2%
$500-999	2,695	50.8%
$1,000-1,499	0	0.0%
$1,500-1,999	0	0.0%
$2,000 or more	0	0.0%
Total:	***5,309***	***100.0%***

Table 30 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,035	No Data
50% HAMFI	2,655	760
80% HAMFI	4,785	1,810
100% HAMFI	No Data	2,463
Total:	***8,475***	***5,033***

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	471	636	792	992	1,058
High HOME Rent	471	636	792	992	1,058
Low HOME Rent	471	620	743	859	958

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not a sufficient supply of affordable housing in the City. Almost three quarters of the population is cost overburdened. Renters are disproportionately cost overburdened, in particular the following groups:

- 0% to 30% of AMI White households
- 0% to 30% of AMI Black/African American households
- 0% to 30% of AMI Hispanic households
- 30% to 50% of AMI Black/African American households
- 30% to 50% of AMI Hispanic households
- Greater than 50% of AMI Black/African American households
- Greater than 50% of AMI Hispanic households

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

With a decreasing population, poor economic conditions, and the continuing deterioration of the housing in East Chicago it is doubtful that the change in home values will increase and become less affordable. Rents, however will continue to increase with the need for cheaper housing.

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

Area Median Rent for a 2 Bedroom apartment is $650 per month. The Area Median Rent is significantly (18%) below the Fair Market Rent for the City of East Chicago. The discrepancy between AMR and FMR demonstrates that there is an excess supply of rental units in the City of East Chicago. Historically, East Chicago's housing stock was comprised of a large number of two and three unit attached structures that were used as worker housing. As the City experienced significant population declines, from the loss of industry, the housing supply far exceeded the market demand for rental housing. Further development

of affordable housing rentals will continue to increase the supply of rental housing that exceeds demand.

Discussion

The housing market is weak in East Chicago. Affordability and accessibility are becoming an increasing problem for lower income residents.

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

Introduction

The City of East Chicago contains 9,787 housing units that were constructed prior to 1960, which is 74.7% of all the housing units in the City. Less than 2% of the housing units were built within the last ten (10) years. Of all the 13,098 total housing units only 9,727 are occupied. It is estimated that over 48% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

"Selected Housing Conditions:"

1. Over-crowding (1.01 or more persons per room)
2. Lacking a complete kitchen
3. Lack of plumbing facilities and/or other utilities
4. Cost overburden

"Substandard Condition:" Does not meet code standards, or contains one of the selected housing conditions.

"Suitable for Rehabilitation:" The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation:" The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,576	36%	2,730	51%
With two selected Conditions	59	1%	256	5%
With three selected Conditions	0	0%	42	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,783	63%	2,281	43%
Total:	*4,418*	*100%*	*5,309*	*100%*

Table 33 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	116	3%	143	3%
1980-1999	137	3%	511	10%
1950-1979	1,704	39%	1,861	35%
Before 1950	2,461	56%	2,794	53%
Total:	*4,418*	*101%*	*5,309*	*101%*

Table 34 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,165	94%	4,655	88%
Housing Units build before 1980 with children present	235	5%	1,570	30%

Table 35 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,200	2,245	3,445
Abandoned Vacant Units	262	850	1,112
REO Properties	1	0	1
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name: 2010 Census

Data Source Comments: The chart is based on the information from the 2008-2012 ACS Data Set, 2010 U.S. Census, interviews, City Inspection Reports, etc.

Need for Owner and Rental Rehabilitation

There are approximately 4,300 housing units that are suitable for rehabilitation work. However, the cost of rehabilitation exceeds the income and capital of most lower income homeowners. Most of the vacant housing units will remain vacant since the property owners are currently not motivated to invest in their properties, fearing that there will be little to no return on their investment. Landlords are also reluctant to invest in their properties given the strong demand for rental units regardless of the units quality.

There is a need for increased federal and other subsidy funding to provide financial assistance to lower income families to rehabilitate their homes and maintain affordability.

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

Based on the HUD estimates for Lead Based Pain and the high number of housing units build prior to 1960, it is estimated that over 8,500 housing units have lead based paint, but only approximately 40% of those units have chipped or peeling paint which presents an imminent health hazard.

Discussion

The City needs to continue to expel funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units.

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

Introduction

The East Chicago Housing Authority (ECHA) owns and manages three (3) public housing communities, two (2) of which are for the elderly and one (1) is for families. The ECHA is a partner with the City and provides affordable housing for low and very low income persons and families.

Totals Number of Units

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

The East Chicago Housing Authority owns and manages 806 public housing units and 54 mod rehab housing units.

There are three public housing developments located in the City of East Chicago. They are:

- **James Hunter Senior Building -** located at 3625 Pulaski Street and targets seniors (Hunter and Nicosia Buildings have 158 1-bedroom units combined). The units are in good condition and the ECHA well maintains the building.
- **John B. Nicosia Senior Building -** located at 4720 Railroad Avenue and targets seniors (Hunter and Nicosia Buildings have 158 1-bedroom units combined). The units are in good condition and the ECHA well maintains the building.

- **West Calumet Complex -** located at 4920 Larkspur Street and is open to all residents (West Calumet has 346 units ranging from 1 to 5-bedroom units). There are numerous free standing two story structures arranged throughout the complex. The condition of these buildings is fair to good. Extensive renovation work has been undertaken during the last 5 years and the ECHA plans to continue to update these properties.
- **Scattered Sites -** North Harbor I and II has 124 units, 3 bedroom units. The buildings are duplexes, 2 stories in height. Extensive remodeling work is needed. Columbus Drive has 17 units in good condition.

Public Housing Condition

Public Housing Development	Average Inspection Score
James Hunter	51.5
John B. Nicosia	50
West Calumet	51
Scattered Sites (HCV)	63.5

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The ECHA's Five-Year Strategic Plan was completed in 2012 and addresses the need for different transformative strategies, ranging from replacement of units with new modern units, to total renovation. The plan also calls for the construction of new housing units to be located at several ECHA owned vacant property sites to build mixed income communities. The vision of the Housing Authority is to transform the agency from a traditional “Public Housing” agency into a rental agency and a real estate development company. ECHA's mission is to provide “affordable housing” to low and moderate income residents of the City.

Specific activities recommended by the plan include:

1. **West Calumet Complex (346 units) –** In line with the Mayor’s vision, ECHA will complete a new master plan for the West Calumet Neighborhood. This plan will integrate the West Calumet Complex into the larger neighborhood to create a mixed income waterfront neighborhood.
2. **Hunter Building & Nicosia Building (109 units) –** The Buildings will be renovated to include site improvements and expanded amenities. Upon completion, Hunter will be a mixed-financed development with balconies with views of Lake Michigan.
3. **North Harbor I, II (124 units) –** ECHA will conduct a viability assessment to determine the final use. Options include using these buildings as a part of the Mayor’s expanded efforts for homeownership, use the site for new mixed income developments, or retain units as affordable rental housing.

4. **Columbus Drive (17 units) –** The Development will be retained as is initially. In the long term, the development may be combined with other units for a mixed income redevelopment effort with a combination of affordable and market rate housing.
5. **New Development and Acquisition –** ECHA will seek to build new affordable housing throughout the City. ECHA will coordinate these efforts with the City to create synergy and expand homeownership. In addition, ECHA will explore the feasibility of developing an Assisted Living facility in the City.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The East Chicago Housing Authority offers a number of programs to assist the families residing in public housing in the City of East Chicago. The ECHA supports the 151st Community Center that offers activities, programs, and meeting space for public housing residents. Some of the youth programs offered are: after school tutoring programs, Youth-To-Youth (a drug prevention and youth leadership program), Teen Scene (a drug elimination program targeting the prevention of tobacco, alcohol, and drug usage). The 151st Community Center has a library and computers available for public use. There are recreational programs targeted for youth and adults, examples include basketball, billiards, movies, video games, dancing classes and aerobics.

The ECHA supports the Family Self-Sufficiency (FSS) program to assist families into becoming more independent. The Family Self-Sufficiency program has a staff of two that assists residents to identify realistic and attainable goals. The 151st Community Center offers weekly community employment opportunities and an apprenticeship program, as well as YouthBuild. Additionally, ECHA supports monthly meetings that are held with the Resident Council and with the neighborhood watch organization, T.O.C.B. (Taking Our Community Back).

Discussion:

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

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

Introduction

There are no homeless facilities in the City of East Chicago. The homeless population is served in the facilities located in adjacent municipalities.

Facilities and Housing Targeted to Homeless Households

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

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

- **Healthy East Chicago, Inc**. is a collaborative effort initiated by the City of East Chicago in partnership with St. Catherine's Hospital. It is a consortium of organizations that offer programming and facilitates grants for healthcare, health screenings, health fairs and programs to educate residents on health issues such as HIV awareness, alcohol, asthma, smoking cessation, diabetes, fitness, and maternal issues.
- **United Neighborhood Organizations, Inc**. builds community by serving neighborhoods through a network of local centers that enrich local neighborhoods and individuals by offering programs that enhance opportunities for the growth, development and enjoyment of all residents. In addition to providing fitness classes, workshops, nutrition classes, and various youth programs, United Neighborhood Organizations operates a monthly rotating food pantry.
- **The City of East Chicago's Health Department** provides many health and social services to residents of the community, including bridging the gap in health care for those that do not have or cannot afford quality health insurance. The Health Department has an STD/HIV clinic, adult and teen clinic, social services, occupational services for workers, and provides hepatitis screenings, immunization for children and special programs that include physicals for children.
- **The Lake Area United Way (LAUW)** is a leader among nonprofit health and human service providers in the Lake Area by encouraging coordination and collaboration for service delivery and by providing resources. The LAUW predominantly funds youth and family services. For youth, this includes afterschool tutoring and recreation activities, and for families, nutrition and family counseling and emergency services, including a food pantry.
- **Indiana Legal Services (ILS)** is a nonprofit law firm that provides free civil legal assistance to eligible low-income people throughout the state of Indiana. ILS helps clients who are faced with legal problems that harm their ability to have basics such as food, shelter, income, medical care or personal safety. Most of the cases ILS handles are cases such as family law where there is domestic violence, housing, consumer law, access to health care, and access to government benefits.

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

- **The Northwest Community Action Corporation** is the designated Area Agency on Aging and Community Action Corporation, as well as Northwest Indiana's 2-1-1 Information and Assistance Call Center. They offer services to individuals and families to help them maintain independence and self-sufficiency as well as referrals to government programs, community-based organizations, support groups, and other local resources.

- **The Salvation Army** is a faith-based national organization who, in East Chicago, is primarily focused on a food pantry and daily feeding program. The organization also provides rental and utility assistance through the Emergency Food and Shelter Program (EFSP) and the Federal Emergency Management Agency (FEMA). The Salvation Army also offers programs for fire victims, Christmas-time outreach, computer, music, and English-As-A-Second Language classes, Bible Study groups, bi-lingual worship services, and a women's group made up of mostly Hispanic women.
- **Haven House, Inc.,** located in Hammond, Indiana, is a 24-hour emergency shelter for domestic violence victims and their dependents. Haven House also provides a 24-hour hot line for domestic violence situations, crisis admissions and temporary shelter, crisis intervention services, immigration information, counseling services, support group services, rape recovery support, community education and awareness, advocacy services, drug education and referral services, court advocacy services, employment resource services, and a parent/child resource center.

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

Introduction

The City of East Chicago has identified services and facilities for its special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS etc.

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

The supportive housing needs for these subpopulations consist of the following:

Elderly and Frail Elderly:

- Renovation of existing housing units for accessibility improvements
- Renovation of the Hunter and Nicosia Elderly housing buildings for Section 504 compliance
- In-home services, such as Visiting Nurses, Meals on Wheels, etc.

Persons with Disabilities:

- Handicap and accessibility improvements to single family homes.
- Increased number of community living arrangements in all residential neighborhoods in the City
- Support services to check on the clients, in house

Persons with Alcohol or Other Drug Addictions:

- Development of community living arrangements with up to 6 individuals
- On site supervision and treatment programs

Persons with HIV/AIDS and their Families:

- Development of community living arrangements with up to 6 individuals
- Supervision and support services on an as needed basis
- In home hospice care and support

Public Housing Residents:

- Self-sufficiency programs located in the public housing community
- Freezing rents while participating in work training and Moving to Work Programs
- Increased number of housing choice vouchers

- Conversion of housing Choice Vouchers for rent to mortgage payments for home ownership

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

Healthy East Chicago Inc. is a collaborative effort initiated by the City of East Chicago in partnership with St. Catherine's Hospital. It provides programs and information with a focus on access to continuing outpatient health care, educational opportunities, public safety initiatives, and informational/referral networks.

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

No direct activities are planned for the next year.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not Applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of East Chicago has prepared a new Analysis of Impediments to Fair Housing Choice which is included in the same submission with the Five Year Consolidated Plan. The City's public policies were reviewed and the following were noted:

1. The City's Zoning Ordinance should be revised to reflect updated additional definitions in accordance with the Fair Housing Act and the Americans with Disabilities Act.
2. The City's Comprehensive Plan does not restrict or inhibit the development of affordable housing, but it should state that it is the intent of the City of East Chicago to "affirmatively further fair housing."
3. The real estate tax rates do not hinder the development of affordable housing.

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

Introduction

The City of East Chicago works with the various City departments and agencies to develop a comprehensive approach to its non-housing community development assets. The City is one of the largest industrial areas in Northwest Indiana. As an older industrial city, its infrastructure and community facilities are aging. With the loss of general revenue the City has a difficult time in meeting the demands and needs to maintain and upgrade its infrastructure and facilities. The City has identified its needs and will utilize CDBG to assist in addressing those needs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	29	0	0	0
Arts, Entertainment, Accommodations	1,347	1,689	18	8	-10
Construction	309	613	4	3	-1
Education and Health Care Services	1,616	2,399	22	12	-10
Finance, Insurance, and Real Estate	410	229	6	1	-5
Information	95	11	1	0	-1
Manufacturing	1,203	12,978	16	65	49
Other Services	284	391	4	2	-2
Professional, Scientific, Management Services	322	135	4	1	-3
Public Administration	11	0	0	0	0
Retail Trade	1,068	314	14	2	-12
Transportation and Warehousing	388	519	5	3	-2
Wholesale Trade	322	777	4	4	0
Total:	7,392	20,084	--	--	--

Table 40 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	11,523
Civilian Employed Population 16 years and over	10,114
Unemployment Rate	12.23
Unemployment Rate for Ages 16-24	19.11

Unemployment Rate for Ages 25-65	7.32

Table 41 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	999
Farming, fisheries and forestry occupations	370
Service	1,445
Sales and office	1,806
Construction, extraction, maintenance and repair	1,156
Production, transportation and material moving	1,071

Table 42 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,046	72%
30-59 Minutes	2,093	21%
60 or More Minutes	638	7%
Total:	***9,777***	***100%***

Table 43 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,618	379	1,617
High school graduate (includes equivalency)	2,881	421	1,808
Some college or Associate's degree	2,929	243	1,107
Bachelor's degree or higher	973	4	323

Table 44 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	94	268	373	792	964
9th to 12th grade, no diploma	846	727	638	816	602
High school graduate, GED, or alternative	866	1,568	1,318	2,224	895
Some college, no degree	895	1,392	798	1,491	276
Associate's degree	52	160	127	311	36
Bachelor's degree	80	446	192	354	77
Graduate or professional degree	0	11	165	132	111

Table 45 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,300
High school graduate (includes equivalency)	26,485
Some college or Associate's degree	27,289
Bachelor's degree	30,341
Graduate or professional degree	48,600

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The major employment sectors in the City are:

- Industrial: Arcelar, Mittal, Prox Air, BPE, etc.
- Education/Health Care: St. Catherine's Hospital, Ivy Technical College, the East Chicago School District, etc.
- Arts, Entertainment, Accommodations: The Majestic Star Hotel and Casino, etc.

Describe the workforce and infrastructure needs of the business community:

The following needs relate to the business community:

- Development of new access to the Lakefront, Casino/hotel via the Kline Avenue Bridge
- Trained truck drivers for the transport and delivery of steel and gas products
- GED diplomas for the workforce that left high school before graduation
- Access to the Lakefront from the Martin Luther King corridor and the North Harbor Area
- More overpasses over railroad tracks to improve truck and vehicle circulation over the railroad tracks
- Improvement to the business district including off-street parking, signage, walks, lighting, landscaping, etc.
- Dredging, cleanup and improvement to the industrial canal for better shipping

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

Currently, there are no known major changes that are planned that would affect the City of East Chicago's local economy.

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

Presently, there is a lack of trained skilled workers for the industrial and manufacturing firms in the City. This is especially true for truck drivers and heavy equipment workers.

There is a lack of workers with an associate or college degree. Only 977 persons (8%) in the City labor force have a bachelor's degree or higher education out of a total civilian labor force of 11,523 persons.

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

There are no current workforce training initiatives.

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

No

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

The City of East Chicago does not participate in a Comprehensive Economic Development Strategy (CEDS).

Discussion

The City's economic development goals and objectives are stated in the Comprehensive Plan:

- Consolidate and focus commercial development in key locations to concentrate and enhance the vitality of retail uses and restaurants.
- Promote development/redevelopment of vacant and underutilized commercial properties.
- Establish well-maintained, attractive, pedestrian-friendly commercial districts and centers.
- Improve pedestrian and vehicular access and circulation in commercial districts.
- Establish a thriving business environment that provides employment opportunities and enhances the City's tax base.
- Establish well-defined, modern business parks to accommodate a wide range of industrial, service, and office uses.
- Facilitate a sustainable approach to doing business in East Chicago that reduces operational costs, enhances the environment, and contributes to a positive image of the City.
- Minimize the impacts of industrial uses on adjacent land uses.
- Promote the retention of existing, active businesses where appropriate.
- Enhance buildings, parking and service areas, signage, and landscaping on all business properties throughout the City.

MA-50 Needs and Market Analysis Discussion

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

The areas with multiple housing problem concentrations consist of the following:

- North Harbor Area, C.T. 302/B.G.1&2
- Martin Luther King Corridor, C.T. 301/B.G.1
- Central Harbor Area, C.T.308/B.G.1 and C.T.310/B.G.1
- New Addition, C.T.303/B.G.1
- West Calumet, C.T. 0307/B.G.1&2

“Concentration” is defined as the percentage of households with multiple housing problems where there are at least 20 percentage points higher than the percentage of households with multiple housing problems as a whole.

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

The entire City of East Chicago has a concentration of racial and ethnic minorities. All of the Census Tracts and Block Groups have over 65% minority population. The population of the City of East Chicago is 29,698. There are 10,530 persons (35.5%) who are considered White. There are 12,736 persons (42.9%) who are considered Black/African American. The remaining population of 6,432 persons (21.7%) are other minorities. The Hispanic or Latino population is 50.9% of the total City population.

“Minority Concentration” is defined as an area identified by the U.S. Census Tracts/Block Groups where at least 60% of the population who reside in that areas are identified as minority households by the US Census.

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

The market includes the entire City of East Chicago. Overall the following are the market factors:

- 64.4% of the population is low and moderate income
- 35.3% live below the poverty level
- 24.4% have incomes below $14,999
- 8.2% are unemployed
- 14.3% are age 65 and above

Are there any community assets in these areas/neighborhoods?

All of the City's community facilities are within the areas of minority concentration, including:

- Public buildings (administration and public safety)
- Parks and recreation (community centers, parks, marina, etc.)
- Educational facilities (libraries, schools, etc.)
- Health care (St. Catherine's Hospital)

Are there other strategic opportunities in any of these areas?

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of East Chicago, Indiana. The following priorities and goals have been identified to address the needs of the City and its residents for the period of FY 2014 through FY 2018:

Housing Strategy –

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

Goals:

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
HS-2 Increase the supply of owner occupied housing units.
HS-3 Assist low and moderate income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
HS-4 Improve the supply of affordable rental housing units and provide rental assistance.
HS-5 Promote fair housing through education and information.

Homeless Strategy –

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

Goals:

HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
HO-2 Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

Other Special Needs Strategy –

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

Goals:

SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
SN-2 Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

Community Development Strategy –

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

Goals:

CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.
CD-2 Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
CD-4 Remove and correct slum and blighting conditions throughout the City.

Economic Development Strategy –

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

Goals:

ED-1 Support and encourage new job creation, job retention, and job training opportunities.
ED-2 Support business and commercial growth through expansion and new development.
ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Strategy –

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

Goals:

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

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

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

Geographic Area

1.	**Area Name:**	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	N/A
	Revital Type:	Other
	Other Revital Description:	Low and moderate income areas throughout the City.
	Identify the neighborhood boundaries for this target area.	N/A
	Include specific housing and commercial characteristics of this target area.	N/A
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area.	N/A
	What are the opportunities for improvement in this target area?	N/A
	Are there barriers to improvement in this target area?	N/A

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

The City has previously been targeting its funds to the Harbor Area of the City. In 2013, the City designated this area as a Neighborhood Revitalization Strategy Area (NRSA).

Over the next 5 years, the City is proposing to distribute its CDBG funds on a Citywide basis and to principally benefit low and moderate income persons. The City proposes to fund its housing Rehabilitation Program on a Citywide basis. The public service activities will be for various organizations that provide benefits to low and moderate income persons throughout the entire City. Lastly, the City's affordable housing program will be for acquisition, rehabilitation, and construction of owner occupied housing in various neighborhoods of the City.

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

Priority Needs

1.	**Priority Need Name**	**Housing Strategy**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	HS-1 HS-2 HS-3 HS-4 HS-5
	Description	There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	12.3% of home owners are cost overburdened. 27.3% of renters are cost overburdened. There is an imbalance between home ownership and rental units. 91.7% of all housing units were built prior to 1980.
2.	**Priority Need Name**	**Homeless Strategy**
	Priority Level	Low
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 HO-2
	Description	There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	Need was identified through consultation with the CoC.
3.	**Priority Need Name**	**Other Special Needs Strategy**
	Priority Level	High
	Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	SN-1 SN-2 SN-3
	Description	There is a need for housing opportunities, services, and facilities for persons with special needs.
	Basis for Relative Priority	There is an increasing number of special needs population that cannot afford to live in the City.
4.	**Priority Need Name**	**Community Development Strategy**
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	CD-1 CD-2 CD-3 CD-4
	Description	There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.
	Basis for Relative Priority	The City's facilities/infrastructure are old and in need of repair/replacement.
5.	**Priority Need Name**	**Economic Development Strategy**
	Priority Level	Low

	Population	Other
	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 ED-2 ED-3
	Description	There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.
	Basis for Relative Priority	High unemployment rate and low percentage of persons in the labor force with a college degree.
6.	**Priority Need Name**	**Administration, Planning, and Management Strategy**
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Citywide
	Associated Goals	AM-1 AM-2
	Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	Funds are needed to administer the programs and abide by Federal Regulation.

Table 48 – Priority Needs Summary

Narrative (Optional)

Not Applicable.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City has very limited HOME funds. Financial assistance is limited to home owners and persons/families that want to become homeowners. The City is attempting to increase the number of homeowners to bring it into balance with the number of renters**.**
TBRA for Non-Homeless Special Needs	With the limited amount of HOME funds and the need to increase home ownership, the City is not able to fund TBRA.
New Unit Production	There are numerous vacant sites in residential areas that the City can utilize for new construction. New construction will permit the design of housing for special needs populations.
Rehabilitation	There is a high demand for rehab funds from owner occupants. Over 94% of all housing units in the City were built prior to 1980. It is more economical to rehab an existing home than to construct a new home.
Acquisition, including preservation	The cost to acquire property is expensive, especially when relocation benefits are required. There are no National Registered Historic Districts in East Chicago, therefore historic preservation doesn't apply.

Table 49 – Influence of Market Conditions

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

Introduction

The City of East Chicago is receiving $1,548,325 from CDBG funds, CDBG Program Income, HOME funds, and HOME Program Income for the FY 2014 program year. The program year goes from July 1, 2014 through June 30, 2015. These funds will be used to address the following priority needs: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,185,843	120,000	0	1,305,843	3,639,157	14 projects/activities were funded based on preliminary estimates of CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	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	238,042	4,440	0	242,482	807,518	4 projects/activities were funded based on preliminary estimates of HOME allocations.

Table 50 - Anticipated Resources

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

The City of East Chicago is eligible to receive funds during this program year from the following Federal, State, County, and Private Organizations:

- **Low-Income Housing Tax Credits (LIHTC) –** The Indiana Housing and Community Development Authority administers this program. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP) –** Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Regional Development Authority (RDA) Funds –** This regional agency will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the agency.
- **North Township Trustee –** This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. These include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Indiana Department of Mental Health and Title XX –** The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2014-2018 Five Year Consolidated Plan. The Broadway corridor sites will be utilized for mixed-use development. At this point in time the City is not able to market the Calumet properties until after the EPA Superfund issue has been resolved.

Discussion

The City of East Chicago proposes to fund the following type of activities during the Five Year Consolidated Planning Period:

- Single Family Housing Rehabilitation
- Rental Housing Rehabilitation
- Public Services
- Public Facilities Improvements
- Economic Development
- Administration and Planning
- Removal of Slum and Blight

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of East Chicago Department of Redevelopment	Government	Planning	Jurisdiction
East Chicago Housing Authority	PHA	Public Housing	Jurisdiction
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY	Continuum of care	Homelessness	State

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 52 - Homeless Prevention Services Summary

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

The City of East Chicago is a member of the Continuum of Care Network of Northwest Indiana, which is a part of the Regional Planning Council – Region 1a. The City does not have any shelters or transitional care facilities located within the City limits. The City residents who are homeless utilize the following service agencies:

- CoCNWI – Region 1A
- Aliveness Project of NWI, Inc.
- Catholic Charities
- Edgewater Shelter Plus Care
- HETTS
- Phoenix Apartments
- Regional Mental health Center
- Haven House, Inc.

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

The Continuum of Care has strengthened the delivery of services in the NW Indiana Region. Through monthly meetings and a strong committee structure, the services are coordinated and referrals are appropriate and timely. The only gap in the system is the fact that there are no shelters or transitional housing facilities located in the City of East Chicago.

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

The CoC of NOW – Region 1A performs a yearly gap analysis to determine unmet supportive services and referral services. Due to the lack of funds to construct or rehabilitate a new shelter and the lack of operational funds, it is doubtful that a facility will open in the City of East Chicago in the foreseeable future. Instead, additional beds will be added to existing facilities.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $2,500,000 HOME: $500,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit
2.	HS-2	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $250,000 HOME: $250,000	Homeowner Housing Added: 3 Household Housing Unit
3.	HS-3	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $75,000	Public service activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted Other: 5 Other
4.	HS-4	2014	2018	Affordable Housing	Citywide	Housing Strategy	HOME: $200,000	Rental units constructed: 5 Household Housing Unit Other: 5 Other
5.	HS-5	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $0	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6.	HO-1	2014	2018	Homeless	Citywide	Homeless Strategy	CDBG: $80,000	Public service activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted
7.	HO-2	2014	2018	Homeless	Citywide	Homeless Strategy	CDBG: $60,000	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
8.	SN-1	2014	2018	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy	CDBG: $0	Other: 0 Other
9.	SN-2	2014	2018	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy	CDBG: $30,000	Rental units rehabilitated: 2 Household Housing Unit
10.	SN-3	2014	2018	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy	CDBG: $10,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
11.	CD-1	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $50,000	Other: 1 Other
12.	CD-2	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $10,000	Other: 1 Other
13.	CD-3	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $400,000	Public service activities other than Low/Moderate Income Housing Benefit: 7500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14.	CD-4	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $50,000	Buildings Demolished: 5 Buildings
15.	ED-1	2014	2018	Non-Housing Community Development	Citywide	Economic Development Strategy	CDBG: $150,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
16.	ED-2	2014	2018	Non-Housing Community Development	Citywide	Economic Development Strategy	CDBG: $20,000	Businesses assisted: 1 Businesses Assisted
17.	ED-3	2014	2018	Non-Housing Community Development	Citywide	Economic Development Strategy	CDBG: $50,000	Other: 1 Other
18.	AM-1	2014	2018	Non-Housing Community Development	Citywide	Administration, Planning, and Management Strategy	CDBG: $1,200,000 HOME: $100,000	Other: 5 Other
19.	AM-2	2014	2018	Non-Housing Community Development	Citywide	Administration, Planning, and Management Strategy	CDBG: $10,000	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1.	**Goal Name**	**HS-1**
	Goal Description	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

2.	**Goal Name**	**HS-2**
	Goal Description	Increase the supply of owner occupied housing units.
3.	**Goal Name**	**HS-3**
	Goal Description	Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
4.	**Goal Name**	**HS-4**
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.
5.	**Goal Name**	**HS-5**
	Goal Description	Promote fair housing through education and information.
6.	**Goal Name**	**HO-1**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
7.	**Goal Name**	**HO-2**
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
8.	**Goal Name**	**SN-1**
	Goal Description	Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
9.	**Goal Name**	**SN-2**
	Goal Description	Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.

10.	**Goal Name**	**SN-3**
	Goal Description	Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.
11.	**Goal Name**	**CD-1**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
12.	**Goal Name**	**CD-2**
	Goal Description	Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
13.	**Goal Name**	**CD-3**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
14.	**Goal Name**	**CD-4**
	Goal Description	Remove and correct slum and blighting conditions throughout the City.
15.	**Goal Name**	**ED-1**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
16.	**Goal Name**	**ED-2**
	Goal Description	Support business and commercial growth through expansion and new development.
17.	**Goal Name**	**ED-3**
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.

18.	**Goal Name**	**AM-1**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
19.	**Goal Name**	**AM-2**
	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 91.315(b)(2)

The City of East Chicago will provide affordable housing for the following over the next five years of the Consolidated Plan:

Extremely Low Income:

- 5 to 7 households

Low Income:

- 20 to 30 households

Moderate Income:

- 40 to 50 households

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

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The East Chicago Housing Authority is in compliance with Section 504. Five (5) units in the John B. Nicosia Senior Building were rehabilitated in 2011 to be fully accessibility for disabled residents.

Activities to Increase Resident Involvements

The ECHA offers its tenants more than just affordable housing, they provide a variety of social, educational, and recreational activities including operating a youth center. The activities they offer include: employment training, “Teen Seen,” “Voices Against Smokers,” GED Program, Boy’s and Girl’s Scouts program, “Friends of Amigo,” computer classes, referrals to Robertson Day Care Center, and financial services for student workers. ECHA’s Capital Fund Program is aimed to improve the overall management while improving its housing stock. The Authority recognizes that its long term sustainability will depend on management and meeting the market demand.

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

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

No

Plan to remove the ‘troubled’ designation

Not Applicable.

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

Barriers to Affordable Housing

The City of East Chicago has prepared a new Analysis of Impediments to Fair Housing Choice which is included in the same submission with the Five Year Consolidated Plan. The City's public policies were reviewed and the following were noted:

1. The City's Zoning Ordinance should be revised to reflect updated additional definitions in accordance with the Fair Housing Act and the Americans with Disabilities Act.
2. The City's Comprehensive Plan does not restrict or inhibit the development of affordable housing, but it should state that it is the intent of the City of East Chicago to "affirmatively further fair housing."
3. The real estate tax rates do not hinder the development of affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies have been identified to remove the barriers to affordable housing in the City of East Chicago:

Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing. The strategies to meet this goal include:

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

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

Impediment 2: Need to Analyze Private Lending and Insurance Practices. The strategies to meet this goal include:

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

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

Impediment 3: There Is a Lack of Financial Resources. The strategies to meet this goal include: 3-A: Contact the Congressmen and Senator from Northwest Indiana to increase the appropriations for the CDBG and HOME programs.

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

Impediment 4: Promote Fair Housing Education and Outreach. The strategies to meet this goal include:

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

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

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

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

(Continued in text boxes, "Affordable Housing Strategies 1 of 2" and "Affordable Housing Strategies 2 of 2")

Affordable Housing Strategies 1 of 2

Impediment 5: Need to Address Public Policies and Regulations. The strategies to meet this goal include:

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

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

this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale. The strategies to meet this goal include:

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

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

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

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

Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent. The strategies to meet this goal include:

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

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

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

Affordable Housing Strategies 2 of 2

Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City. The strategies to meet this goal include:

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

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

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

Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty. The strategies to meet this goal include:

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

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

The primary goal of the City to end chronic homelessness is to ensure that chronic homeless people are moving out of homelessness and into safe, decent, and affordable housing with appropriate and adequate supportive services. The strategy to achieve this goal consists of offering flexible services and housing opportunities with interventions to address both structural and personal reasons for chronic homelessness. Activities sponsored by the City to end homelessness include:

- Involvement in the planning process through the Continuum of Care Network collaborative.
- Support development of 6-12 supportive housing units by the Geminus Corporation.
- Support of on-going maintenance of the existing permanent supportive housing in the City.
- Support social service providers and agencies in assisting chronically homeless people by enrolling them in appropriate public benefit programs.
- Support for advocacy, legal representation, and outreach to secure resources for chronically homeless people to become independent.
- Implementing a county-wide HMIS to collect data about chronically homeless people and identify housing and services needed. The collected data will also provide direction to the City in allocating its local resources to better address the homeless needs.

Addressing the emergency and transitional housing needs of homeless persons

The Five Year Consolidated Plan's prevention goal is based on three (3) core strategies. These strategies consist of the following activities:

- Provide local support to prevent homelessness by expanding early intervention (i.e. foreclosures), outreach, economic opportunities and job training.
- Support and maintain local capacity of services and shelter providers.
- Collaborate regionally to address the needs on a broader scale.

The Northwest Indiana Continuum of Care provides programs for low-income individuals and families to avoid becoming homeless, especially those individuals who are being discharged from publically funded institutions and systems of care. The City of East Chicago is an active participant in the NWI CoC. As a part of the City's Five Year Consolidated Plan, there is a "Discharge and Coordination Policy." The City works with the NWI Indiana Re-entry Partnership, which is the County coordinating agency for individuals returning from intuitions.

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.

Approximately 35.0% of the City of East Chicago's residents live in poverty, while only 16.6% of Lake County residents live in poverty and 14.1% of the State of Indiana residents live in poverty. Female-headed households with children are particularly affected by poverty at 65.4%. This information is from the U.S. Census "2008-2012 Five-Year Estimates." The City's goal is to reduce the extent of poverty based on actions the City can control and through work with other agencies/organization.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for target income residents. The anti-poverty objectives for the City are as follows:

- Promote workforce development programs for City residents
- Create job opportunities for unemployed and the underemployed
- Promote job training programs
- Provide assistance for food and shelter programs

The City of East Chicago will continue to support the regional Continuum of Care applications for funds under future SuperNOFAs. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

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

The City of East Chicago continues to work to develop effective policies to prevent discharge from institutions and health care and foster care facilities that result in homelessness. To this end, the City is in the process of developing a local network of City, County, State, and community-based organizations to cooperate on a set of activities which ensure cross training, systems integration, and other efforts to improve the reentry of institutionalized individuals into the community. The primary goal of this effort will be reintegration of ex-offenders and mental health released patients, and foster care individuals

form the criminal justice and mental health systems back into the community. Another goal will be to prevent episodes of homelessness and repeated incarceration.

The City anticipates developing policies and programs to coordinate reentry activities in partnership with Northwest Indiana Reentry Partnership (NIRP) over the next two years. NIRP is the coordinating agency in Lake County for individuals returning from institutions. NIRP is the receiving agency of funds through the Offender Reentry Community Assistance (ORCA). The funds can be used for tenant based rental assistance and utility deposit.

Potential partners at this point are the Department of Redevelopment, City of East Chicago Police Department, Tri-City Mental Health, Workforce Development, East Chicago Housing Authority, CoC NWI, Inc., and other service providers that can offer a full spectrum of services including case management, substance abuse treatment, mental health services, intensive employment and training support, health care and other needed services.

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

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

The reported cases of childhood lead poisoning in Lake County are low. State Health Department estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The City of East Chicago will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Rehabilitation Programs:

The City of East Chicago will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs:

The City of East Chicago will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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

In determining decent, safe, and sound housing conditions one needs to look at the environmental quality of these units. Lead based paint is one of the most significant environmental factors that affect residential units. In 1978, lead was banned from residential paint; more than half of the total housing stock in the United States contains some lead based paint. It is estimated that 20 million housing units contain lead hazards, which include flaking or peeling lead based paint and excessive levels of tiny lead particles in household dust.

HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Half of these families own their homes and of those, half have incomes above $30,000 per year.

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States.

For the City of East Chicago it is estimated that 165 of low or moderate income families living in owner-occupied units are at risk of lead-based paint hazards and that 850 of low or moderate income families living in rental units are at risk of lead-based paint hazards.

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

The actions listed above to address LBP hazards are part of the City's Policy and Procedures Guidelines.

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

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

The City of East Chicago is committed to addressing the needs of its citizens who live at or below the poverty level. During the five year period from FY 2014-2018, the City, in conjunction with other public agencies and private non-profit organizations, will seek to provide extremely low- and low-income households with opportunities to gain the knowledge, skills, and motivation to become fully self-sufficient. Specifically, the City will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts include the Lake County service agencies as well as the local social service providers, financial institutions, schools, and industry.

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

Providing access and increasing the supply of affordable housing is integrally tied to the City's Anti-Poverty Strategy. The City views that the most successful goals for its Anti-Poverty Strategy is to provide both job training/creation activities while providing affordable housing availability.

SP-80 Monitoring – 91.230

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

The Department of Redevelopment maintains the lead responsibility for monitoring the CDBG and HOME programs. The Department has established procedures for monitoring of program activities, as well as having a policies and procedures manual aimed at streamlining the rehabilitation process. The policies and procedures outlined in the manual mandate compliance and timely implementation of the projects by all sub-recipients.

The monitoring procedures are primarily driven by two major activities, which include:

- Detailed evaluation of all proposals for compliance with strategies set forth in the Annual Action Plan.
- Execution of a grant agreement which clearly delineates program objectives, and activities to be carried out by the sub-recipient, time schedule for completion, expected performance goals and reporting requirements.

The monitoring standards and procedures that are used are the standards and procedures set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. The Department's monitoring activities range from screening applicants for income eligibility, accounting procedures of the sub-recipients, to on-site inspection of properties under rehabilitation. The City also monitors expenditures for different projects to assure eligibility and timely disbursement. Desk reviews are done every time an invoice is submitted to the Department of Redevelopment. During the desk review if any questions come up, then an on-site monitoring takes place. In addition, agencies are monitored on a random basis, after a desk review. In addition, CDBG/HOME funds are not used for direct payroll of sub-recipients staff, instead it is reserved for program or project costs. During this program year, the City plans to do on-site monitoring of at least half of its sub-recipients. This would be potentially 3 to 4 agencies. During the desk review something comes up, or if a new sub-recipient is funded, or if there is some concerns on how an agency is running the program, then the City will monitor the agency during that program year.

Another objective of the monitoring procedure is to achieve the goals identified in the Plan. The City achieves this objective by annual review of all of its programs funded in the previous year and detail analysis of sub-recipients' performance. In all these efforts, the City requires performance reports from all of its funded agencies. The City reviews these reports on a regular basis and provides technical assistance where needed to assure compliance.

During this program year, the City of East Chicago Department of Redevelopment will perform an annual inspection of all the housing units it owns. In addition, if there is a request for a repair by a tenant, then

the Redevelopment Department will inspect the unit as often as needed. Every time the tenant occupancy changes, the unit will be inspected.

Expected Resources

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

Introduction

The City of East Chicago is receiving $1,548,325 from CDBG funds, CDBG Program Income, HOME funds, and HOME Program Income for the FY 2014 program year. The program year goes from July 1, 2014 through June 30, 2015. These funds will be used to address the following priority needs: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,185,843	120,000	0	1,305,843	3,639,157	14 projects/ activities were funded based on preliminary estimates of CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	238,042	4,440	0	242,482	807,518	4 projects/ activities were funded based on preliminary estimates of HOME allocations.

Table 54 - Expected Resources – Priority Table

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

The City of East Chicago is eligible to receive funds during this program year from the following Federal, State, County, and Private Organizations:

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

payments, and others to assist those who are financially distressed. The program is funded through Lake County.

- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago UEA initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. These include: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Indiana Department of Mental Health and Title XX –** The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth

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

Not Applicable.

Discussion

The City of East Chicago proposes to fund the following type of activities during the Five Year Consolidated Planning Period:

- Single Family Housing Rehabilitation
- Rental Housing Rehabilitation
- Public Services
- Public Facilities Improvements
- Economic Development
- Administration and Planning
- Removal of Slum and Blight

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	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $848,675 HOME: $171,070	Homeowner Housing Rehabilitated: 39 Household Housing Unit
2.	HS-3	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $19,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Other: 1 Other
3.	HS-4	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $47,608	Rental units constructed: 1 Household Housing Unit Other: 1 Other
4.	HO-1	2014	2018	Homeless	Citywide	Homeless Strategy	CDBG: $17,000	Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted
5.	HO-2	2014	2018	Homeless	Citywide	Homeless Strategy	CDBG: $22,000	Public service activities other than Low/Moderate Income Housing Benefit: 90 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6.	CD-3	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $138,000	Public service activities other than Low/Moderate Income Housing Benefit: 1702 Persons Assisted
7.	ED-1	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $60,000	Public service activities other than Low/Moderate Income Housing Benefit: 92 Persons Assisted
8.	AM-1	2014	2018	Non-Housing Community Development	Citywide	Administration, Planning, and Management Strategy	CDBG: $261,168 HOME: $23,804	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1.	**Goal Name**	**HS-1**
	Goal Description	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
2.	**Goal Name**	**HS-3**
	Goal Description	Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
3.	**Goal Name**	**HS-4**
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.

4.	**Goal Name**	**HO-1**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
5.	**Goal Name**	**HO-2**
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
6.	**Goal Name**	**CD-3**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
7.	**Goal Name**	**ED-1**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
8.	**Goal Name**	**AM-1**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are the FY 2014 CDBG and HOME activities for the City of East Chicago.

Projects

#	Project Name
1.	Administration
2.	Single Family Rehabilitation
3.	Public Services
4.	Affordable Housing Program

Table 56 – 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. At least 70% of all the City's CDBG funds that are budgeted for those activities will 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 by prevention or elimination of slum and blight on a spot basis or area 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 an income eligibility criterion; 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, a poverty tract greater than 20%, part of a redevelopment plan, or making 51% of the jobs available to low and moderate income population.

The proposed activities under the FY 2014 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.

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 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 follow obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, sound, affordable owner and renter occupied housing
- High cost of rehabilitation
- Aging in place population who needs accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank mortgages

AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	AM-1
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: $261,168 HOME: $35,706
	Description	Funds will be used for administration of the FY 2014 CDBG and HOME Programs.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	20,817 people at or below 80% of median income.
	Location Description	City-wide

	Planned Activities	• **General Administration (CDBG-$261,168) -** Funds will be used for the overall coordination, administration, monitoring, and planning activities of the program. The planning activities that will be funded in 2014 under the general administration include: Fair Housing, Technical Assistance for Business Development, and Planning activities associated with preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **Administrative Reserve (HOME-$23,804) -** Funds will be for the overall coordination, administration, monitoring, and planning activities of the HOME program. The planning activities that will be funded in 2014 under HOME Administrative Reserve include: Fair Housing and planning activities associated with preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • **CHDO Operating Funds (HOME-$11,902) -** Funds will be used to support the local not-for-profit entity that is a Certified Housing Development Organization (CHDO) in their effort to promote housing development and construction in the City, particularly for those families with low- and moderate-income.
2.	**Project Name**	**Single Family Rehabilitation**
	Target Area	Citywide
	Goals Supported	HS-1
	Needs Addressed	Housing Strategy
	Funding	CDBG: $848,675 HOME: $171,069
	Description	Funds will be used for single family home rehabilitation programs.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units at or below 30% of median income. 15 housing units at or below 50% of median income, but above 30%. 19 housing units at or below 80% of median income, but above 50%.

	Location Description	City-wide
	Planned Activities	• **Housing Rehabilitation Delivery (CDBG-$195,675) -** Funds will be used in coordination, management, and administration of the residential repair program for project delivery costs. • **Residential Repair Program (CDBG-$304,000) -** Funds used to assist owners of existing single family owner occupied housing to repair their homes. This program includes the emergency repair loan program and the accessible ramp loan program. The assistance is determined by the level of need (income eligible) and the amount of repairs. The funds will provide low interest loans to residents with incomes at 80% or below the median income. • **Exterior Renovation Program (CDBG-$349,000) -** Funds will be used to assist owner-occupied and renter-occupied housing with exterior renovations in the NRSA through a forgiveable loan program • **Residential Repair Program (HOME-$171,069) -** Funds will be used to assist existing single family owner occupied households in repairing their homes. The assistance is determined by the level of need (income eligibility) and the cost of needed repairs. The funds are used to supplement the CDBG Residential Repair Program to correct code violations in existing houses.
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-3 HO-1 HO-2 CD-3 ED-1
	Needs Addressed	Housing Strategy Homeless Strategy Community Development Strategy
	Funding	CDBG: $196,000
	Description	Funds will be used for public service activities to benefit low- and moderate-income populations in the City.

	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	433 people at or below 30% of median income. 216 people at or below 50% of median income, but above 30%. 1,478 people at or below 80% of median income, but above 50%.
	Location Description	City-wide

	Planned Activities	• **Boys & Girls Club of NWI (CDBG-$10,000) –** Funds will be used for a portion of the Education & Career Development Program implemented at the East Chicago Katherine House Boys & Girls Club. Funds will be used for Junior staff development, education and career program, an on-going core program area of the Boys & Girls Club. • **City of East Chicago - Senior Programs (CDBG-$8,000) –** Funds will be used to offer three types of programs for City Seniors: Seniors on the Move, Live Long and Stay Strong, and Longevity with Creativity Classes. • **City of East Chicago - Summer Youth Employment Program (CDBG-$60,000) -** Funds will be used for wages to employ young people between the ages of 18 and 22 part-time during the summer months, while teaching them valuable job skills. The summer employees will work in various City Departments, including the Parks and Recreation Department and the Street Department, and will have duties including pool supervisor, lifeguard, recreation instructor, and labor. • **City of East Chicago – Youth Sports Programs (CDBG-$20,000) –** Funds will be used to initiate two new Youth Sports programs: Basketball League and Softball Camp. The Department will hire a Sports Coordinator to work with the Recreation Leaders and other Department staff to schedule the events, arranges for coaches and referees, conduct a coach's clinic, and coordinate scorekeepers. • **Haven House (CDBG-$17,000) -** Funds for emergency services to victims of domestic violence and sexual assault. All services are provided free of charge to women and children in need of assistance. The funds will be used to assist East Chicago victims with education, counseling, skills building, and referral. Services include 24-hour hotline intervention information, room and board, case management, and employment information. • **Indiana Legal Services, Inc. (CDBG-$22,000) -** Funds used to provide legal services to low- and moderate-income individuals and families. The counseling assists families and individuals to retain their homes. The program also provides legal advice and representation in civil matters of foreclosure and community legal education, and support aimed to help low- and moderate-income individuals to understand their rights. • **Northwest Indiana Reinvestment Alliance (CDBG-$16,000) –** Funds will be used to conduct homebuyer workshops for families/individuals in preparation to purchase a home. NWIRA will provide One- on- One Pre-purchase Counseling sessions for families/individuals that would like to purchase a home. NWIRSA will conduct post purchase workshop for families/individuals. • **United Neighborhood Organization (CDBG-$25,000) –** Funds will be used for Building Dreams After School Youth Tutoring Program and the program will help low/low income parents maintain employment and obtain higher education leading to higher paying jobs. • **We Care from the Heart Social Services (CDBG-$15,000) -**Funds will be used to provide a variety of social and health care services targeted toward seniors and individuals with physical disabilities. The individuals will be provided with professional assistance in their homes to maintain physical, mental, emotional, and living conditions. The activities include monitoring and assistance in the area of access to financial aids and visitation, and to health services that individuals may need. • **Homebuyer Incentive Program (CDBG-$3,000) -** Funds will be used to assist with the home buyer workshops.

4.	**Project Name**	**Affordable Housing Program**
	Target Area	Citywide
	Goals Supported	HS-4
	Needs Addressed	Housing Strategy
	Funding	HOME: $35,707
	Description	Funds will be used for affordable housing programs and activities.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 household at or below 80% of median income.
	Location Description	City-wide
	Planned Activities	• **Affordable Housing Program (HOME-$35,707) -** The funds will be used to provide assistance for rehabilitation or construction of owner-occupied single family homes for a low- and moderate-income family. The assistance will encourage homeownership and investment in targeted neighborhoods. The funds will be used to subsidize rehabilitation or new construction costs to make the home affordable to eligible residents.

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 2008-2012 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 possible.

Population:

The key points for the City of East Chicago's population are:

- Between 1980 and 2010, the population decreased by approximately 25.4%, dropping from 39,786 to 29,698.
- Since 2000, the population has dropped 8.4%, which is expected to continue.
- The 2010 Census reports the City's population as 29,698.

Age:

The key points of the City of East Chicago's age of population are:

- Median age in East Chicago is 30.9 years old.
- Youth under age 18 account for 31.4% of the population.
- Seniors age 62 and over are 13.6% of the City's population.
- Adults between the ages of 35 and 60 account for 29.3% of the population.

Race/Ethnicity:

Racial/ethnical composition of the City of East Chicago from the 2010 U.S. Census:

- 42.9% are Black or African American
- 50.9% are Hispanic
- 35.5% are White

Income Profile:

The Median Income for a family of four (4) in the Gary, IN HMFA is $63,800 for 2014. The following is a summary of income statistics for the City of East Chicago:

- At the time of the 2008-2012 American Community Survey, median household income in the City of East Chicago was $27,171 which was lower than Lake County ($49,315) and the State of Indiana ($48,374).
- 32.7% of households have earnings received from Social Security income.
- 7.7% of households have earnings received from public assistance.
- 18.8% of households have earnings, received retirement income.
- 56.9% of female headed households were living in poverty.
- 51.2% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low and moderate income profile for 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 64.6%.

Economic Profile:

The following illustrates the economic profile for the City of East Chicago as of the 2008-2012 American Community Survey:

- 16.4% of the employed civilian population had occupations classified as management, professional, or related.
- 25.7% of the employed civilian population had occupations classified as sales and office.
- 26.5% were in the service sector.
- The education, health, and social service industry represented 21.1% of those employed.
- 87.0% of workers were considered in private wage and salary workers class.
- 1.9% of workers were considered in the self-employed workers in their own not incorporated business.

According to the U.S. Labor Department, the preliminary unemployment rate for the City of East Chicago in January 2014 was 11.0% compared to a preliminary rate of 8.8% in Lake County, an actual rate of 6.3% for the State of Indiana in February, 2014, and a national unemployment rate of 6.7% in February 2014.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 57 - 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. At least 70% of all the City's CDBG funds that are budgeted for those activities will 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 an 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 2014 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. The following census tracts and block groups have over 51% low and moderate income population:

- C.T. 30100, B.G. 1
- C.T. 30200, B.G. 1
- C.T. 30200, B.G. 2
- C.T. 30300, B.G. 1
- C.T. 30300, B.G. 2
- C.T. 30300, B.G. 3
- C.T. 30400, B.G. 1
- C.T. 30400, B.G. 2
- C.T. 30400, B.G. 3
- C.T. 30500, B.G. 1
- C.T. 30500, B.G. 3
- C.T. 30500, B.G. 4
- C.T. 30600, B.G. 1

- C.T. 30600, B.G. 2
- C.T. 30600, B.G. 3
- C.T. 30700, B.G. 1
- C.T. 30700, B.G. 2
- C.T. 30800, B.G. 1
- C.T. 30800, B.G. 2
- C.T. 30800, B.G. 3
- C.T. 30900, B.G. 1
- C.T. 31000, B.G. 1
- C.T. 31000, B.G. 2

Discussion

The geographic locations and the public benefit for the FY 2014 CDBG and HOME Activities/Projects are as follows:

- **Housing Residential Program -** Citywide Low/Mod Housing (LMH)
- **Housing Rehabilitation Program Delivery -** Citywide
- **Residential Repair Program -** Citywide Low/Mod Housing (LMH)
- **Boys & Girls Club of NWI -** Citywide Low/Mod Clientele (LMC)
- **City of East Chicago Senior Programs -** Citywide Low/Mod Clientele (LMC)
- **City of East Chicago Summer Youth Employment Program -** Citywide Low/Mod Clientele (LMC)
- **City of East Chicago Youth Sports Programs -** Citywide Low/Mod Clientele (LMC)
- **Haven House -** Citywide Low/Mod Clientele (LMC)
- **Indiana Legal Services, Inc. -** Citywide Low/Mod Clientele (LMC)
- **Northwest Indiana Reinvestment Alliance -** Citywide Low/Mod Housing (LMH)
- **United Neighborhood Organization -** Citywide Low/Mod Clientele (LMC)
- **We Care from the Heart Social Services -** Citywide Low/Mod Clientele (LMC)
- **Homebuyer Incentive Program -** Citywide Low/Mod Housing (LMH)
- **General Administration -** Citywide
- **Administrative Reserve -** Citywide
- **CHDO Operating Funds -** Citywide Low/Mod Housing (LMH)
- **Affordable Housing Program (CHDO) -** Citywide Low/Mod Housing (LMH)

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate and to support the construction of new affordable housing units. The one year goals for affordable housing in the City of East Chicago for FY 2014 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	30
Special-Needs	0
Total:	**30**

Table 58 - 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	29
Acquisition of Existing Units	0
Total:	**30**

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year, the City does not have any rental assistance or acquisition of existing unit's projects. In addition, the City has no projects that are dedicated to homeless and special needs households. All the projects are open to the residents of the City of East Chicago.

- The City has one project, the Affordable Housing Program (CHDO), funded by HOME funds to develop one (1) new unit.
- The City has two (2) projects, Residential Repair Program (CDBG) and Residential Repair Program (HOME), to rehabilitate twenty-nine (29) housing units.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The following activities and programs will be undertaken during the FY 2014 Program Year that will address the needs of Public Housing residents:

The Housing Authority of East Chicago received $1,268,838 under a HUD Capital Fund grant for FY 2014 allocation. These funds will be used for the following activities:

- **Operations:** $126,883.80
- **Management Improvements:** $97,750.00
- **Administration:** $126,883.80
- **Fees and Costs:** $25,000.00
- **Site Improvement:** $17,500.00
- **Dwelling Structures:** $827,352.40
- **Dwelling Equipment (nonexpendable):** $15,000.00
- **Non Dwelling Structure:** $5,000
- **Non Dwelling Equipment:** $27,468.00

Total: $1,268,838.00

The Housing Authority of East Chicago has 534 Section 8 Housing Choice Vouchers, with approximately 193 families on the waiting list as of March 2013. The Housing Authority has approximately 454 individuals and families on the waiting list, although some of the 454 are double counts since people may be on more than one list. The Housing Authority waiting list was only opened for one (1) day on April 3, 2013. Only the first 200 pre applicants were available. The list is now closed. The Section 8 Housing Choice waiting list has been closed since June 22, 2012.

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

The ECHA offers its tenants more than just affordable housing, they provide a variety of social, educational, and recreational activities including operating a youth center. The activities they offer include: employment training, “Teen Seen,” “Voices Against Smokers,” GED Program, Boy’s and Girl’s

Scouts program, “Friends of Amigo,” computer classes, referrals to Robertson Day Care Center, and financial services for student workers. ECHA’s Capital Fund Program is aimed to improve the overall management while improving its housing stock. The Authority recognizes that its long term sustainability will depend on management and meeting the market demand.

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

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

The East Chicago Housing Authority is not designated as a troubled housing authority.

Discussion

None.

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

Introduction

The main strategy to eliminate chronic homelessness is coordination with the Continuum of Care Network and implementation of appropriate actions to eliminate homelessness in East Chicago and Lake County, Indiana. Most of the regional care providers are members of the Network. These providers offer significant resources, services, and housing opportunities for the City's sheltered and unsheltered chronic homeless people. In January 30, 2013 the City hired We Care from the Heart Social Services to do the Point In Time Survey. A total of 28 homeless persons were surveyed. The breakdown of the homeless population is 16 males and 12 females, 19 black and 4 white, 26 individuals and 2 single parent families, and 3 under age 18.

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 primary goal of the City to end chronic homelessness is to ensure that chronic homeless people are moving out of homelessness and into safe, decent, and affordable housing with appropriate and adequate supportive services. The strategy to achieve this goal consists of offering flexible services and housing opportunities with interventions to address both structural and personal reasons for chronic homelessness. Activities sponsored by the City to end homelessness include:

- Involvement in the planning process through the Continuum of Care Network collaborative.
- Support development of 6 to 12 supportive housing units in the CoC.
- Support of on-going maintenance of the existing permanent supportive housing in the CoC.
- Support social service providers and agencies in assisting chronically homeless people by enrolling them in appropriate public benefit programs.
- Support for advocacy, legal representation, and outreach to secure resources for chronically homeless people to become independent.
- Implementing a county-wide HMIS to collect data about chronically homeless people and identify housing and services needed. The collected data will also provide direction to the City in allocating its local resources to better address the homeless needs.

In 2014, the City of East Chicago plans to spend $39,000 in its homeless related activities.

- Haven House ($17,000 in CDBG)
- Indiana Legal Services, Inc. ($22,000 in CDBG)

The City will support and collaborate with other agencies to address the special needs of East Chicago residents. The City will assist several families by providing funding for construction of ramps to make their homes accessible. The Ramp Program is funded through the Residential Repair Program. This is a

loan program which provides up to a $3,500 loan to eligible homeowners.

"We Care from the Heart" Social Services provides health care services to the elderly in need of in-home care. The program will be funded again in FY 2014.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Five Year Consolidated Plan's prevention goal is based on three (3) core strategies. These strategies consist of the following activities:

- Provide local support to prevent homelessness by expanding early intervention (i.e. foreclosures), outreach, economic opportunities and job training.
- Support and maintain local capacity of services and shelter providers.
- Collaborate regionally to address the needs on a broader scale.

Under the FY 2014 CDBG Program, the City will support several agencies and programs which aim to prevent homelessness. These include the child care providers, which will support families to maintain employment for residents. The Indiana Legal Services will provide assistance to individuals for child support, foreclosure assistance, and other legal needs to maintain family structure and well-being. The residential repair and loan programs will further support homeowners with repair needs, particularly emergency repairs, and thus prevent homelessness.

The Northwest Indiana Continuum of Care provides programs for low income individuals and families to avoid becoming homeless, especially those individuals who are being discharged from publically funded institutions and systems of care. The CoC of East Chicago is a participant in the NWI CoC. As a part of the City's Five Year Consolidated Plan, there is a "Discharge and Coordination Policy." The City works with the NWI Indiana Reentry Partnership, which is the County coordinating agency for individuals returning from institutions.

The City of East Chicago supports the housing, social service, health care, employment, education, and youth services for its special needs population through funding for public services and through the NWI Continuum of Care Network.

The Regional Health Care manages six (6) transitional housing units in the City of East Chicago. All of the other emergency shelter and transitional housing units are located in the adjacent communities of Hammond and Gary, Indiana.

The City is becoming a more active participant in the Continuum of Care organization. Since HUD is moving from emergency shelter housing to transitional housing, the City will rely on the current facilities in the region for transitional housing. Moving forward, the City will monitor and support this movement to transitional housing.

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

Approximately 36.5% of the City of East Chicago's residents live in poverty, while only 17.4% of Lake County residents live in poverty and 14.7% of the State of Indiana residents live in poverty. Female headed households with children are particularly affected by poverty at 68.2%. This information is from the U.S. Census "2008 2012 American Community Survey." The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and through work with other agencies/organizations.

The City's Anti Poverty strategy is based on attracting a range of businesses and supporting workforce development including job training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for target income residents. The Anti Poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2014 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

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

The City of East Chicago continues to work to develop effective policies to prevent discharge from institutions and health care and foster care facilities that result in homelessness. To this end, the CoC is in the process of developing a local network of City, County, State, and community organizations to cooperate on a set of activities which ensure cross training, systems integration, and other efforts to

improve the reentry of institutionalized individuals into the community. The primary goal of this effort will be reintegration of exoffenders and mental health released patients, and foster care individuals from the criminal justice and mental health systems back into the community. Another goal will be to prevent episodes of homelessness and repeated incarceration.

The CoC anticipates developing policies and programs to coordinate reentry activities in partnership with Northwest Indiana Reentry Partnership (NIRP) over the next two years. NIRP is the coordinating agency in Lake County for individuals returning from institutions. NIRP is the receiving agency of funds through the Offender Reentry Community Assistance (ORCA). The funds can be used for tenant based rental assistance and utility deposit.

Potential partners at this point are the Department of Redevelopment, City of East Chicago Police Department, Tri City Mental Health, Workforce Development, East Chicago Housing Authority, CoC NWI, Inc., and other service providers that can offer a full spectrum of services including case management, substance abuse treatment, mental health services, intensive employment and training support, health care and other needed services.

Discussion

None.

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

Introduction:

The following potential impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing and were developed as part of the City's FY 2014-2018 Consolidated Plan and FY 2014 Annual Action Plan.

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

The housing, racial and socio-economic data from the U.S. Census of 2010, 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 2: Need to Analyze Private Lending and Insurance Practices.

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

Impediment 3: There Is a Lack of Financial Resources.

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

Impediment 4: Promote Fair Housing Education and Outreach.

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

Impediment 5: Need to Address Public Policies and Regulations.

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

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

The median value and cost to purchase and maintain a single family home in the City of East Chicago that is decent, safe, and sound, has increased to $86,800 according to the 2008-2012 A.C.S. Data. This limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

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

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of East Chicago, since 73% of the municipality's housing units were built prior to 1959 and do not have accessibility features.

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

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

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

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

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

In May 2014, the City of East Chicago prepared the following strategies to affirmatively further fair housing in the City. Impediment five (5) refers to the need to address public policies and regulations.

Impediment 5: Need to Address Public Policies and Regulations.

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

Goal: The City's Zoning Ordinance, Sub-division Ordinance, Housing Standards and other policies and ordinances will promote affordable housing and affirmatively further fair housing in order to meet the

needs of all residents living in the City of East Chicago.

The strategies to meet this goal include:

- **5-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability".
- **5-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the "R-3" and "R-4" Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in an "R-1" Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

Discussion:

The following are efforts that different agencies are proposing during this program year to affirmatively further fair housing in the City of East Chicago:

City of East Chicago:

- Provide funds to rehabilitate housing units in the City for low and moderate income households.
- Provide funds for the development of new affordable rental housing for low and moderate income households.
- Provide funds for construction of new single family homes for sale to low and moderate income households.
- Demolish vacant dilapidated structures in the City's low and moderate income neighborhoods.
- Continue the housing inspection program for code compliance in low and moderate income neighborhoods.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.
- Will review its current zoning ordinances to make it compliant with the Fair Housing Act.

The East Chicago Human Rights Commission:

- The Commission will partner with the Mayor's Committee for the Disabled to host Disability

Awareness Month.

- HRC staff will continue to do investigations and answer questions on housing complaints.
- HRC will continue to look at ways to partner with other agencies and organizations.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. The counseling assists families and individuals in maintaining their homes. The program provides legal advice and representation in civil matters, foreclosure, community legal education, and support aimed to help low and moderate income individuals to understand their rights.

Northwest Indiana Reinvestment Alliance:

- The Task Force will be conducting a review of the mortgage lending practice in Lake County.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of East Chicago has developed the following actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead based paint hazards, reduce the number of poverty level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging in place population who need accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank loans and mortgages

Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2014, proposes to foster and maintain affordable housing through the following Five Year goals and strategies:

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

- Residential Repair Program (CDBG)
- Housing Rehabilitation Program Delivery (CDBG)
- Residential Repair Program (HOME)

HS-2 Increase the supply of owner occupied housing units.

- Homebuyer Incentive Program (CDBG)

HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.

- Northwest Indiana Reinvestment Alliance (CDBG)

HS-4 Improve the supply of affordable rental housing units and provide rental assistance.

- Affordable Housing Program (CHDO) (HOME)

Actions planned to reduce lead-based paint hazards

For rehabilitation projects, the City of East Chicago will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead based paint maintenance activities, when applicable.

For homeownership projects, the City of East Chicago will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based

paint requirements.

- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

Approximately 36.5% of the City of East Chicago's residents live in poverty, while only 17.4% of Lake County residents live in poverty and 14.7% of the State of Indiana residents live in poverty. Female-headed households with children are particularly affected by poverty at a proportion of 68.2%. This information is from the U.S. Census "2008 2012 ACS Five Year Estimates." The City's goal is to reduce the extent of poverty through actions the City can control and through work with other agencies/organizations.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for targeted lower income residents. The Anti Poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2014 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

Actions planned to develop institutional structure

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 of East Chicago is a participant in the Northwest Indiana Continuum of Care Network. The NWI CoC receives state ESG funds for the region to address the needs of homeless persons. The City of East Chicago consults with public (County and State) and private agencies that address the housing, health,

social services, victim services, employment, and educational needs of low income individuals and families, homeless individuals and families (including homeless veterans), youth and persons with special needs.

In order to address the City's housing and community development needs, the City has established an extensive public private partnerships aimed at revitalization of the City. The City is currently in the midst of a new process to implementing several major redevelopment projects. In 2014, the partnership includes the following agencies:

- East Chicago Economic Development
- East Chicago Housing Authority (ECHA)
- East Chicago Enterprise Zone
- East Chicago Human Rights Commission
- GHEC Empowerment Zone
- Boys and Girls Clubs of Northwest Indiana
- Indiana Legal Services
- Haven House
- We Care from the Heart
- Several private organizations and firms
- The Community Builders (TCB)

The City of East Chicago consults with business and civic leaders during its planning process for the preparation of its Annual Action Plan and Five Year Consolidated Plan. This includes, but is not limited to, the following:

- East Chicago Enterprise Zone
- GHEC Empowerment Zone
- The Community Builders (TCB)
- Lakeshore Chamber of Commerce
- Foundation of East Chicago
- Holistic Community Coalition
- Standard Bank
- Local elected officials and prescient persons

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 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 and they discuss any questions with the applicant.

Discussion:

Not Applicable.

Program Specific Requirements

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

Introduction:

The City of East Chicago receives an annual allocation of CDBG and HOME funds. Since the City receives these federal allocations the questions below have been completed, as they are applicable.

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	$120,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$0
3. The amount of surplus funds from urban renewal settlements	$0
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
5. The amount of income from float-funded activities	$0
Total Program Income:	**$120,000**

Other CDBG Requirements

1. The amount of urgent need activities	0
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%

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 of East Chicago does not anticipate the receipt of any additional program income funds prior to July 1, 2014 that it has not yet programmed. It anticipates that it will receive $4,440 in HOME Program Income during the FY 2014 Program Year. The City of East Chicago has adopted HUD's Guidelines for Resale or Recapture found in 24 CFR 92.254 for its homebuyer program.

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 of East Chicago guidelines for resale and recapture are:

   - The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. 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 attached Resale or Recapture Guidelines for Homeownership Exhibit.

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 multi family housing that is rehabilitated with HOME funds. Not Applicable.

Discussion:

Not Applicable.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** 2010 Census
	List the name of the organization or individual who originated the data set. U.S. Census
	Provide a brief summary of the data set. Most recent U.S. census count was completed in 2010.
	What was the purpose for developing this data set? To provide up to date data.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Covers the entire United States.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2010
	What is the status of the data set (complete, in progress, or planned)? Complete

SF 424 FORM

SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted: May 19, 2014	Applicant Identifier:	**Type of Submission**	
Date Received by state:	State Identifier:	**Application**	**Pre-application**
Date Received by HUD:	Federal Identifier:	☒ Construction	☐ Construction
		☐ Non Construction	☐ Non Construction
Applicant Information			
City of East Chicago		IN180846 EAST CHICAGO	
400 East Chicago Avenue		DUNS: 16-805-9301	
		Organizational Unit: City of East Chicago	
City of East Chicago	Indiana	Department: Department of Redevelopment	
46312	Country U.S.A.	Division	
Employer Identification Number (EIN):		Lake County	
35-6001011		Program Year Start Date (07/01)	
Applicant Type:		**Specify Other Type if necessary:**	
Local Government: City		Specify Other Type	
Program Funding		**U.S. Department of Housing and Urban Development**	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles: FY 2014 Community Development Block Grant Program Year		Description of Areas Affected by CDBG Project(s): City of East Chicago, IN	
$1,185,843 (CDBG Allocation)	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	
$Locally Leveraged Funds		$Grantee Funds Leveraged	
$120,000 (Anticipated Program Income)		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
HOME Investment Partnerships Program		14.239 HOME	
HOME Project Titles: FY 2014 HOME Investment Partnership Program Year		Description of Areas Affected by HOME Project(s): City of East Chicago, IN	
$238,042 (HOME Allocation)	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	
$Locally Leveraged Funds		$Grantee Funds Leveraged	

$4,440 (Anticipated Program Income)	Other (Describe)
Total Funds Leveraged for HOME-based Project(s)	

Housing Opportunities for People with AIDS		14.241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
$HOPWA Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged
$Locally Leveraged Funds		$Grantee Funds Leveraged
$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program		14.231 ESG
ESG Project Titles		Description of Areas Affected by ESG Project(s)
$ESG Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged
$Locally Leveraged Funds		$Grantee Funds Leveraged
$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: First	Project Districts: First		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Maria	Middle Initial: C.	Last Name: Becerra
Title: Executive Director	Phone: (219) 391-8513	Fax: (219) 391-7005
E-mail: mcbecerra@eastchicago.com	Website: www.eastchicago.com	Other Contact: Ms. Lyvette Turk
Signature of Authorized Representative: Anthony Copeland, Mayor		Date Signed: 5/8/14

CERTIFICATIONS

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about --

   (a) The dangers of drug abuse in the workplace;
   (b) The grantee's policy of maintaining a drug-free workplace;
   (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
   (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

   (a) Abide by the terms of the statement; and

   (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:

   (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

   (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which I t is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official — Date 5/8/14

Mayor
Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (2014, 2015, and 2016), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official Date

Mayor
Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official Date

MAYOR
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Signature/Authorized Official

5/8/14
Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of East Chicago Department of Redevelopment

400 East Chicago Avenue

City of East Chicago, Lake County, IN 46312

Check ___ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2014-RED-1478

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2014-2018 CONSOLIDATED PLAN, FY 2014 ANNUAL ACTION PLAN, FY 2014 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND AMENDED CITIZEN PARTICIPATION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND THE HOME INVESTMENT PARTNERSHIPS GRANT (HOME) AND AUTHORIZING THE FILING OF THE PLANS WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities in the prevention or elimination of slum or urban blight, or activities which will benefit low- and moderate-income persons or other urgent community development needs; and

WHEREAS, under the HOME program created by the National Affordable Housing Act of 1990, as amended, the Secretary of HUD is authorized to extend financial assistance to participating jurisdictions to expand the supply of decent, safe, sanitary, and affordable housing; and

WHEREAS, the staff of the City of East Chicago Department of Redevelopment has prepared a 5 Year Consolidated Plan and 1 Year Annual Action Plan, which proposes how the entitlement grants will be expended to address the housing and community development needs identified in the 5 Year Consolidated Plan, along with an Analysis of Impediments to Fair Housing Choice and an amended Citizen Participation Plan; and

WHEREAS, a draft of the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan were on public display from April 7, 2014 to May 6, 2014 and a series of public meetings and hearings on the aforementioned plans were held and the comments of various agencies, groups and citizens were taken into consideration in the preparation of the final documents.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT FOR THE CITY OF EAST CHICAGO, INDIANA, AS FOLLOWS:

SECTION 1. That the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments and the Citizen Participation Plan for the Community Development Block Grant and the HOME Investment Partnerships Grant is hereby, in all respects, APPROVED and the Executive Director of the Department of Redevelopment is hereby directed to file a

copy of said plans with the Official Minutes of the Regular Meeting of this Board of Commissioners; and

SECTION 2. That the City of East Chicago and its Department of Redevelopment are cognizant of the conditions that are imposed in the undertaking and carrying out of the Community Development Block Grant and the HOME Investment Partnerships Grant with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin and other assurances as set forth under the required HUD Certifications.

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2014-2018 Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, and the revised Citizen Participation Plan, with the U.S. Department of HUD, and the proper officers are authorized to sign any and all documents in regard to these programs.

SECTION 4. That the Mayor, on behalf of the City of East Chicago is authorized to provide all assurances and/or certifications as required by HUD.

ADOPTED INTO A RESOLUTION THIS 7th DAY OF MAY 2014 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Ronald London, President

Maune Morgan, Vice President

Judy Nava, Secretary

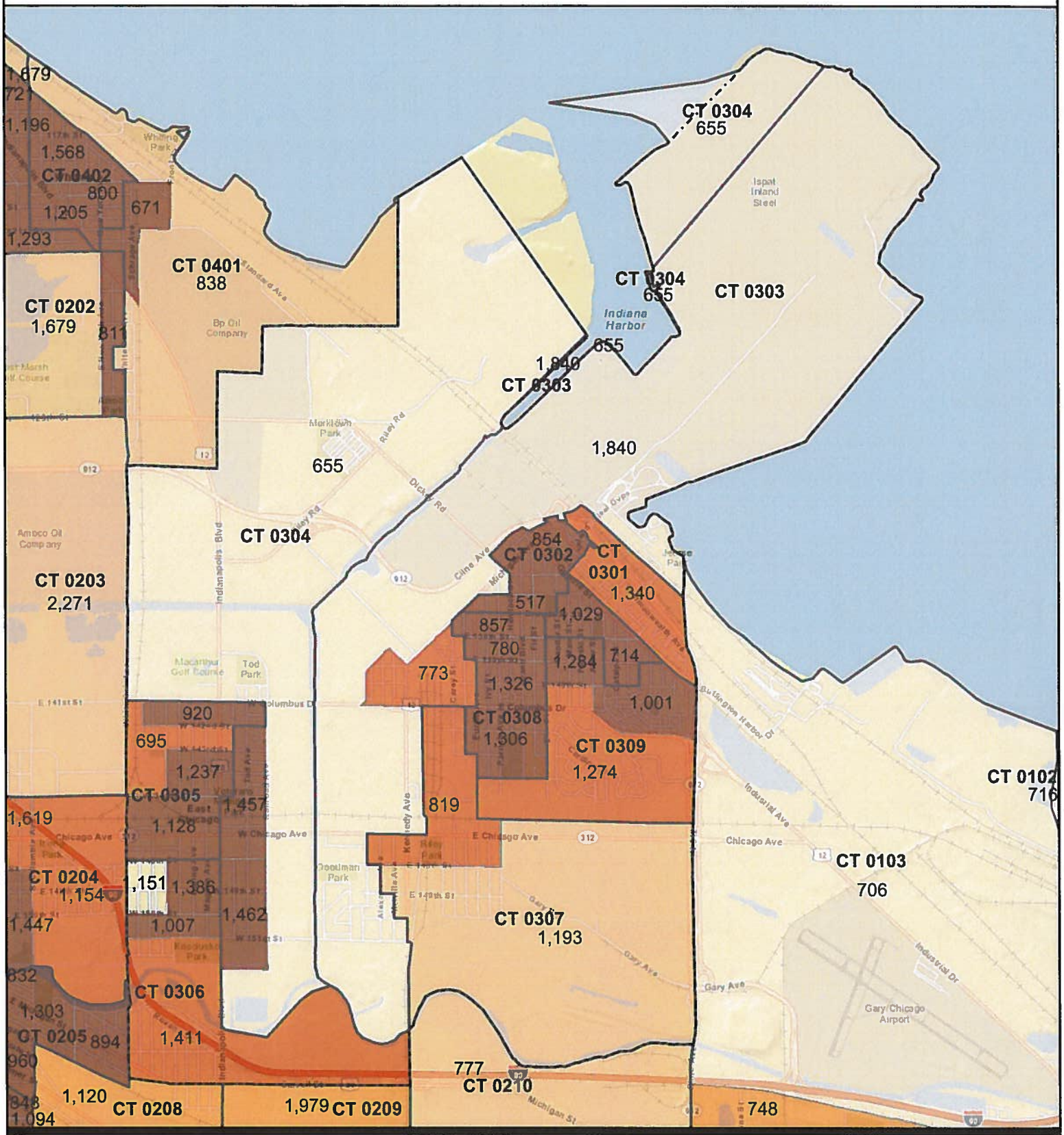
Ezell Foster, Commissioner

Rodger Gates, Commissioner

Maria C. Becerra, Executive Director

MAPS

Population Density by Block Group: East Chicago, Indiana



Legend

2013 Population Density (Per Sq Mi)

- 63 - 500
- 501 - 1,000
- 1,001 - 2,000
- 2,001 - 6,000
- 6,001 - 19,067

- City Boundary
- Tracts Boundary

CT 9719 = tract number

Block group labels show population 2013.

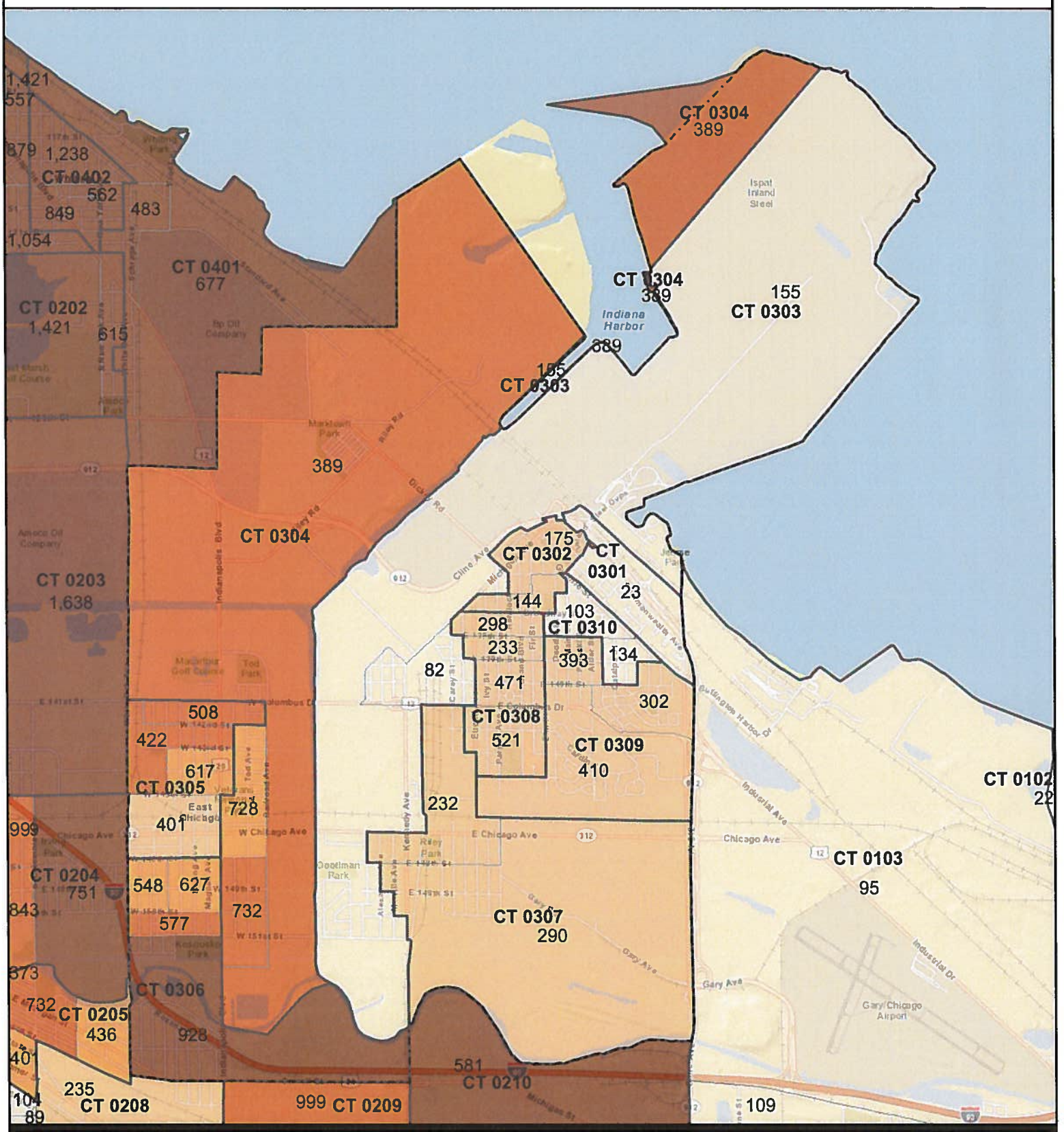
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent White Population by Block Group: East Chicago, Indiana



Legend

Percent White Population

- 0% - 20%
- 20.1% - 40%
- 40.1% - 50%
- 50.1% - 65%
- 65.1% - 84.6%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show total white population 2013.

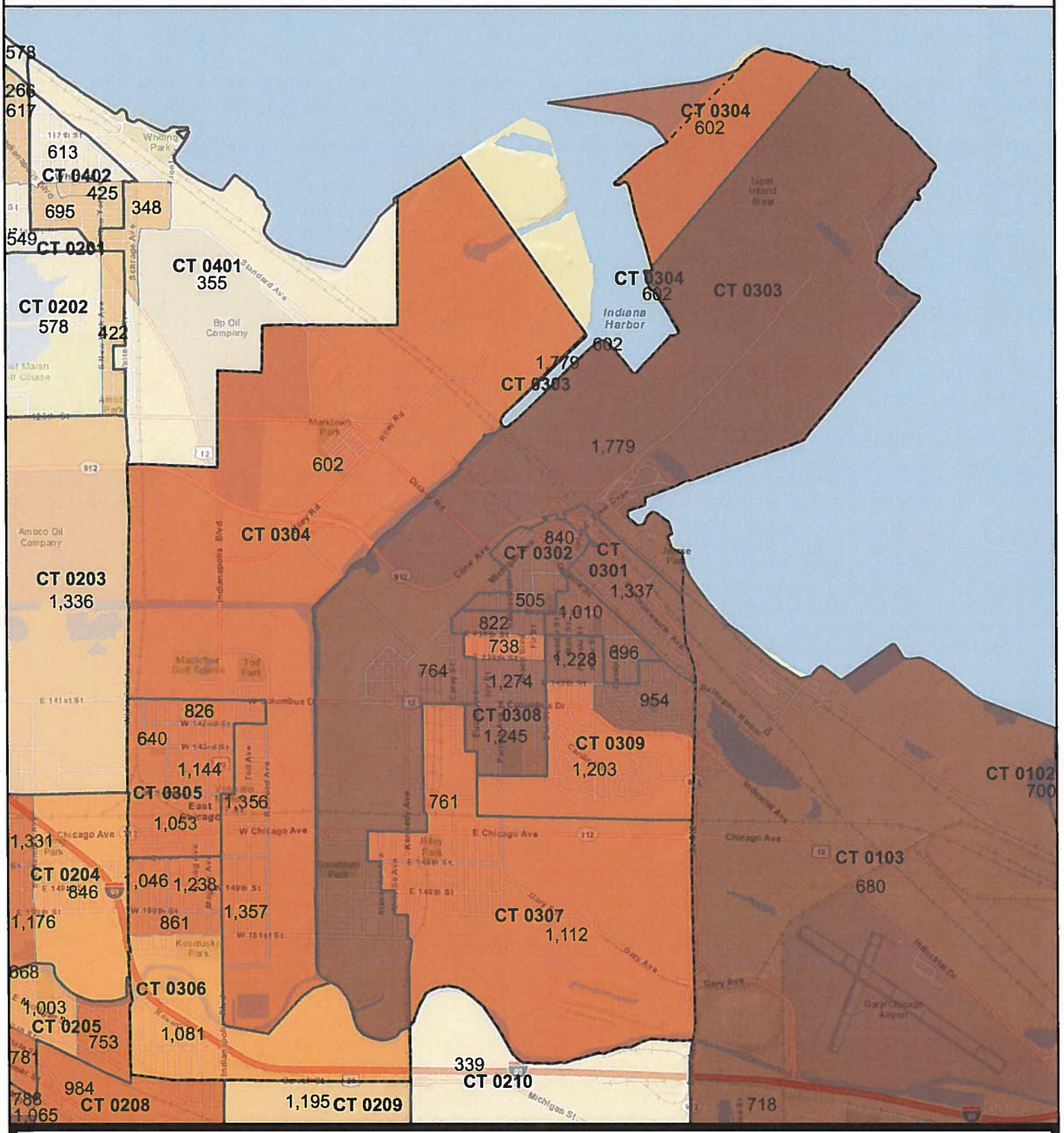
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1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Minority Population by Block Group: East Chicago, Indiana



Legend

Percent Minority Population

- 34.4% - 50%
- 50.1% - 65%
- 65.1% - 80%
- 80.1% - 95%
- 95.1% - 100%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show total minority population 2013.

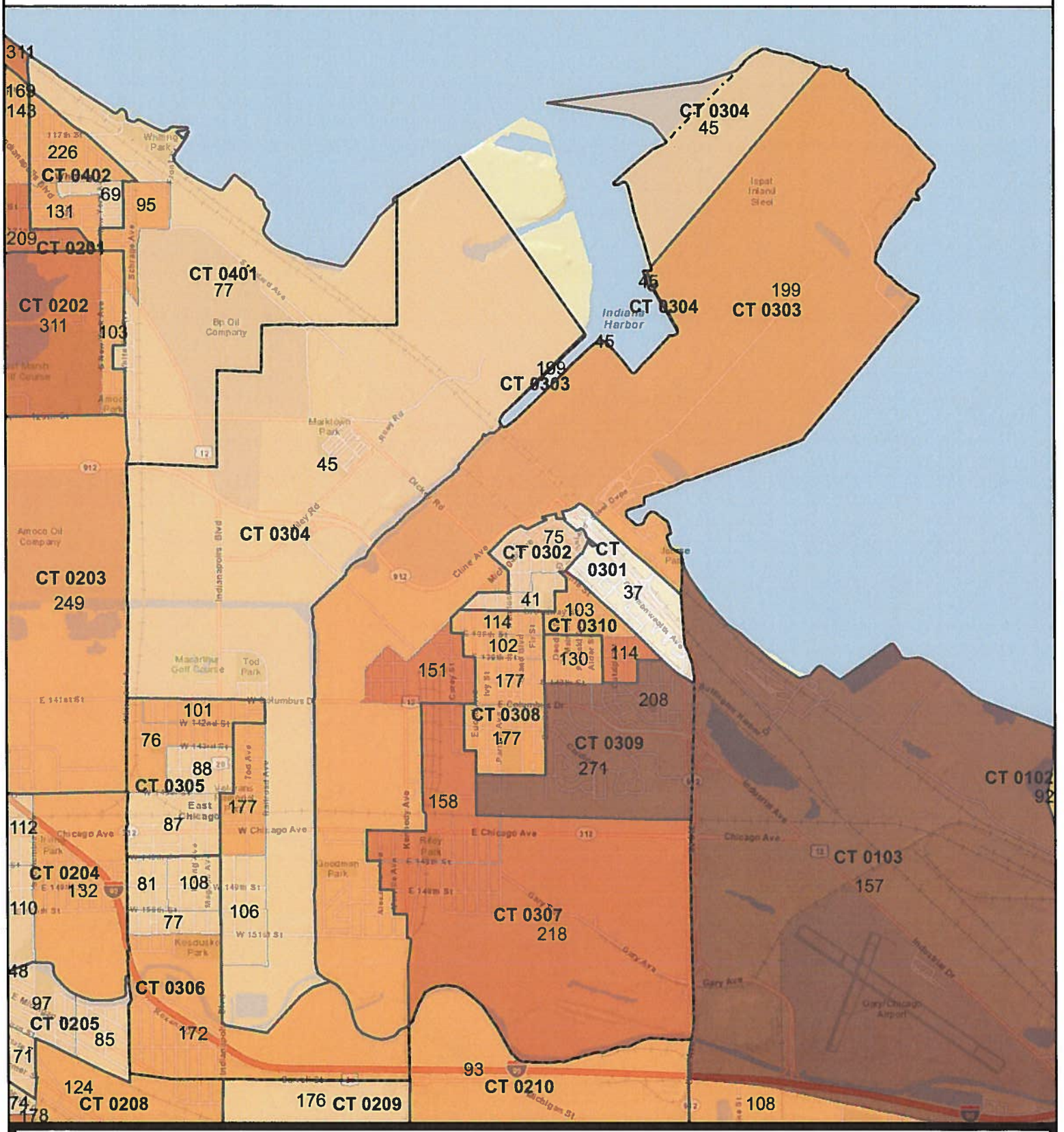
Miles
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1 in = 0.7 miles

NORTH

BUILT ON EXPERIENCE
URBAN DESIGN VENTURES

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Population Age 65 and Over by Block Group: East Chicago, Indiana



Legend

Percent Population Age 65 and Over

- 2.8% - 5%
- 5.1% - 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 36.8%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.

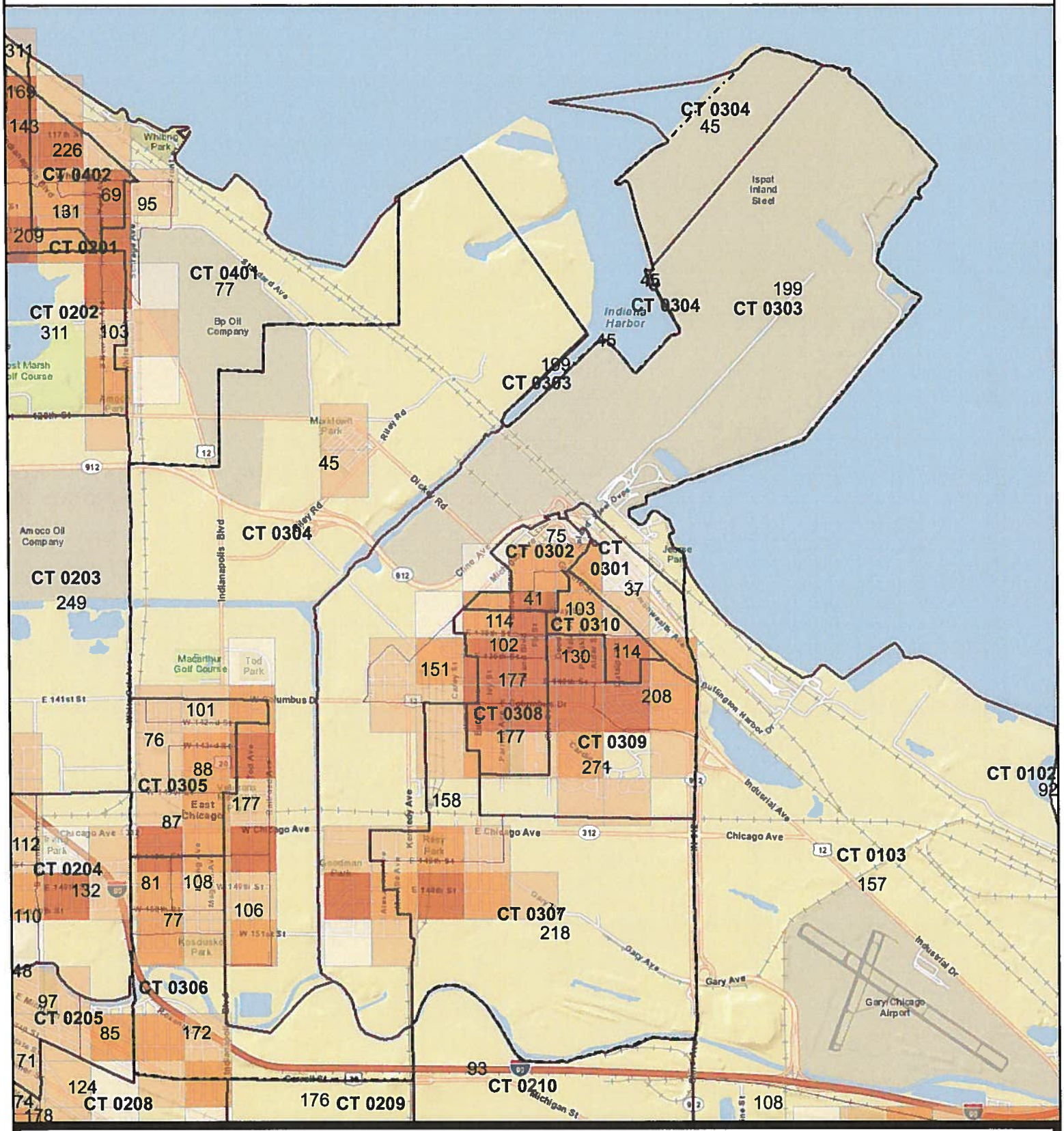
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

BUILT ON EXPERIENCE
URBAN DESIGN VENTURES

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Population Age 65 and Over by Quarter Mile Grid: East Chicago, Indiana



Legend

Population Age 65 and Over

- 0 - 10
- 11 - 40
- 41 - 80
- 81 - 160
- 161 - 429

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 population Age 65 and over.

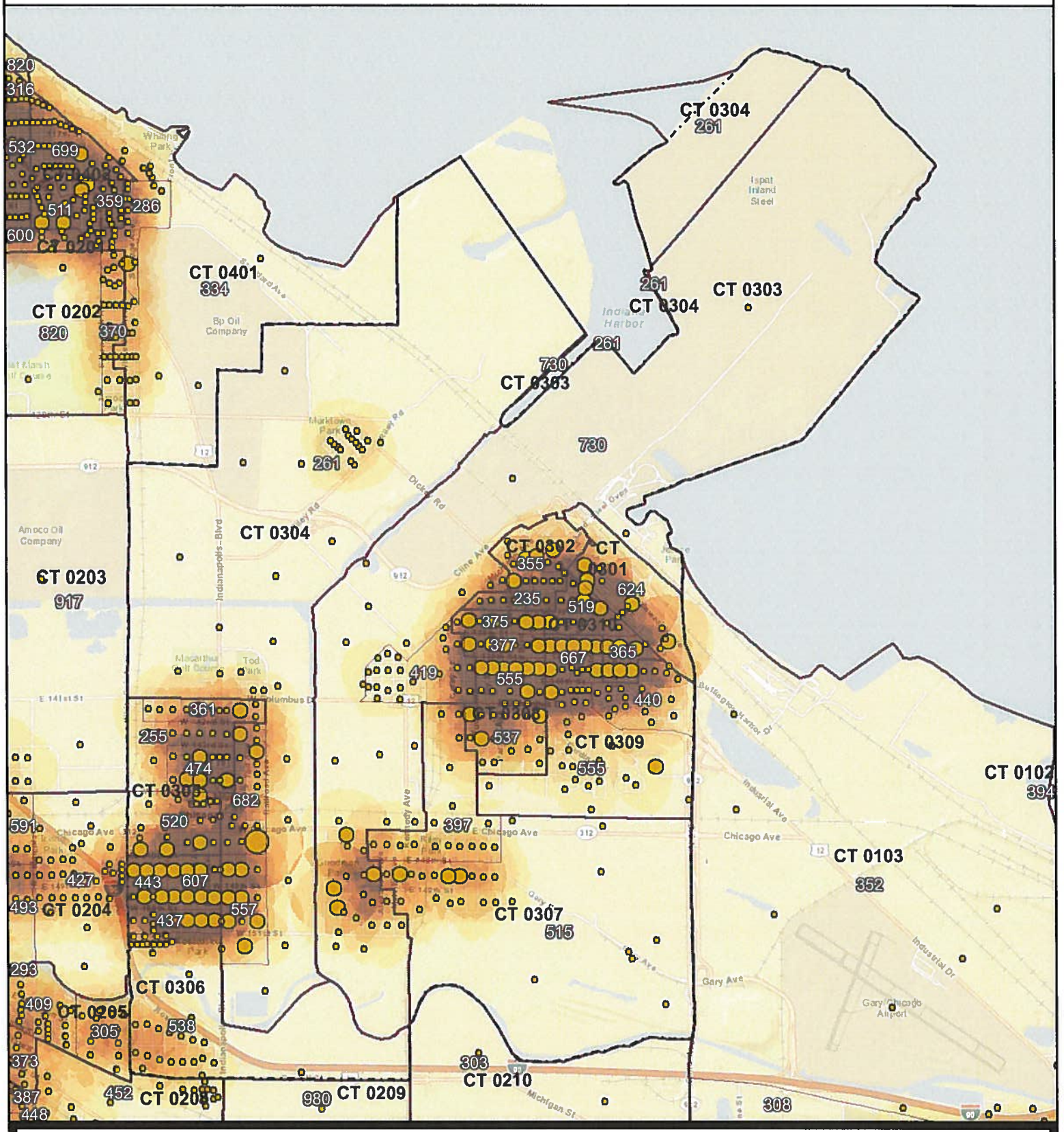
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Total Housing Units by Block Points: East Chicago, Indiana



Legend

Block Point Housing Units
- 401 - 1,339
- 0 - 50

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show 2013 total housing units.

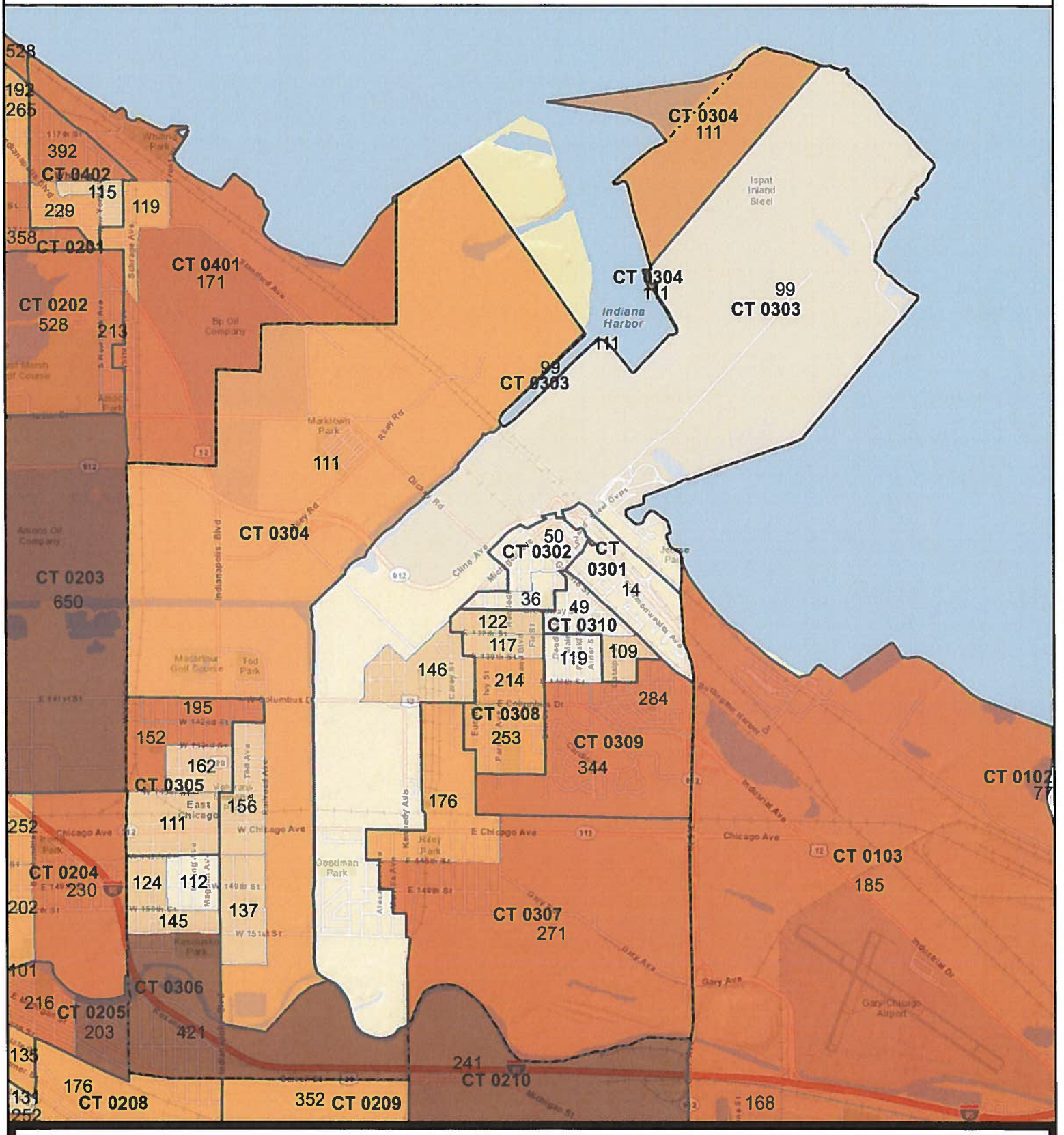
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

BUILT ON EXPERIENCE URBAN DESIGN VENTURES

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Owner Occupied Housing Units by Block Group: East Chicago, Indiana



Legend

Percent Owner Occupied Housing Units

- 0.5% - 20%
- 20.1% - 35%
- 35.1% - 50%
- 50.1% - 65%
- 65.1% - 85.2%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show owner occupied housing units.

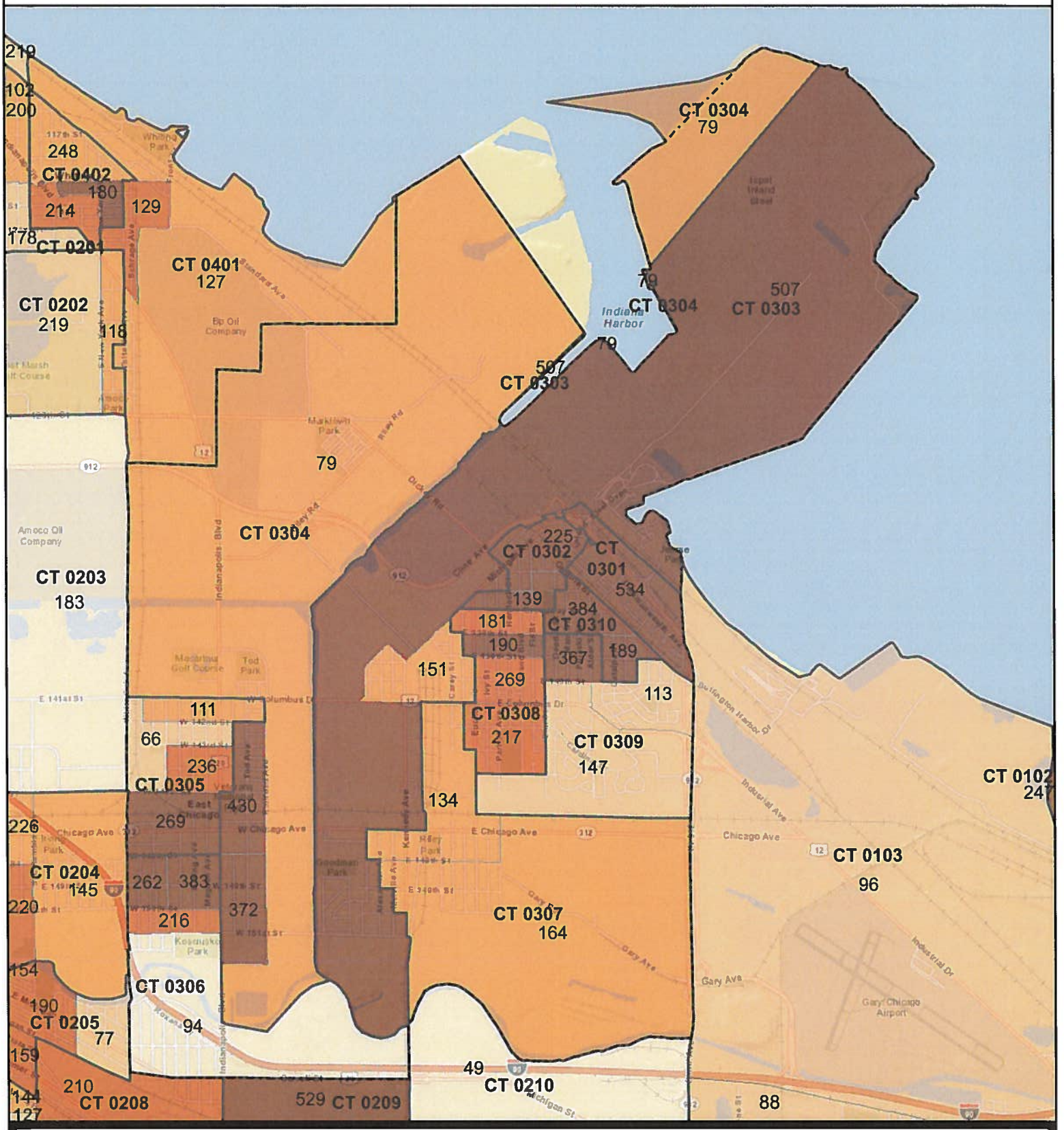
Miles
0 0.25 0.5
1 In = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Renter Occupied Housing Units by Block Group: East Chicago, Indiana



Legend

Percent Renter Occupied Housing Units

- 2.1% - 20%
- 20.1% - 30%
- 30.1% - 40%
- 40.1% - 50%
- 50.1% - 92.9%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show renter occupied housing units.

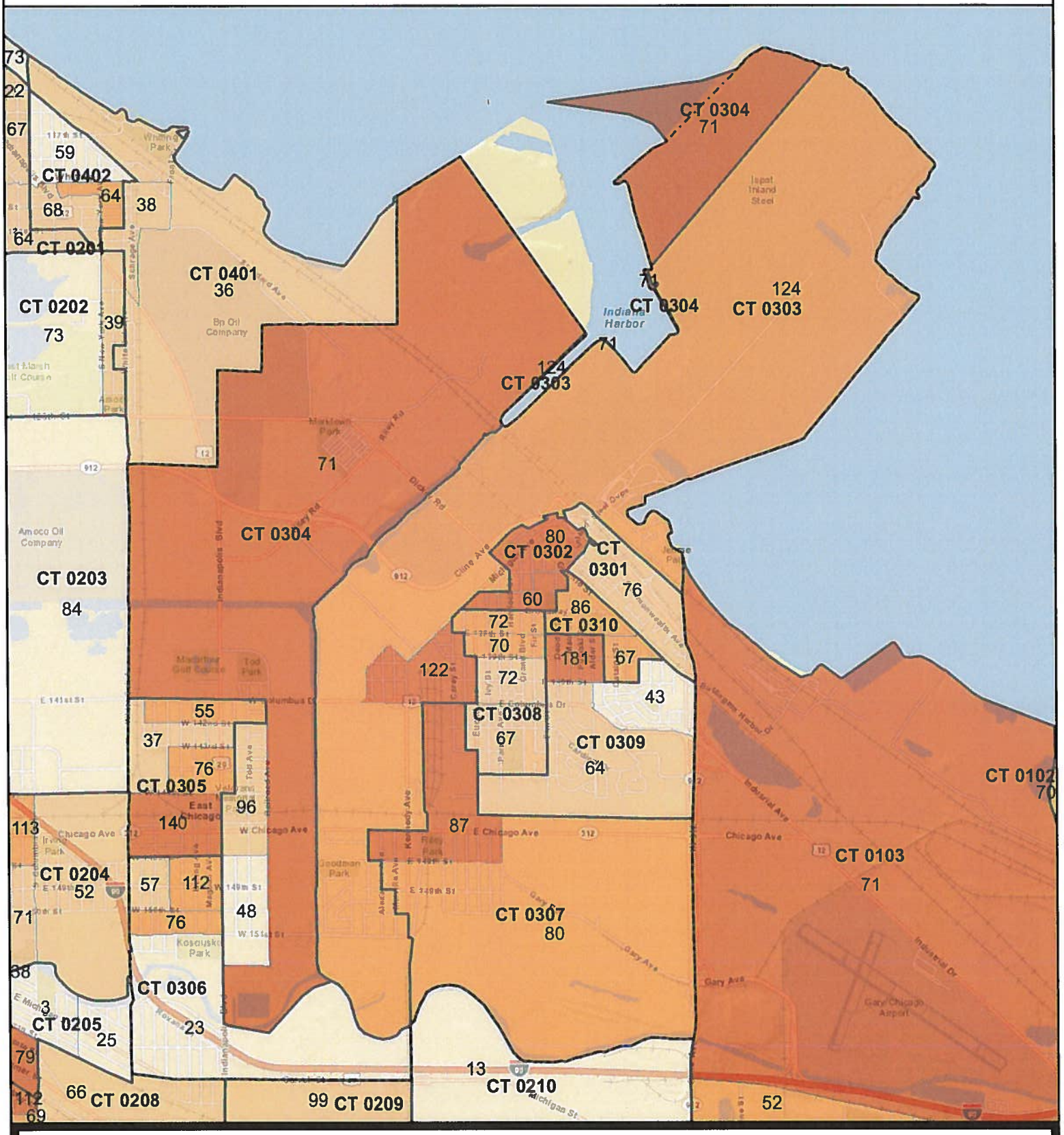
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Percent Vacant Housing Units by Block Group: East Chicago, Indiana



Legend

Percent Vacant Housing Units

- 0.7% - 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 30%
- 30.1% - 87.2%

City Boundary

Tracts Boundary

CT 9719 = tract number

Block group labels show vacant housing units.

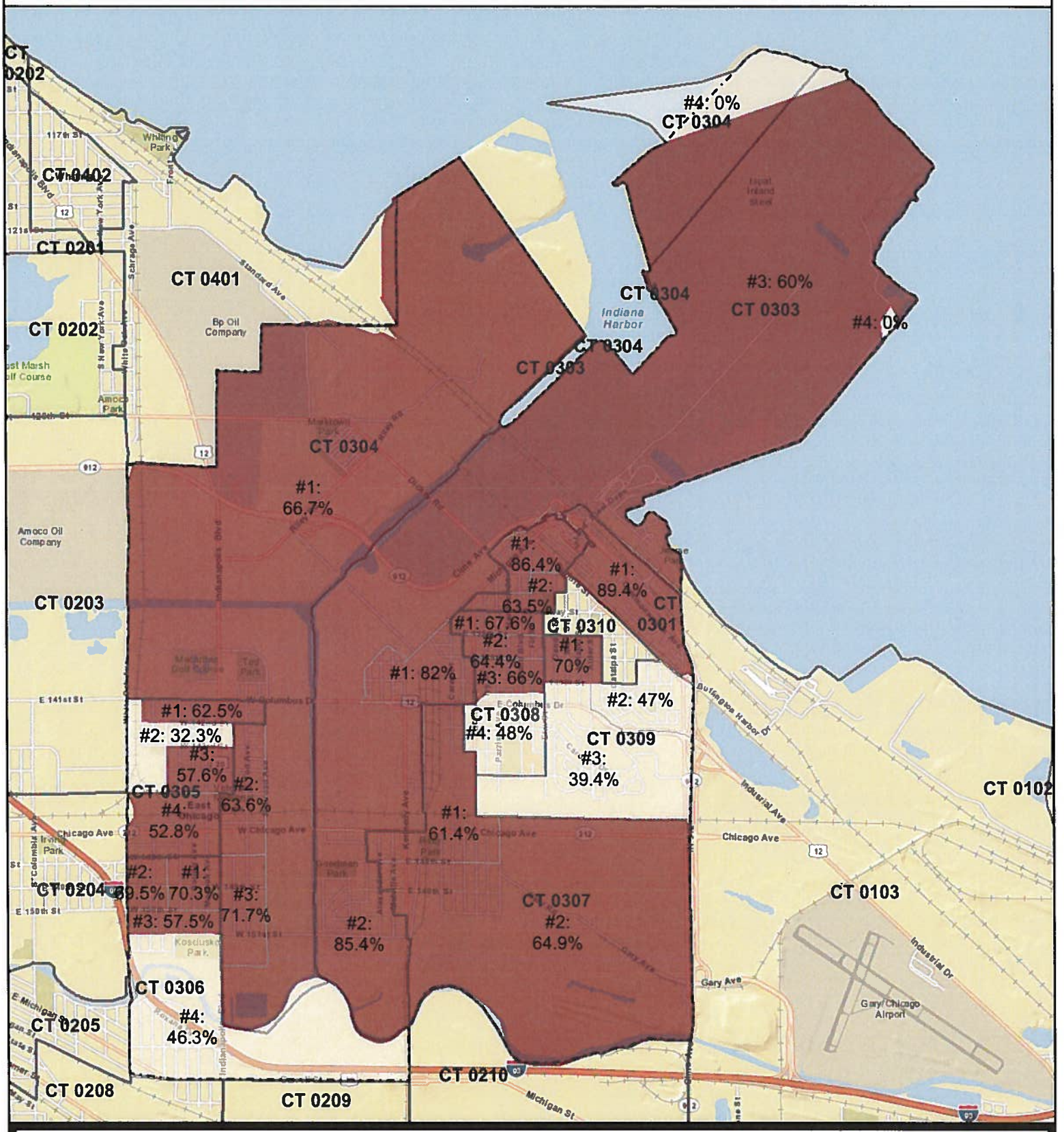
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Low/Moderate Income Percentage by Block Group: East Chicago, Indiana



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2000

- City Boundary
- Tracts

CT 9719 = tract number

Block group labels show the block group ID number and low/moderate income percentage.

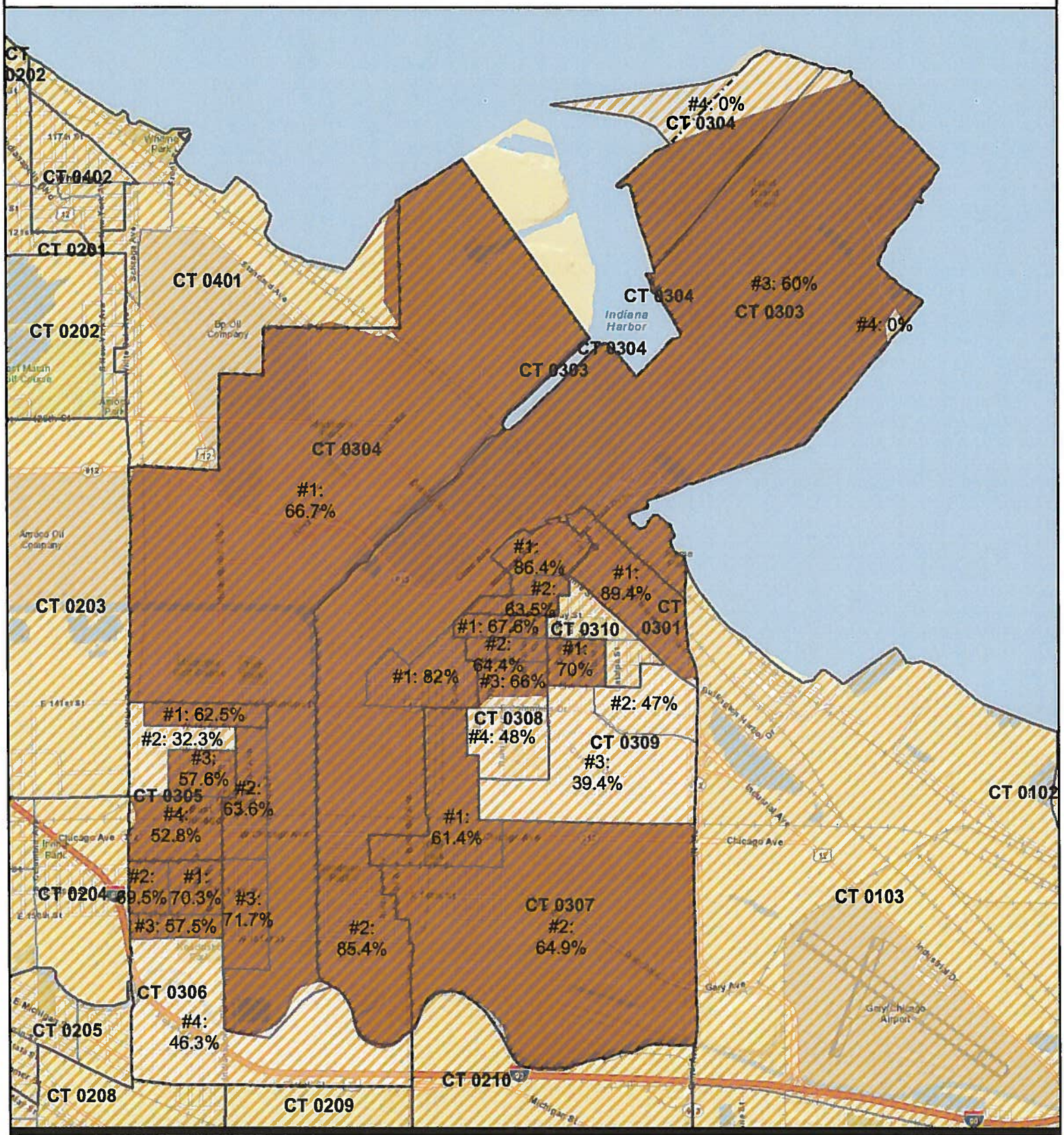
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Low/Moderate Income with Minority Percentage by Block Group: East Chicago, Indiana



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2000

- Minority >= 32.55%
- City Boundary
- Tracts

CT 9719 = tract number

Block group labels show the block group ID number and low/moderate income percentage.

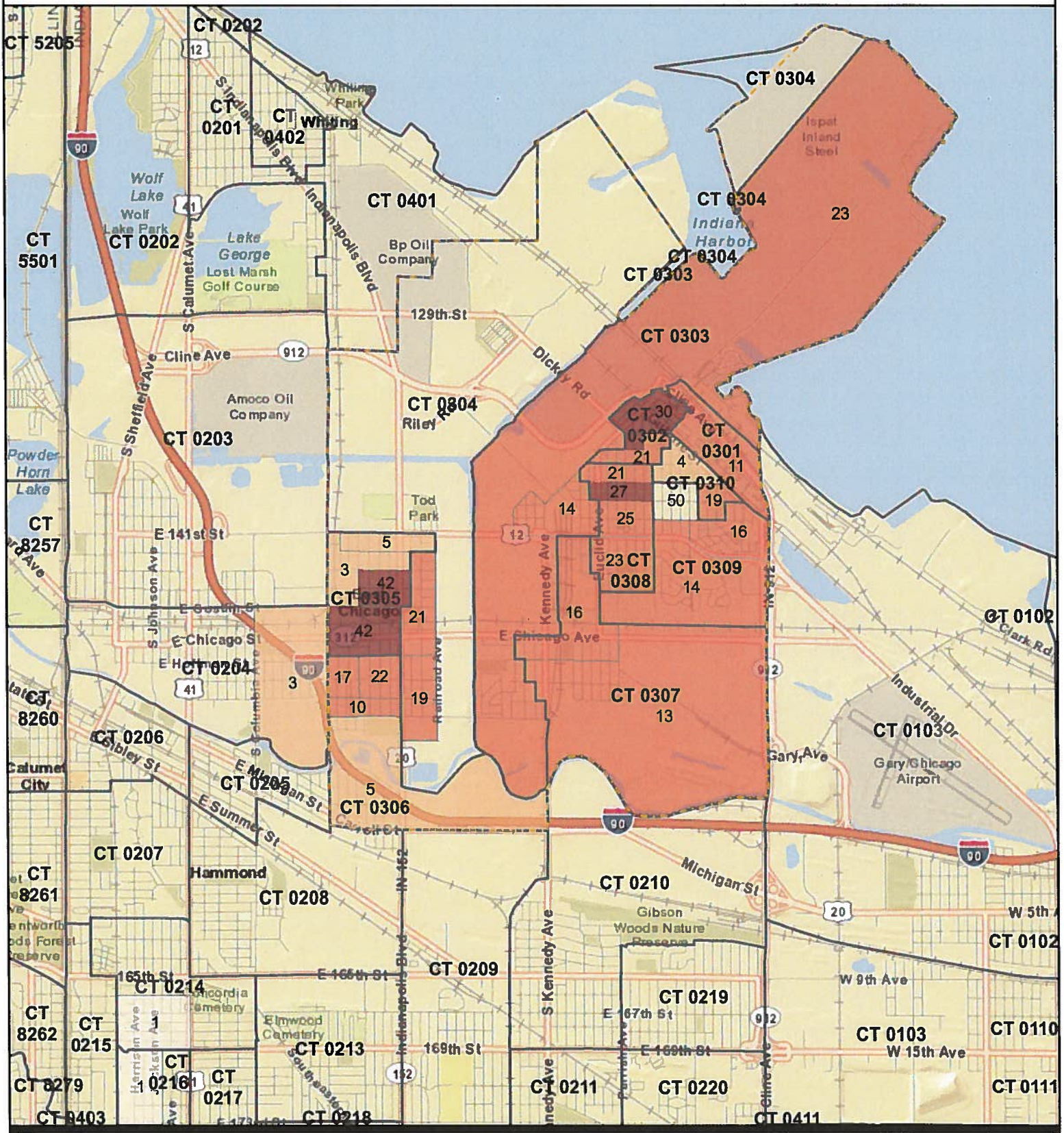
Miles
0 0.25 0.5
1 in = 0.7 miles

NORTH

BUILT ON EXPERIENCE
URBAN DESIGN VENTURES

ESRI Data & Maps, 2013, ArcGIS Online, Census 2000. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

Section 8 Housing by Block Group: East Chicago, Indiana



Legend

Section 8 Housing

- 0 - 2
- 3 - 9
- 10 - 25
- 26 - 50

City Boundary

Tracts

CT 9719 = tract number

Block group labels show total Section 8 Housing.

Miles
0 0.25 0.5
1 in = 0.9 miles

NORTH

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

ESRI Data & Maps, 2013, ArcGIS Online. Created for Urban Design Ventures LLC by 4CGeoWorks, 4/2014

CENSUS DATA

DP-4: Profile of Selected Housing Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	United States		Indiana		Lake County, Indiana		East Chicago city,	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total housing units	115,904,641	100.0	2,532,319	100.0	194,992	100.0	13,261	100.0
UNITS IN STRUCTURE								
1-unit, detached	69,865,957	60.3	1,802,259	71.2	134,632	69.0	4,796	36.2
1-unit, attached	6,447,453	5.6	74,224	2.9	9,586	4.9	886	6.7
2 units	4,995,350	4.3	84,902	3.4	10,732	5.5	2,403	18.1
3 or 4 units	5,494,280	4.7	100,805	4.0	10,252	5.3	2,480	18.7
5 to 9 units	5,414,988	4.7	115,303	4.6	8,755	4.5	1,594	12.0
10 to 19 units	4,636,717	4.0	81,380	3.2	7,909	4.1	391	2.9
20 or more units	10,008,058	8.6	104,936	4.1	9,610	4.9	700	5.3
Mobile home	8,779,228	7.6	166,733	6.6	3,495	1.8	11	0.1
Boat, RV, van, etc.	262,610	0.2	1,777	0.1	21	0.0	0	0.0
YEAR STRUCTURE BUILT								
1999 to March 2000	2,755,075	2.4	62,171	2.5	2,863	1.5	33	0.2
1995 to 1998	8,478,975	7.3	196,751	7.8	9,160	4.7	77	0.6
1990 to 1994	8,467,008	7.3	178,425	7.0	8,758	4.5	129	1.0
1980 to 1989	18,326,847	15.8	286,089	11.3	12,911	6.6	260	2.0
1970 to 1979	21,438,863	18.5	415,562	16.4	29,686	15.2	1,292	9.7
1960 to 1969	15,911,903	13.7	345,252	13.6	32,996	16.9	1,785	13.5
1940 to 1959	23,145,917	20.0	535,312	21.1	65,978	33.8	4,899	36.9
1939 or earlier	17,380,053	15.0	512,757	20.2	32,640	16.7	4,786	36.1
ROOMS								
1 room	2,551,061	2.2	22,460	0.9	1,861	1.0	227	1.7
2 rooms	5,578,182	4.8	65,929	2.6	5,469	2.8	572	4.3
3 rooms	11,405,588	9.8	179,172	7.1	14,304	7.3	1,483	11.2
4 rooms	18,514,383	16.0	390,386	15.4	33,656	17.3	3,347	25.2
5 rooms	24,214,071	20.9	589,121	23.3	50,197	25.7	3,256	24.6
6 rooms	21,385,794	18.5	518,807	20.5	39,477	20.2	2,234	16.8
7 rooms	13,981,917	12.1	336,879	13.3	23,387	12.0	978	7.4
8 rooms	9,343,740	8.1	219,232	8.7	14,833	7.6	565	4.3
9 or more rooms	8,929,905	7.7	210,333	8.3	11,808	6.1	599	4.5
Median (rooms)	5.3	(X)	5.5	(X)	5.3	(X)	4.8	(X)
Occupied Housing Units	105,480,101	100.0	2,336,306	100.0	181,633	100.0	11,707	100.0
YEAR HOUSEHOLDER MOVED INTO UNIT								
1999 to March 2000	21,041,090	19.9	457,416	19.6	28,298	15.6	2,125	18.2
1995 to 1998	30,479,848	28.9	651,594	27.9	46,569	25.6	3,049	26.0
1990 to 1994	16,948,257	16.1	375,085	16.1	28,065	15.5	1,651	14.1
1980 to 1989	16,429,173	15.6	352,934	15.1	28,085	15.5	1,701	14.5
1970 to 1979	10,399,015	9.9	242,032	10.4	24,014	13.2	1,402	12.0
1969 or earlier	10,182,718	9.7	257,245	11.0	26,602	14.6	1,779	15.2
VEHICLES AVAILABLE								
None	10,861,067	10.3	168,050	7.2	19,324	10.6	2,942	25.1
1	36,123,613	34.2	756,663	32.4	66,018	36.3	5,073	43.3
2	40,461,920	38.4	941,344	40.3	66,877	36.8	2,624	22.4
3 or more	18,033,501	17.1	470,249	20.1	29,414	16.2	1,068	9.1
HOUSE HEATING FUEL								
Utility gas	54,027,880	51.2	1,510,378	64.6	160,878	88.6	10,187	87.0
Bottled, tank, or LP gas	6,880,185	6.5	209,401	9.0	3,042	1.7	150	1.3
Electricity	32,010,401	30.3	506,997	21.7	14,189	7.8	1,057	9.0

Fuel oil, kerosene, etc.	9,457,850	9.0	60,264	2.6	1,404	0.8	70	0.6
Coal or coke	142,876	0.1	2,077	0.1	6	0.0	0	0.0
Wood	1,769,781	1.7	33,075	1.4	222	0.1	0	0.0
Solar energy	47,069	0.0	443	0.0	38	0.0	10	0.1
Other fuel	412,553	0.4	8,695	0.4	905	0.5	150	1.3
No fuel used	731,506	0.7	4,976	0.2	949	0.5	83	0.7
SELECTED CHARACTERISTICS								
Lacking complete plumbing facilities	670,986	0.6	10,599	0.5	775	0.4	132	1.1
Lacking complete kitchen facilities	715,535	0.7	12,001	0.5	942	0.5	130	1.1
No telephone service	2,570,705	2.4	68,575	2.9	4,923	2.7	938	8.0
OCCUPANTS PER ROOM								
Occupied housing units	105,480,101	100.0	2,336,306	100.0	181,633	100.0	11,707	100.0
1.00 or less	99,422,211	94.3	2,282,415	97.7	173,927	95.8	10,671	91.2
1.01 to 1.50	3,184,768	3.0	37,678	1.6	5,169	2.8	686	5.9
1.51 or more	2,873,122	2.7	16,213	0.7	2,537	1.4	350	3.0
Specified owner-occupied units	55,212,108	100.0	1,378,878	100.0	113,099	100.0	3,992	100.0
VALUE								
Less than $50,000	5,457,817	9.9	156,936	11.4	13,191	11.7	836	20.9
$50,000 to $99,999	16,778,971	30.4	605,074	43.9	46,056	40.7	2,829	70.9
$100,000 to $149,999	13,110,384	23.7	360,943	26.2	31,369	27.7	238	6.0
$150,000 to $199,999	8,075,904	14.6	141,084	10.2	13,901	12.3	56	1.4
$200,000 to $299,999	6,583,049	11.9	78,658	5.7	5,995	5.3	16	0.4
$300,000 to $499,999	3,584,108	6.5	27,098	2.0	2,078	1.8	7	0.2
$500,000 to $999,999	1,308,116	2.4	7,264	0.5	420	0.4	10	0.3
$1,000,000 or more	313,759	0.6	1,821	0.1	89	0.1	0	0.0
Median (dollars)	119,600	(X)	94,300	(X)	97,500	(X)	69,900	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS								
With a mortgage	38,663,887	70.0	978,279	70.9	78,206	69.1	2,274	57.0
Less than $300	255,243	0.5	9,082	0.7	466	0.4	24	0.6
$300 to $499	2,149,992	3.9	89,032	6.5	5,532	4.9	333	8.3
$500 to $699	4,943,283	9.0	202,536	14.7	13,776	12.2	825	20.7
$700 to $999	9,612,512	17.4	314,203	22.8	25,684	22.7	699	17.5
$1,000 to $1,499	11,679,988	21.2	253,798	18.4	23,150	20.5	313	7.8
$1,500 to $1,999	5,555,203	10.1	72,753	5.3	6,503	5.7	80	2.0
$2,000 or more	4,467,666	8.1	36,875	2.7	3,095	2.7	0	0.0
Median (dollars)	1,088	(X)	869	(X)	921	(X)	689	(X)
Not mortgaged	16,548,221	30.0	400,599	29.1	34,893	30.9	1,718	43.0
Median (dollars)	295	(X)	255	(X)	303	(X)	247	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF								
Less than 15 percent	20,165,963	36.5	588,929	42.7	45,045	39.8	2,049	51.3
15 to 19 percent	9,661,469	17.5	262,908	19.1	20,700	18.3	587	14.7
20 to 24 percent	7,688,019	13.9	185,828	13.5	14,839	13.1	355	8.9
25 to 29 percent	5,210,523	9.4	112,219	8.1	9,723	8.6	263	6.6
30 to 34 percent	3,325,083	6.0	66,007	4.8	5,429	4.8	174	4.4
35 percent or more	8,719,648	15.8	154,162	11.2	16,245	14.4	510	12.8
Not computed	441,403	0.8	8,825	0.6	1,118	1.0	54	1.4
Specified renter-occupied units	35,199,502	100.0	654,126	100.0	55,971	100.0	6,477	100.0
GROSS RENT								
Less than $200	1,844,181	5.2	39,800	6.1	4,588	8.2	955	14.7
$200 to $299	1,818,764	5.2	37,819	5.8	3,084	5.5	768	11.9
$300 to $499	7,739,515	22.0	203,896	31.2	14,462	25.8	2,615	40.4
$500 to $749	11,860,298	33.7	251,210	38.4	22,510	40.2	1,488	23.0
$750 to $999	6,045,173	17.2	63,565	9.7	6,726	12.0	271	4.2

$1,000 to $1,499	3,054,099	8.7	17,161	2.6	1,616	2.9	28	0.4
$1,500 or more	1,024,296	2.9	5,124	0.8	330	0.6	21	0.3
No cash rent	1,813,176	5.2	35,551	5.4	2,655	4.7	331	5.1
Median (dollars)	602	(X)	521	(X)	544	(X)	409	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999								
Less than 15 percent	6,370,263	18.1	137,205	21.0	12,048	21.5	1,618	25.0
15 to 19 percent	5,037,981	14.3	99,484	15.2	7,850	14.0	738	11.4
20 to 24 percent	4,498,604	12.8	85,833	13.1	6,136	11.0	613	9.5
25 to 29 percent	3,666,233	10.4	65,942	10.1	5,460	9.8	610	9.4
30 to 34 percent	2,585,327	7.3	45,273	6.9	4,070	7.3	457	7.1
35 percent or more	10,383,959	29.5	172,474	26.4	16,107	28.8	1,816	28.0
Not computed	2,657,135	7.5	47,915	7.3	4,300	7.7	625	9.6

DP-3: Profile of Selected Economic Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	United States		Indiana		Lake County, Indiana		East Chicago city,	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
EMPLOYMENT STATUS								
Population 16 years and over	217,168,077	100.0	4,683,717	100.0	369,963	100.0	23,594	100.0
In labor force	138,820,935	63.9	3,120,903	66.6	230,901	62.4	12,331	52.3
Civilian labor force	137,668,798	63.4	3,117,897	66.6	230,710	62.4	12,320	52.2
Employed	129,721,512	59.7	2,965,174	63.3	213,404	57.7	10,421	44.2
Unemployed	7,947,286	3.7	152,723	3.3	17,306	4.7	1,899	8.0
Percent of civilian labor force	5.8	(X)	4.9	(X)	7.5	(X)	15.4	(X)
Armed Forces	1,152,137	0.5	3,006	0.1	191	0.1	11	0.0
Not in labor force	78,347,142	36.1	1,562,814	33.4	139,062	37.6	11,263	47.7
Females 16 years and over	112,185,795	100.0	2,419,161	100.0	195,719	100.0	12,608	100.0
In labor force	64,547,732	57.5	1,451,149	60.0	109,599	56.0	5,965	47.3
Civilian labor force	64,383,493	57.4	1,450,639	60.0	109,574	56.0	5,965	47.3
Employed	60,630,069	54.0	1,378,972	57.0	101,490	51.9	5,069	40.2
Own children under 6 years	21,833,613	100.0	486,912	100.0	38,933	100.0	3,328	100.0
All parents in family in labor force	12,787,501	58.6	304,910	62.6	22,710	58.3	1,810	54.4
COMMUTING TO WORK								
Workers 16 years and over	128,279,228	100.0	2,910,612	100.0	208,957	100.0	10,146	100.0
Car, truck, or van -- drove alone	97,102,050	75.7	2,379,989	81.8	168,666	80.7	7,401	72.9
Car, truck, or van -- carpooled	15,634,051	12.2	320,910	11.0	23,566	11.3	1,535	15.1
Public transportation (including taxicab)	6,067,703	4.7	29,792	1.0	6,707	3.2	313	3.1
Walked	3,758,982	2.9	69,184	2.4	4,136	2.0	568	5.6
Other means	1,532,219	1.2	26,754	0.9	1,674	0.8	180	1.8
Worked at home	4,184,223	3.3	83,983	2.9	4,208	2.0	149	1.5
Mean travel time to work (minutes)	25.5	(X)	22.6	(X)	27.1	(X)	22.1	(X)
Employed civilian population 16 years and over	129,721,512	100.0	2,965,174	100.0	213,404	100.0	10,421	100.0
OCCUPATION								
Management, professional, and related occupations	43,646,731	33.6	851,016	28.7	55,718	26.1	1,798	17.3
Service occupations	19,276,947	14.9	420,053	14.2	34,242	16.0	2,263	21.7
Sales and office occupations	34,621,390	26.7	749,971	25.3	58,486	27.4	2,481	23.8
Farming, fishing, and forestry occupations	951,810	0.7	12,209	0.4	223	0.1	12	0.1
Construction, extraction, and maintenance occupations	12,256,138	9.4	296,514	10.0	24,018	11.3	952	9.1
Production, transportation, and material moving occupations	18,968,496	14.6	635,411	21.4	40,717	19.1	2,915	28.0
INDUSTRY								
Agriculture, forestry, fishing and hunting, and mining	2,426,053	1.9	42,041	1.4	647	0.3	24	0.2
Construction	8,801,507	6.8	196,152	6.6	14,137	6.6	533	5.1
Manufacturing	18,286,005	14.1	678,078	22.9	39,970	18.7	2,474	23.7
Wholesale trade	4,666,757	3.6	101,505	3.4	6,600	3.1	291	2.8
Retail trade	15,221,716	11.7	349,133	11.8	25,949	12.2	1,052	10.1
Transportation and warehousing, and utilities	6,740,102	5.2	153,421	5.2	13,991	6.6	435	4.2
Information	3,996,564	3.1	62,714	2.1	4,195	2.0	250	2.4
Finance, insurance, real estate, and rental and leasing	8,934,972	6.9	167,715	5.7	11,548	5.4	330	3.2
Professional, scientific, management, administrative, and waste management	12,061,865	9.3	186,104	6.3	15,694	7.4	721	6.9
Educational, health and social services	25,843,029	19.9	572,921	19.3	42,759	20.0	1,894	18.2
Arts, entertainment, recreation, accommodation and food services	10,210,295	7.9	217,830	7.3	19,019	8.9	1,303	12.5
Other services (except public administration)	6,320,632	4.9	139,079	4.7	11,259	5.3	485	4.7
Public administration	6,212,015	4.8	98,481	3.3	7,636	3.6	629	6.0
CLASS OF WORKER								
Private wage and salary workers	101,794,361	78.5	2,473,615	83.4	180,304	84.5	8,521	81.8

Government workers	18,923,353	14.6	323,821	10.9	25,060	11.7	1,691	16.2
Self-employed workers in own not incorporated business	8,603,761	6.6	159,849	5.4	7,612	3.6	194	1.9
Unpaid family workers	400,037	0.3	7,889	0.3	428	0.2	15	0.1
INCOME IN 1999								
Households	105,539,122	100.0	2,337,229	100.0	181,589	100.0	11,689	100.0
Less than $10,000	10,067,027	9.5	188,408	8.1	18,523	10.2	2,418	20.7
$10,000 to $14,999	6,657,228	6.3	145,493	6.2	11,754	6.5	1,091	9.3
$15,000 to $24,999	13,536,965	12.8	314,893	13.5	22,599	12.4	2,018	17.3
$25,000 to $34,999	13,519,242	12.8	319,762	13.7	23,052	12.7	1,636	14.0
$35,000 to $49,999	17,446,272	16.5	417,546	17.9	30,270	16.7	1,782	15.2
$50,000 to $74,999	20,540,604	19.5	499,717	21.4	38,343	21.1	1,565	13.4
$75,000 to $99,999	10,799,245	10.2	237,299	10.2	19,995	11.0	643	5.5
$100,000 to $149,999	8,147,826	7.7	147,845	6.3	12,153	6.7	332	2.8
$150,000 to $199,999	2,322,038	2.2	31,687	1.4	2,518	1.4	113	1.0
$200,000 or more	2,502,675	2.4	34,579	1.5	2,382	1.3	91	0.8
Median household income (dollars)	41,994	(X)	41,567	(X)	41,829	(X)	26,538	(X)
With earnings	84,962,743	80.5	1,912,394	81.8	142,421	78.4	8,177	70.0
Mean earnings (dollars)	56,604	(X)	52,275	(X)	53,065	(X)	39,329	(X)
With Social Security income	27,084,417	25.7	606,888	26.0	52,953	29.2	3,629	31.0
Mean Social Security income (dollars)	11,320	(X)	11,735	(X)	11,812	(X)	11,174	(X)
With Supplemental Security Income	4,615,885	4.4	80,695	3.5	8,652	4.8	949	8.1
Mean Supplemental Security Income (dollars)	6,320	(X)	6,414	(X)	6,403	(X)	6,470	(X)
With public assistance income	3,629,732	3.4	61,683	2.6	8,443	4.6	1,025	8.8
Mean public assistance income (dollars)	3,032	(X)	2,186	(X)	2,315	(X)	1,964	(X)
With retirement income	17,659,058	16.7	398,452	17.0	36,066	19.9	2,439	20.9
Mean retirement income (dollars)	17,376	(X)	14,171	(X)	13,586	(X)	12,714	(X)
Families	72,261,780	100.0	1,611,045	100.0	127,637	100.0	7,977	100.0
Less than $10,000	4,155,386	5.8	70,076	4.3	8,616	6.8	1,250	15.7
$10,000 to $14,999	3,115,586	4.3	55,878	3.5	5,024	3.9	663	8.3
$15,000 to $24,999	7,757,397	10.7	165,558	10.3	12,951	10.1	1,237	15.5
$25,000 to $34,999	8,684,429	12.0	202,247	12.6	15,238	11.9	1,135	14.2
$35,000 to $49,999	12,377,108	17.1	305,769	19.0	21,769	17.1	1,363	17.1
$50,000 to $74,999	16,130,100	22.3	412,363	25.6	31,057	24.3	1,263	15.8
$75,000 to $99,999	9,009,327	12.5	208,347	12.9	17,635	13.8	586	7.3
$100,000 to $149,999	6,936,210	9.6	132,507	8.2	11,086	8.7	309	3.9
$150,000 to $199,999	1,983,673	2.7	28,225	1.8	2,240	1.8	88	1.1
$200,000 or more	2,112,564	2.9	30,075	1.9	2,021	1.6	83	1.0
Median family income (dollars)	50,046	(X)	50,261	(X)	50,131	(X)	31,778	(X)
Per capita income (dollars)	21,587	(X)	20,397	(X)	19,639	(X)	13,517	(X)
Median earnings (dollars):								
Male full-time, year-round workers	37,057	(X)	37,055	(X)	41,986	(X)	32,588	(X)
Female full-time, year-round workers	27,194	(X)	25,252	(X)	26,393	(X)	21,678	(X)
POVERTY STATUS IN 1999 (below poverty level)								
Families	6,620,945	(X)	107,789	(X)	12,342	(X)	1,793	(X)
Percent below poverty level	(X)	9.2	(X)	6.7	(X)	9.7	(X)	22.5
With related children under 18 years	5,155,866	(X)	84,392	(X)	10,151	(X)	1,527	(X)
Percent below poverty level	(X)	13.6	(X)	10.2	(X)	15.1	(X)	30.8
With related children under 5 years	2,562,263	(X)	45,173	(X)	5,198	(X)	794	(X)
Percent below poverty level	(X)	17.0	(X)	13.7	(X)	19.6	(X)	32.9
Families with female householder, no husband present	3,315,916	(X)	58,402	(X)	8,239	(X)	1,252	(X)
Percent below poverty level	(X)	26.5	(X)	23.4	(X)	28.6	(X)	43.1
With related children under 18 years	2,940,459	(X)	53,075	(X)	7,380	(X)	1,118	(X)
Percent below poverty level	(X)	34.3	(X)	30.4	(X)	38.4	(X)	53.0

With related children under 5 years	1,401,493	(X)	28,086	(X)	3,830	(X)	543	(X)
Percent below poverty level	(X)	46.4	(X)	43.6	(X)	51.1	(X)	54.5
Individuals	33,899,812	(X)	559,484	(X)	58,380	(X)	7,845	(X)
Percent below poverty level	(X)	12.4	(X)	9.5	(X)	12.2	(X)	24.4
18 years and over	22,152,954	(X)	371,683	(X)	35,357	(X)	4,567	(X)
Percent below poverty level	(X)	10.9	(X)	8.5	(X)	10.1	(X)	20.4
65 years and over	3,287,774	(X)	54,287	(X)	4,871	(X)	685	(X)
Percent below poverty level	(X)	9.9	(X)	7.7	(X)	8.0	(X)	15.6
Related children under 18 years	11,386,031	(X)	180,277	(X)	22,546	(X)	3,250	(X)
Percent below poverty level	(X)	16.1	(X)	11.7	(X)	17.8	(X)	33.3
Related children 5 to 17 years	7,974,006	(X)	118,654	(X)	15,205	(X)	2,270	(X)
Percent below poverty level	(X)	15.4	(X)	10.6	(X)	16.4	(X)	33.0
Unrelated individuals 15 years and over	10,721,935	(X)	206,846	(X)	15,598	(X)	1,596	(X)
Percent below poverty level	(X)	22.7	(X)	21.0	(X)	22.0	(X)	32.7

DP-2: Profile of Selected Social Characteristics: 2000
Census 2000 Summary File 3 (SF 3) - Sample Data

	United States		Indiana		Lake County, Indiana		East Chicago city,	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
SCHOOL ENROLLMENT								
Population 3 years and over enrolled in school	76,632,927	100.0	1,603,554	100.0	130,977	100.0	9,355	100.0
Nursery school, preschool	4,957,582	6.5	108,711	6.8	9,579	7.3	659	7.0
Kindergarten	4,157,491	5.4	88,979	5.5	7,418	5.7	613	6.6
Elementary school (grades 1-8)	33,653,641	43.9	714,684	44.6	58,811	44.9	4,413	47.2
High school (grades 9-12)	16,380,951	21.4	338,493	21.1	30,525	23.3	2,327	24.9
College or graduate school	17,483,262	22.8	352,687	22.0	24,644	18.8	1,343	14.4
EDUCATIONAL ATTAINMENT								
Population 25 years and over	182,211,639	100.0	3,893,278	100.0	310,220	100.0	18,777	100.0
Less than 9th grade	13,755,477	7.5	206,540	5.3	19,734	6.4	3,698	19.7
9th to 12th grade, no diploma	21,960,148	12.1	489,000	12.6	40,137	12.9	3,704	19.7
High school graduate (includes equivalency)	52,168,981	28.6	1,447,734	37.2	115,681	37.3	6,380	34.0
Some college, no degree	38,351,595	21.0	768,856	19.7	68,204	22.0	2,980	15.9
Associate degree	11,512,833	6.3	225,535	5.8	16,157	5.2	691	3.7
Bachelor's degree	28,317,792	15.5	475,247	12.2	33,327	10.7	977	5.2
Graduate or professional degree	16,144,813	8.9	280,366	7.2	16,980	5.5	347	1.8
Percent high school graduate or higher	80.4	(X)	82.1	(X)	80.7	(X)	60.6	(X)
Percent bachelor's degree or higher	24.4	(X)	19.4	(X)	16.2	(X)	7.1	(X)
MARITAL STATUS								
Population 15 years and over	221,148,671	100.0	4,771,040	100.0	377,333	100.0	24,050	100.0
Never married	59,913,370	27.1	1,185,042	24.8	109,779	29.1	9,232	38.4
Now married, except separated	120,231,273	54.4	2,687,609	56.3	191,402	50.7	9,566	39.8
Separated	4,769,220	2.2	63,396	1.3	7,836	2.1	732	3.0
Widowed	14,674,500	6.6	316,750	6.6	29,749	7.9	2,003	8.3
Female	11,975,325	5.4	260,881	5.5	24,092	6.4	1,608	6.7
Divorced	21,560,308	9.7	518,243	10.9	38,567	10.2	2,517	10.5
Female	12,305,294	5.6	286,806	6.0	22,120	5.9	1,472	6.1
GRANDPARENTS AS CAREGIVERS								
Grandparent living in household with one or more own grandchildren under 18 years	5,771,671	100.0	96,169	100.0	12,507	100.0	1,187	100.0
Grandparent responsible for grandchildren	2,426,730	42.0	48,181	50.1	5,804	46.4	579	48.8
VETERAN STATUS								
Civilian population 18 years and over	208,130,352	100.0	4,504,723	100.0	354,615	100.0	22,484	100.0
Civilian veterans	26,403,703	12.7	590,476	13.1	47,189	13.3	2,241	10.0
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION								
Population 5 to 20 years	64,689,357	100.0	1,421,914	100.0	114,922	100.0	8,514	100.0
With a disability	5,214,334	8.1	117,507	8.3	9,402	8.2	850	10.0
Population 21 to 64 years	159,131,544	100.0	3,434,336	100.0	270,619	100.0	16,473	100.0
With a disability	30,553,796	19.2	635,620	18.5	52,358	19.3	4,556	27.7
Percent employed	56.6	(X)	60.8	(X)	53.3	(X)	41.9	(X)
No disability	128,577,748	80.8	2,798,716	81.5	218,261	80.7	11,917	72.3

Percent employed	77.2	(X)	80.2	(X)	74.7	(X)	61.7	(X)
Population 65 years and over	33,346,626	100.0	707,369	100.0	60,797	100.0	4,398	100.0
With a disability	13,978,118	41.9	301,630	42.6	26,878	44.2	2,103	47.8
RESIDENCE IN 1995								
Population 5 years and over	262,375,152	100.0	5,657,818	100.0	450,115	100.0	29,502	100.0
Same house in 1995	142,027,478	54.1	3,110,861	55.0	277,005	61.5	17,608	59.7
Different house in the U.S. in 1995	112,851,828	43.0	2,471,808	43.7	168,267	37.4	11,020	37.4
Same county	65,435,013	24.9	1,444,124	25.5	116,262	25.8	8,749	29.7
Different county	47,416,815	18.1	1,027,684	18.2	52,005	11.6	2,271	7.7
Same state	25,327,355	9.7	576,287	10.2	10,548	2.3	305	1.0
Different state	22,089,460	8.4	451,397	8.0	41,457	9.2	1,966	6.7
Elsewhere in 1995	7,495,846	2.9	75,149	1.3	4,843	1.1	874	3.0
NATIVITY AND PLACE OF BIRTH								
Total population	281,421,906	100.0	6,080,485	100.0	484,564	100.0	32,414	100.0
Native	250,314,017	88.9	5,893,951	96.9	458,716	94.7	27,633	85.3
Born in United States	246,786,466	87.7	5,861,618	96.4	454,016	93.7	26,225	80.9
State of residence	168,729,388	60.0	4,215,694	69.3	292,340	60.3	18,764	57.9
Different state	78,057,078	27.7	1,645,924	27.1	161,676	33.4	7,461	23.0
Born outside United States	3,527,551	1.3	32,333	0.5	4,700	1.0	1,408	4.3
Foreign born	31,107,889	11.1	186,534	3.1	25,848	5.3	4,781	14.7
Entered 1990 to March 2000	13,178,276	4.7	97,460	1.6	7,447	1.5	1,595	4.9
Naturalized citizen	12,542,626	4.5	70,983	1.2	14,319	3.0	2,184	6.7
Not a citizen	18,565,263	6.6	115,551	1.9	11,529	2.4	2,597	8.0
REGION OF BIRTH OF FOREIGN BORN								
Total (excluding born at sea)	31,107,573	100.0	186,529	100.0	25,848	100.0	4,781	100.0
Europe	4,915,557	15.8	43,305	23.2	9,024	34.9	386	8.1
Asia	8,226,254	26.4	49,613	26.6	3,680	14.2	35	0.7
Africa	881,300	2.8	7,308	3.9	638	2.5	27	0.6
Oceania	168,046	0.5	985	0.5	48	0.2	0	0.0
Latin America	16,086,974	51.7	77,457	41.5	11,936	46.2	4,324	90.4
Northern America	829,442	2.7	7,861	4.2	522	2.0	9	0.2
LANGUAGE SPOKEN AT HOME								
Population 5 years and over	262,375,152	100.0	5,657,818	100.0	450,115	100.0	29,502	100.0
English only	215,423,557	82.1	5,295,736	93.6	389,523	86.5	15,924	54.0
Language other than English	46,951,595	17.9	362,082	6.4	60,592	13.5	13,578	46.0
Speak English less than 'very well	21,320,407	8.1	143,427	2.5	21,940	4.9	5,620	19.0
Spanish	28,101,052	10.7	185,576	3.3	39,105	8.7	12,596	42.7
Speak English less than "very well"	13,751,256	5.2	84,355	1.5	15,091	3.4	5,341	18.1
Other Indo-European languages	10,017,989	3.8	126,530	2.2	17,632	3.9	801	2.7
Speak English less than "very well"	3,390,301	1.3	37,637	0.7	5,417	1.2	236	0.8
Asian and Pacific Island languages	6,960,065	2.7	36,707	0.6	2,106	0.5	10	0.0
Speak English less than "very well"	3,590,024	1.4	17,798	0.3	895	0.2	10	0.0
ANCESTRY (single or multiple)								
Total population	281,421,906	100.0	6,080,485	100.0	484,564	100.0	32,414	100.0
Total ancestries reported	287,304,886	102.1	5,589,916	91.9	522,765	107.9	30,119	92.9
Arab	1,202,871	0.4	11,680	0.2	1,112	0.2	66	0.2
Czech[1]	1,703,930	0.6	18,565	0.3	3,091	0.6	116	0.4
Danish	1,430,897	0.5	12,244	0.2	1,299	0.3	0	0.0

Dutch	4,542,494	1.6	134,700	2.2	14,519	3.0	62	0.2
English	24,515,138	8.7	540,079	8.9	25,406	5.2	130	0.4
French (except Basque)[1]	8,325,509	3.0	148,848	2.4	8,845	1.8	79	0.2
French Canadian[1]	2,435,098	0.9	19,386	0.3	2,098	0.4	14	0.0
German	42,885,162	15.2	1,377,902	22.7	74,165	15.3	492	1.5
Greek	1,153,307	0.4	18,711	0.3	4,859	1.0	40	0.1
Hungarian	1,398,724	0.5	35,715	0.6	7,419	1.5	212	0.7
Irish[1]	30,594,130	10.9	656,369	10.8	50,969	10.5	379	1.2
Italian	15,723,555	5.6	141,486	2.3	20,347	4.2	252	0.8
Lithuanian	659,992	0.2	10,051	0.2	2,746	0.6	61	0.2
Norwegian	4,477,725	1.6	34,174	0.6	2,958	0.6	6	0.0
Polish	8,977,444	3.2	183,989	3.0	49,401	10.2	1,562	4.8
Portuguese	1,177,112	0.4	2,846	0.0	84	0.0	0	0.0
Russian	2,652,214	0.9	19,007	0.3	2,861	0.6	26	0.1
Scotch-Irish	4,319,232	1.5	79,932	1.3	4,600	0.9	34	0.1
Scottish	4,890,581	1.7	100,264	1.6	4,575	0.9	62	0.2
Slovak	797,764	0.3	21,806	0.4	12,382	2.6	213	0.7
Subsaharan African	1,781,877	0.6	22,104	0.4	2,475	0.5	234	0.7
Swedish	3,998,310	1.4	58,175	1.0	7,612	1.6	82	0.3
Swiss	911,502	0.3	35,567	0.6	617	0.1	0	0.0
Ukrainian	892,922	0.3	8,118	0.1	1,249	0.3	7	0.0
United States or American	20,625,093	7.3	730,331	12.0	17,820	3.7	169	0.5
Welsh	1,753,794	0.6	36,392	0.6	2,094	0.4	6	0.0
West Indian (excluding Hispanic groups)	1,869,504	0.7	3,632	0.1	520	0.1	11	0.0
Other ancestries	91,609,005	32.6	1,127,843	18.5	196,642	40.6	25,804	79.6

DP-1: Profile of General Demographic Characteristics: 2000
Census 2000 Summary File 1 (SF 1) 100-Percent Data

	United States		Indiana		Lake County, Indiana		East Chicago city,	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total population	281,421,906	100.0	6,080,485	100.0	484,564	100.0	32,414	100.0
SEX AND AGE								
Male	138,053,563	49.1	2,982,474	49.0	233,367	48.2	15,509	47.8
Female	143,368,343	50.9	3,098,011	51.0	251,197	51.8	16,905	52.2
Under 5 years	19,175,798	6.8	423,215	7.0	34,639	7.1	2,944	9.1
5 to 9 years	20,549,505	7.3	443,273	7.3	36,745	7.6	2,986	9.2
10 to 14 years	20,528,072	7.3	443,416	7.3	35,954	7.4	2,425	7.5
15 to 19 years	20,219,890	7.2	453,482	7.5	36,423	7.5	2,549	7.9
20 to 24 years	18,964,001	6.7	425,731	7.0	30,870	6.4	2,582	8.0
25 to 34 years	39,891,724	14.2	831,125	13.7	61,452	12.7	4,349	13.4
35 to 44 years	45,148,527	16.0	960,703	15.8	75,722	15.6	4,334	13.4
45 to 54 years	37,677,952	13.4	816,865	13.4	66,445	13.7	3,508	10.8
55 to 59 years	13,469,237	4.8	294,169	4.8	23,651	4.9	1,245	3.8
60 to 64 years	10,805,447	3.8	235,675	3.9	19,429	4.0	1,177	3.6
65 to 74 years	18,390,986	6.5	395,393	6.5	33,968	7.0	2,408	7.4
75 to 84 years	12,361,180	4.4	265,880	4.4	22,551	4.7	1,486	4.6
85 years and over	4,239,587	1.5	91,558	1.5	6,715	1.4	421	1.3
Median age (years)	35.3	(X)	35.2	(X)	35.9	(X)	30.8	(X)
18 years and over	209,128,094	74.3	4,506,089	74.1	354,767	73.2	22,542	69.5
Male	100,994,367	35.9	2,174,756	35.8	167,031	34.5	10,429	32.2
Female	108,133,727	38.4	2,331,333	38.3	187,736	38.7	12,113	37.4
21 years and over	196,899,193	70.0	4,221,426	69.4	334,200	69.0	20,962	64.7
62 years and over	41,256,029	14.7	888,688	14.6	74,514	15.4	5,007	15.4
65 years and over	34,991,753	12.4	752,831	12.4	63,234	13.0	4,315	13.3
Male	14,409,625	5.1	303,797	5.0	25,865	5.3	1,843	5.7
Female	20,582,128	7.3	449,034	7.4	37,369	7.7	2,472	7.6
RACE								
One race	274,595,678	97.6	6,004,813	98.8	475,585	98.1	31,570	97.4
White	211,460,626	75.1	5,320,022	87.5	323,290	66.7	11,843	36.5
Black or African American	34,658,190	12.3	510,034	8.4	122,723	25.3	11,695	36.1
American Indian and Alaska Native	2,475,956	0.9	15,815	0.3	1,343	0.3	166	0.5
Asian	10,242,998	3.6	59,126	1.0	3,983	0.8	66	0.2
Asian Indian	1,678,765	0.6	14,685	0.2	1,466	0.3	26	0.1
Chinese	2,432,585	0.9	12,531	0.2	415	0.1	3	0.0
Filipino	1,850,314	0.7	6,674	0.1	819	0.2	17	0.1
Japanese	796,700	0.3	5,065	0.1	145	0.0	2	0.0
Korean	1,076,872	0.4	7,502	0.1	479	0.1	16	0.0
Vietnamese	1,122,528	0.4	4,843	0.1	215	0.0	1	0.0
Other Asian [1]	1,285,234	0.5	7,826	0.1	444	0.1	1	0.0
Native Hawaiian and Other Pacific Islander	398,835	0.1	2,005	0.0	195	0.0	26	0.1
Native Hawaiian	140,652	0.0	606	0.0	45	0.0	5	0.0
Guamanian or Chamorro	58,240	0.0	470	0.0	49	0.0	3	0.0

Samoan	91,029	0.0	385	0.0	58	0.0	11	0.0
Other Pacific Islander [2]	108,914	0.0	544	0.0	43	0.0	7	0.0
Some other race	15,359,073	5.5	97,811	1.6	24,051	5.0	7,774	24.0
Two or more races	6,826,228	2.4	75,672	1.2	8,979	1.9	844	2.6
Race alone or in combination with one or more other races [3]								
White	216,930,975	77.1	5,387,174	88.6	330,747	68.3	12,484	38.5
Black or African American	36,419,434	12.9	538,015	8.8	125,508	25.9	11,942	36.8
American Indian and Alaska Native	4,119,301	1.5	39,263	0.6	3,374	0.7	256	0.8
Asian	11,898,828	4.2	72,839	1.2	5,131	1.1	111	0.3
Native Hawaiian and Other Pacific Islander	874,414	0.3	4,367	0.1	359	0.1	35	0.1
Some other race	18,521,486	6.6	119,586	2.0	28,941	6.0	8,457	26.1
HISPANIC OR LATINO AND RACE								
Total population	281,421,906	100.0	6,080,485	100.0	484,564	100.0	32,414	100.0
Hispanic or Latino (of any race)	35,305,818	12.5	214,536	3.5	59,128	12.2	16,728	51.6
Mexican	20,640,711	7.3	153,042	2.5	43,104	8.9	12,245	37.8
Puerto Rican	3,406,178	1.2	19,678	0.3	9,495	2.0	3,088	9.5
Cuban	1,241,685	0.4	2,754	0.0	372	0.1	30	0.1
Other Hispanic or Latino	10,017,244	3.6	39,062	0.6	6,157	1.3	1,365	4.2
Not Hispanic or Latino	246,116,088	87.5	5,865,949	96.5	425,436	87.8	15,686	48.4
White alone	194,552,774	69.1	5,219,373	85.8	293,457	60.6	3,922	12.1
RELATIONSHIP								
Total population	281,421,906	100.0	6,080,485	100.0	484,564	100.0	32,414	100.0
In households	273,643,273	97.2	5,902,331	97.1	478,916	98.8	32,222	99.4
Householder	105,480,101	37.5	2,336,306	38.4	181,633	37.5	11,707	36.1
Spouse	54,493,232	19.4	1,251,458	20.6	88,473	18.3	4,075	12.6
Child	83,393,392	29.6	1,801,564	29.6	158,754	32.8	12,019	37.1
Own child under 18 years	64,494,637	22.9	1,432,898	23.6	112,945	23.3	8,317	25.7
Other relatives	15,684,318	5.6	229,415	3.8	30,411	6.3	3,057	9.4
Under 18 years	6,042,435	2.1	100,304	1.6	13,733	2.8	1,347	4.2
Nonrelatives	14,592,230	5.2	283,588	4.7	19,645	4.1	1,364	4.2
Unmarried partner	5,475,768	1.9	124,851	2.1	9,387	1.9	613	1.9
In group quarters	7,778,633	2.8	178,154	2.9	5,648	1.2	192	0.6
Institutionalized population	4,059,039	1.4	90,885	1.5	3,686	0.8	106	0.3
Noninstitutionalized population	3,719,594	1.3	87,269	1.4	1,962	0.4	86	0.3
HOUSEHOLDS BY TYPE								
Total households	105,480,101	100.0	2,336,306	100.0	181,633	100.0	11,707	100.0
Family households (families)	71,787,347	68.1	1,602,501	68.6	127,036	69.9	7,941	67.8
With own children under 18 years	34,588,368	32.8	767,836	32.9	59,587	32.8	4,164	35.6
Married-couple family	54,493,232	51.7	1,251,458	53.6	88,473	48.7	4,075	34.8
With own children under 18 years	24,835,505	23.5	556,113	23.8	39,029	21.5	1,966	16.8
Female householder, no husband present	12,900,103	12.2	259,372	11.1	30,202	16.6	3,122	26.7
With own children under 18 years	7,561,874	7.2	160,311	6.9	16,887	9.3	1,903	16.3
Nonfamily households	33,692,754	31.9	733,805	31.4	54,597	30.1	3,766	32.2
Householder living alone	27,230,075	25.8	605,428	25.9	46,784	25.8	3,352	28.6
Householder 65 years and over	9,722,857	9.2	221,538	9.5	17,487	9.6	1,311	11.2
Households with individuals under 18 years	38,022,115	36.0	834,826	35.7	67,382	37.1	4,847	41.4
Households with individuals 65 years and over	24,672,708	23.4	524,632	22.5	46,013	25.3	3,301	28.2

Average household size	2.59	(X)	2.53	(X)	2.64	(X)	2.75	(X)
Average family size	3.14	(X)	3.05	(X)	3.19	(X)	3.41	(X)
HOUSING OCCUPANCY								
Total housing units	115,904,641	100.0	2,532,319	100.0	194,992	100.0	13,261	100.0
Occupied housing units	105,480,101	91.0	2,336,306	92.3	181,633	93.1	11,707	88.3
Vacant housing units	10,424,540	9.0	196,013	7.7	13,359	6.9	1,554	11.7
For seasonal, recreational, or occasional use	3,578,718	3.1	33,803	1.3	659	0.3	21	0.2
Homeowner vacancy rate (percent)	1.7	(X)	1.8	(X)	1.6	(X)	2.2	(X)
Rental vacancy rate (percent)	6.8	(X)	8.8	(X)	7.0	(X)	8.8	(X)
HOUSING TENURE								
Occupied housing units	105,480,101	100.0	2,336,306	100.0	181,633	100.0	11,707	100.0
Owner-occupied housing units	69,815,753	66.2	1,669,162	71.4	125,249	69.0	5,218	44.6
Renter-occupied housing units	35,664,348	33.8	667,144	28.6	56,384	31.0	6,489	55.4
Average household size of owner-occupied unit	2.69	(X)	2.64	(X)	2.74	(X)	2.95	(X)
Average household size of renter-occupied unit	2.40	(X)	2.24	(X)	2.41	(X)	2.59	(X)

DP-1-Geography-East Chicago city, Indiana: Profile of General Population and Housing Characteristics: 2010

2010 Demographic Profile Data

	City of East Chicago		Lake County		Indiana		Chicago-Joliet-Naperville, IL-IN-WI MSA	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE								
Total population	29,698	100.0	496,005	100.0	6,483,802	100.0	9,461,105	100.0
Median age (years)	30.9	(X)	37.4	(X)	37.0	(X)	35.8	(X)
Male population	13,909	46.8	239,383	48.3	3,189,737	49.2	4,622,870	48.9
Under 5 years	1,444	4.9	16,962	3.4	221,819	3.4	322,095	3.4
5 to 9 years	1,353	4.6	17,952	3.6	227,736	3.5	332,928	3.5
10 to 14 years	1,173	3.9	18,537	3.7	230,960	3.6	342,358	3.6
15 to 19 years	1,139	3.8	18,577	3.7	243,490	3.8	351,204	3.7
20 to 24 years	865	2.9	14,613	2.9	228,268	3.5	318,359	3.4
25 to 29 years	915	3.1	15,259	3.1	210,811	3.3	346,497	3.7
30 to 34 years	901	3.0	15,043	3.0	204,713	3.2	331,097	3.5
35 to 39 years	804	2.7	14,991	3.0	208,907	3.2	324,285	3.4
40 to 44 years	750	2.5	15,265	3.1	212,134	3.3	327,608	3.5
45 to 49 years	811	2.7	17,339	3.5	234,880	3.6	341,090	3.6
50 to 54 years	957	3.2	18,325	3.7	233,891	3.6	331,336	3.5
55 to 59 years	806	2.7	16,205	3.3	205,257	3.2	279,836	3.0
60 to 64 years	624	2.1	12,858	2.6	168,979	2.6	223,953	2.4
65 to 69 years	380	1.3	8,860	1.8	122,090	1.9	153,765	1.6
70 to 74 years	330	1.1	6,557	1.3	88,090	1.4	108,211	1.1
75 to 79 years	301	1.0	5,248	1.1	64,775	1.0	80,407	0.8
80 to 84 years	206	0.7	3,858	0.8	47,290	0.7	60,130	0.6
85 years and over	150	0.5	2,934	0.6	35,647	0.5	47,711	0.5
Median age (years)	30.3	(X)	35.9	(X)	35.7	(X)	34.5	(X)
Female population	15,789	53.2	256,622	51.7	3,294,065	50.8	4,838,235	51.1
Under 5 years	1,412	4.8	16,296	3.3	212,256	3.3	310,668	3.3
5 to 9 years	1,321	4.4	17,167	3.5	217,085	3.3	319,970	3.4
10 to 14 years	1,181	4.0	17,819	3.6	221,211	3.4	328,216	3.5
15 to 19 years	1,195	4.0	17,823	3.6	232,025	3.6	331,066	3.5
20 to 24 years	1,138	3.8	14,733	3.0	223,758	3.5	310,042	3.3
25 to 29 years	1,256	4.2	16,395	3.3	208,719	3.2	351,276	3.7
30 to 34 years	1,083	3.6	16,126	3.3	203,102	3.1	335,785	3.5
35 to 39 years	955	3.2	16,083	3.2	208,104	3.2	332,583	3.5
40 to 44 years	873	2.9	16,291	3.3	211,685	3.3	335,736	3.5
45 to 49 years	898	3.0	18,458	3.7	239,066	3.7	355,675	3.8

50 to 54 years	1,018	3.4	19,719	4.0	238,931	3.7	350,100	3.7
55 to 59 years	805	2.7	17,129	3.5	213,258	3.3	300,531	3.2
60 to 64 years	664	2.2	14,170	2.9	181,649	2.8	246,918	2.6
65 to 69 years	530	1.8	10,684	2.2	136,967	2.1	180,106	1.9
70 to 74 years	449	1.5	8,330	1.7	105,188	1.6	136,914	1.4
75 to 79 years	366	1.2	7,027	1.4	87,068	1.3	111,392	1.2
80 to 84 years	358	1.2	6,239	1.3	74,368	1.1	95,638	1.0
85 years and over	287	1.0	6,133	1.2	79,625	1.2	105,619	1.1
Median age (years)	31.5	(X)	38.8	(X)	38.2	(X)	37.0	(X)
RACE								
Total population	29,698	100.0	496,005	100.0	6,483,802	100.0	9,461,105	100.0
One Race	28,870	97.2	484,345	97.6	6,355,901	98.0	9,230,937	97.6
White	10,530	35.5	319,412	64.4	5,467,906	84.3	6,183,881	65.4
Black or African American	12,736	42.9	128,263	25.9	591,397	9.1	1,645,993	17.4
American Indian and Alaska Native	187	0.6	1,628	0.3	18,462	0.3	36,525	0.4
Asian	34	0.1	6,142	1.2	102,474	1.6	532,801	5.6
Native Hawaiian and Other Pacific Islander	12	0.0	108	0.0	2,348	0.0	2,961	0.0
Some Other Race	5,371	18.1	28,792	5.8	173,314	2.7	828,776	8.8
Hispanic or Latino (of any race)	15,105	50.9	82,663	16.7	389,707	6.0	1,957,080	20.7
RELATIONSHIP								
Total population	29,698	100.0	496,005	100.0	6,483,802	100.0	9,461,105	100.0
In households	29,520	99.4	489,656	98.7	6,296,879	97.1	9,298,407	98.3
Householder	10,724	36.1	188,157	37.9	2,502,154	38.6	3,475,726	36.7
Spouse [6]	2,995	10.1	84,049	16.9	1,241,267	19.1	1,663,565	17.6
Child	11,203	37.7	159,373	32.1	1,877,746	29.0	2,957,826	31.3
Own child under 18 years	7,763	26.1	109,185	22.0	1,425,310	22.0	2,080,246	22.0
Other relatives	3,222	10.8	35,609	7.2	318,130	4.9	714,174	7.5
Under 18 years	1,419	4.8	15,461	3.1	140,919	2.2	260,093	2.7
65 years and over	301	1.0	4,852	1.0	39,939	0.6	99,975	1.1
Nonrelatives	1,376	4.6	22,468	4.5	357,582	5.5	487,116	5.1
Under 18 years	115	0.4	2,263	0.5	35,921	0.6	30,911	0.3
65 years and over	57	0.2	1,025	0.2	11,971	0.2	18,533	0.2
Unmarried partner	743	2.5	12,001	2.4	172,836	2.7	214,258	2.3
In group quarters	178	0.6	6,349	1.3	186,923	2.9	162,698	1.7
Institutionalized population	98	0.3	3,659	0.7	95,336	1.5	76,247	0.8
Male	52	0.2	1,980	0.4	59,771	0.9	42,306	0.4
Female	46	0.2	1,679	0.3	35,565	0.5	33,941	0.4
Noninstitutionalized population	80	0.3	2,690	0.5	91,587	1.4	86,451	0.9
Male	54	0.2	1,432	0.3	45,641	0.7	47,237	0.5
Female	26	0.1	1,258	0.3	45,946	0.7	39,214	0.4
HOUSEHOLDS BY TYPE								
Total households	10,724	100.0	188,157	100.0	2,502,154	100.0	3,475,726	100.0
Family households (families) [7]	7,197	67.1	127,647	67.8	1,674,126	66.9	2,307,715	66.4
With own children under 18 years	3,721	34.7	56,227	29.9	746,717	29.8	1,090,056	31.4

Husband-wife family	2,995	27.9	84,049	44.7	1,241,267	49.6	1,663,565	47.9
With own children under 18 years	1,301	12.1	33,788	18.0	497,470	19.9	774,345	22.3
Male householder, no wife present	830	7.7	10,792	5.7	122,677	4.9	169,434	4.9
With own children under 18 years	332	3.1	4,725	2.5	66,289	2.6	71,681	2.1
Female householder, no husband present	3,372	31.4	32,806	17.4	310,182	12.4	474,716	13.7
With own children under 18 years	2,088	19.5	17,714	9.4	182,958	7.3	244,030	7.0
Nonfamily households [7]	3,527	32.9	60,510	32.2	828,028	33.1	1,168,011	33.6
Householder living alone	3,110	29.0	51,612	27.4	671,920	26.9	947,115	27.2
Male	1,524	14.2	23,344	12.4	303,513	12.1	416,668	12.0
65 years and over	354	3.3	5,622	3.0	64,936	2.6	86,087	2.5
Female	1,586	14.8	28,268	15.0	368,407	14.7	530,447	15.3
65 years and over	660	6.2	13,338	7.1	173,181	6.9	220,719	6.4
Households with individuals under 18 years	4,376	40.8	64,502	34.3	832,668	33.3	1,216,550	35.0
Households with individuals 65 years and over	2,650	24.7	49,117	26.1	598,795	23.9	798,339	23.0
Average household size	2.75	(X)	2.60	(X)	2.52	(X)	2.68	(X)
Average family size [7]	3.42	(X)	3.19	(X)	3.05	(X)	3.31	(X)
HOUSING OCCUPANCY								
Total housing units	12,958	100.0	208,750	100.0	2,795,541	100.0	3,797,247	100.0
Occupied housing units	10,724	82.8	188,157	90.1	2,502,154	89.5	3,475,726	91.5
Vacant housing units	2,234	17.2	20,593	9.9	293,387	10.5	321,521	8.5
For rent	711	5.5	6,284	3.0	93,029	3.3	120,831	3.2
Rented, not occupied	20	0.2	230	0.1	3,859	0.1	5,855	0.2
For sale only	169	1.3	3,032	1.5	46,410	1.7	61,526	1.6
Sold, not occupied	73	0.6	593	0.3	10,862	0.4	10,194	0.3
For seasonal, recreational, or occasional use	10	0.1	819	0.4	45,571	1.6	26,754	0.7
For migrant workers								
All other vacants	1,251	9.7	9,635	4.6	93,656	3.4	96,361	2.5
Homeowner vacancy rate (percent) [8]	3.6	(X)	2.3	(X)	2.6	(X)	2.6	(X)
Rental vacancy rate (percent) [9]	10.2	(X)	9.8	(X)	10.9	(X)	9.2	(X)
HOUSING TENURE								
Occupied housing units	10,724	100.0	188,157	100.0	2,502,154	100.0	3,475,726	100.0
Owner-occupied housing units	4,455	41.5	130,460	69.3	1,747,975	69.9	2,293,837	66.0
Population in owner-occupied housing units	12,805	(X)	347,969	(X)	4,543,125	(X)	6,407,584	(X)
Average household size of owner-occupied units	2.87	(X)	2.67	(X)	2.60	(X)	2.79	(X)
Renter-occupied housing units	6,269	58.5	57,697	30.7	754,179	30.1	1,181,889	34.0
Population in renter-occupied housing units	16,715	(X)	141,687	(X)	1,753,754	(X)	2,890,823	(X)
Average household size of renter-occupied units	2.67	(X)	2.46	(X)	2.33	(X)	2.45	(X)

QT-H1-Geography-East Chicago city, Indiana: General Housing Characteristics: 2010

	City of East Chicago		Lake County		Indiana	
	Number	Percent	Number	Percent	Number	Percent
OCCUPANCY STATUS						
Total housing units	12,958	100.0	208,750	100.0	2,795,541	100.0
Occupied housing units	10,724	82.8	188,157	90.1	2,502,154	89.5
Vacant housing units	2,234	17.2	20,593	9.9	293,387	10.5
TENURE						
Occupied housing units	10,724	100.0	188,157	100.0	2,502,154	100.0
Owner occupied	4,455	41.5	130,460	69.3	1,747,975	69.9
Owned with a mortgage or loan	2,702	25.2	94,655	50.3	1,259,825	50.3
Owned free and clear	1,753	16.3	35,805	19.0	488,150	19.5
Renter occupied	6,269	58.5	57,697	30.7	754,179	30.1
VACANCY STATUS						
Vacant housing units	2,234	100.0	20,593	100.0	293,387	100.0
For rent	711	31.8	6,284	30.5	93,029	31.7
Rented, not occupied	20	0.9	230	1.1	3,859	1.3
For sale only	169	7.6	3,032	14.7	46,410	15.8
Sold, not occupied	73	3.3	593	2.9	10,862	3.7
For seasonal, recreational, or occasional use	10	0.4	819	4.0	45,571	15.5
For migratory workers	1	0.0	23	0.1	200	0.1
Other vacant	1,250	56.0	9,612	46.7	93,456	31.9
TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY						
Occupied housing units	10,724	100.0	188,157	100.0	2,502,154	100.0
Owner-occupied housing units	4,455	41.5	130,460	69.3	1,747,975	69.9
Not Hispanic or Latino householder	2,011	18.8	115,232	61.2	1,696,271	67.8
White alone householder	712	6.6	91,755	48.8	1,576,254	63.0
Black or African American alone householder	1,265	11.8	21,148	11.2	88,657	3.5
American Indian and Alaska Native alone householder	8	0.1	187	0.1	3,299	0.1
Asian alone householder	4	0.0	1,307	0.7	16,376	0.7
Native Hawaiian and Other Pacific Islander alone householder	0	0.0	14	0.0	312	0.0
Some Other Race alone householder	6	0.1	64	0.0	645	0.0
Two or More Races householder	16	0.1	757	0.4	10,728	0.4
Hispanic or Latino householder	2,444	22.8	15,228	8.1	51,704	2.1
White alone householder	1,544	14.4	9,210	4.9	27,943	1.1
Black or African American alone householder	23	0.2	186	0.1	689	0.0
American Indian and Alaska Native alone householder	19	0.2	133	0.1	628	0.0
Asian alone householder	0	0.0	19	0.0	123	0.0
Native Hawaiian and Other Pacific Islander alone householder	1	0.0	6	0.0	51	0.0

Some Other Race alone householder	788	7.3	5,017	2.7	19,750	0.8
Two or More Races householder	69	0.6	657	0.3	2,520	0.1
Renter-occupied housing units	6,269	58.5	57,697	30.7	754,179	30.1
Not Hispanic or Latino householder	3,972	37.0	49,719	26.4	706,747	28.2
White alone householder	432	4.0	21,427	11.4	547,189	21.9
Black or African American alone householder	3,472	32.4	26,885	14.3	129,507	5.2
American Indian and Alaska Native alone householder	7	0.1	139	0.1	2,421	0.1
Asian alone householder	6	0.1	555	0.3	15,930	0.6
Native Hawaiian and Other Pacific Islander alone householder	1	0.0	6	0.0	259	0.0
Some Other Race alone householder	2	0.0	47	0.0	690	0.0
Two or More Races householder	52	0.5	660	0.4	10,751	0.4
Hispanic or Latino householder	2,297	21.4	7,978	4.2	47,432	1.9
White alone householder	1,210	11.3	3,992	2.1	19,790	0.8
Black or African American alone householder	101	0.9	357	0.2	1,393	0.1
American Indian and Alaska Native alone householder	25	0.2	80	0.0	564	0.0
Asian alone householder	0	0.0	15	0.0	138	0.0
Native Hawaiian and Other Pacific Islander alone householder	3	0.0	7	0.0	66	0.0
Some Other Race alone householder	855	8.0	3,082	1.6	22,757	0.9
Two or More Races householder	103	1.0	445	0.2	2,724	0.1
TENURE BY HOUSEHOLD SIZE						
Owner-occupied housing units	4,455	100.0	130,460	100.0	1,747,975	100.0
1-person household	1,092	24.5	30,207	23.2	379,164	21.7
2-person household	1,291	29.0	43,763	33.5	659,731	37.7
3-person household	737	16.5	22,256	17.1	283,901	16.2
4-person household	555	12.5	18,643	14.3	245,272	14.0
5-person household	380	8.5	9,310	7.1	113,305	6.5
6-person household	203	4.6	3,764	2.9	41,703	2.4
7-or-more-person household	197	4.4	2,517	1.9	24,899	1.4
Renter-occupied housing units	6,269	100.0	57,697	100.0	754,179	100.0
1-person household	2,018	32.2	21,405	37.1	292,756	38.8
2-person household	1,451	23.1	14,121	24.5	194,462	25.8
3-person household	1,103	17.6	9,040	15.7	114,565	15.2
4-person household	796	12.7	6,463	11.2	81,721	10.8
5-person household	486	7.8	3,616	6.3	42,130	5.6
6-person household	216	3.4	1,647	2.9	17,448	2.3
7-or-more-person household	199	3.2	1,405	2.4	11,097	1.5
TENURE BY AGE OF HOUSEHOLDER						
Owner-occupied housing units	4,455	100.0	130,460	100.0	1,747,975	100.0
15 to 24 years	45	1.0	1,156	0.9	24,000	1.4
25 to 34 years	356	8.0	13,250	10.2	199,623	11.4
35 to 44 years	598	13.4	21,737	16.7	307,562	17.6

45 to 54 years	957	21.5	30,147	23.1	403,262	23.1
55 to 64 years	922	20.7	28,469	21.8	370,843	21.2
65 years and over	1,577	35.4	35,701	27.4	442,685	25.3
65 to 74 years	719	16.1	18,269	14.0	240,076	13.7
75 to 84 years	631	14.2	12,754	9.8	150,813	8.6
85 years and over	227	5.1	4,678	3.6	51,796	3.0
Renter-occupied housing units	6,269	100.0	57,697	100.0	754,179	100.0
15 to 24 years	612	9.8	4,729	8.2	105,005	13.9
25 to 34 years	1,601	25.5	14,216	24.6	189,101	25.1
35 to 44 years	1,161	18.5	11,198	19.4	139,877	18.5
45 to 54 years	1,210	19.3	11,181	19.4	128,192	17.0
55 to 64 years	893	14.2	8,047	13.9	85,490	11.3
65 years and over	792	12.6	8,326	14.4	106,514	14.1
65 to 74 years	430	6.9	4,070	7.1	47,139	6.3
75 to 84 years	265	4.2	2,800	4.9	35,580	4.7
85 years and over	97	1.5	1,456	2.5	23,795	3.2

DP02: SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES
2008-2012 American Community Survey 5-Year Estimates

	Indiana				Lake County, Indiana				East Chicago city, Indiana			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE												
Total households	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Family households (families)	1,655,534	+/-6,226	66.8%	+/-0.2	122,478	+/-1,390	67.3%	+/-0.7	6,263	+/-220	64.9%	+/-3.1
With own children under 18 years	742,540	+/-5,520	30.0%	+/-0.2	54,793	+/-1,088	30.1%	+/-0.5	3,585	+/-239	37.1%	+/-2.9
Married-couple family	1,246,503	+/-7,345	50.3%	+/-0.2	83,157	+/-1,209	45.7%	+/-0.7	2,967	+/-235	30.7%	+/-2.6
With own children under 18 years	499,751	+/-6,100	20.2%	+/-0.2	33,632	+/-1,013	18.5%	+/-0.5	1,511	+/-198	15.7%	+/-2.1
Male householder, no wife present, family	107,573	+/-2,473	4.3%	+/-0.1	9,380	+/-681	5.2%	+/-0.4	456	+/-128	4.7%	+/-1.4
With own children under 18 years	58,579	+/-1,566	2.4%	+/-0.1	4,140	+/-449	2.3%	+/-0.2	231	+/-106	2.4%	+/-1.1
Female householder, no husband present, family	301,458	+/-3,475	12.2%	+/-0.2	29,941	+/-1,153	16.4%	+/-0.6	2,840	+/-268	29.4%	+/-3.0
With own children under 18 years	184,210	+/-2,584	7.4%	+/-0.1	17,021	+/-831	9.4%	+/-0.4	1,843	+/-223	19.1%	+/-2.4
Nonfamily households	823,312	+/-4,922	33.2%	+/-0.2	59,550	+/-1,381	32.7%	+/-0.7	3,390	+/-399	35.1%	+/-3.1
Householder living alone	685,009	+/-5,010	27.6%	+/-0.2	52,054	+/-1,313	28.6%	+/-0.7	3,002	+/-366	31.1%	+/-2.9
65 years and over	241,267	+/-3,982	9.7%	+/-0.1	18,588	+/-622	10.2%	+/-0.3	990	+/-163	10.3%	+/-1.5
Households with one or more people under 18 years	822,324	+/-5,018	33.2%	+/-0.1	62,576	+/-1,104	34.4%	+/-0.6	4,204	+/-241	43.6%	+/-3.0
Households with one or more people 65 years and over	593,718	+/-2,582	24.0%	+/-0.1	46,967	+/-518	25.8%	+/-0.3	2,283	+/-186	23.7%	+/-1.7
	-											
Average household size	2.54	+/-0.01	(X)	(X)	2.69	+/-0.02	(X)	(X)	3.07	+/-0.11	(X)	(X)
Average family size	3.11	+/-0.01	(X)	(X)	3.35	+/-0.03	(X)	(X)	3.96	+/-0.12	(X)	(X)
RELATIONSHIP												
Population in households	6,298,088	*****	6,298,088	(X)	489,346	+/-418	489,346	(X)	29,657	+/-85	29,657	(X)
Householder	2,478,846	+/-6,570	39.4%	+/-0.1	182,028	+/-1,259	37.2%	+/-0.3	9,653	+/-357	32.5%	+/-1.2
Spouse	1,245,370	+/-7,518	19.8%	+/-0.1	83,079	+/-1,193	17.0%	+/-0.2	2,942	+/-226	9.9%	+/-0.8
Child	1,921,947	+/-6,631	30.5%	+/-0.1	167,327	+/-1,673	34.2%	+/-0.3	12,326	+/-533	41.6%	+/-1.8
Other relatives	317,977	+/-7,171	5.0%	+/-0.1	37,323	+/-1,871	7.6%	+/-0.4	3,258	+/-377	11.0%	+/-1.3
Nonrelatives	333,948	+/-6,470	5.3%	+/-0.1	19,589	+/-1,077	4.0%	+/-0.2	1,478	+/-283	5.0%	+/-1.0
Unmarried partner	148,822	+/-2,787	2.4%	+/-0.1	10,126	+/-726	2.1%	+/-0.1	667	+/-162	2.2%	+/-0.5
MARITAL STATUS												
Males 15 years and over	2,513,664	+/-886	2,513,664	(X)	185,862	+/-48	185,862	(X)	9,574	+/-441	9,574	(X)
Never married	814,989	+/-5,228	32.4%	+/-0.2	67,857	+/-1,088	36.5%	+/-0.6	4,663	+/-407	48.7%	+/-3.0
Now married, except separated	1,322,289	+/-7,527	52.6%	+/-0.3	90,276	+/-1,239	48.6%	+/-0.7	3,355	+/-256	35.0%	+/-2.7
Separated	30,619	+/-1,266	1.2%	+/-0.1	2,949	+/-391	1.6%	+/-0.2	288	+/-125	3.0%	+/-1.3
Widowed	62,910	+/-1,333	2.5%	+/-0.1	5,779	+/-377	3.1%	+/-0.2	237	+/-69	2.5%	+/-0.7
Divorced	282,857	+/-3,649	11.3%	+/-0.1	19,001	+/-921	10.2%	+/-0.5	1,031	+/-189	10.8%	+/-1.9
Females 15 years and over	2,646,016	+/-786	2,646,016	(X)	204,979	+/-36	204,979	(X)	11,992	+/-350	11,992	(X)
Never married	701,604	+/-4,417	26.5%	+/-0.2	63,986	+/-1,292	31.2%	+/-0.6	5,355	+/-400	44.7%	+/-2.7
Now married, except separated	1,299,668	+/-6,243	49.1%	+/-0.2	88,067	+/-1,280	43.0%	+/-0.6	3,281	+/-219	27.4%	+/-2.0
Separated	46,201	+/-1,596	1.7%	+/-0.1	4,913	+/-494	2.4%	+/-0.2	385	+/-113	3.2%	+/-0.9
Widowed	250,382	+/-2,436	9.5%	+/-0.1	22,017	+/-781	10.7%	+/-0.4	1,339	+/-194	11.2%	+/-1.6
Divorced	348,161	+/-3,938	13.2%	+/-0.1	25,996	+/-899	12.7%	+/-0.4	1,632	+/-227	13.6%	+/-1.8
FERTILITY												
Number of women 15 to 50 years old who had a birth in the past 12 months	89,519	+/-1,944	89,519	(X)	6,670	+/-575	6,670	(X)	530	+/-131	530	(X)
Unmarried women (widowed, divorced, and never married)	33,637	+/-1,374	37.6%	+/-1.2	3,230	+/-440	48.4%	+/-4.9	340	+/-108	64.2%	+/-12.7
Per 1,000 unmarried women	41	+/-2	(X)	(X)	46	+/-6	(X)	(X)	63	+/-19	(X)	(X)
Per 1,000 women 15 to 50 years old	57	+/-1	(X)	(X)	56	+/-5	(X)	(X)	70	+/-17	(X)	(X)
Per 1,000 women 15 to 19 years old	28	+/-2	(X)	(X)	32	+/-9	(X)	(X)	52	+/-36	(X)	(X)
Per 1,000 women 20 to 34 years old	110	+/-3	(X)	(X)	112	+/-10	(X)	(X)	109	+/-34	(X)	(X)
Per 1,000 women 35 to 50 years old	18	+/-1	(X)	(X)	15	+/-3	(X)	(X)	28	+/-19	(X)	(X)
GRANDPARENTS												
Number of grandparents living with own grandchildren under 18 years	124,814	+/-3,214	124,814	(X)	12,742	+/-914	12,742	(X)	1,223	+/-228	1,223	(X)
Responsible for grandchildren	62,858	+/-2,100	50.4%	+/-1.1	5,971	+/-619	46.9%	+/-3.3	543	+/-155	44.4%	+/-10.4
Years responsible for grandchildren												
Less than 1 year	15,595	+/-992	12.5%	+/-0.7	1,197	+/-276	9.4%	+/-2.0	121	+/-77	9.9%	+/-6.0

1 or 2 years	14,561	+/-903	11.7%	+/-0.7	1,551	+/-347	12.2%	+/-2.5	163	+/-95	13.3%	+/-7.0
3 or 4 years	10,340	+/-837	8.3%	+/-0.6	808	+/-215	6.3%	+/-1.7	76	+/-57	6.2%	+/-4.7
5 or more years	22,362	+/-1,223	17.9%	+/-0.9	2,415	+/-375	19.0%	+/-2.7	183	+/-84	15.0%	+/-6.8
Number of grandparents responsible for own grandchildren under 18 years	62,858	+/-2,100	62,858	(X)	5,971	+/-619	5,971	(X)	543	+/-155	543	(X)
Who are female	38,496	+/-1,251	61.2%	+/-0.8	3,690	+/-425	61.8%	+/-2.8	379	+/-122	69.8%	+/-10.2
Who are married	44,760	+/-1,914	71.2%	+/-1.5	4,244	+/-561	71.1%	+/-4.8	312	+/-127	57.5%	+/-13.1
SCHOOL ENROLLMENT												
Population 3 years and over enrolled in school	1,746,222	+/-5,003	1,746,222	(X)	133,053	+/-1,300	133,053	(X)	9,339	+/-642	9,339	(X)
Nursery school, preschool	102,866	+/-2,116	5.9%	+/-0.1	8,036	+/-596	6.0%	+/-0.4	603	+/-170	6.5%	+/-1.7
Kindergarten	88,059	+/-2,081	5.0%	+/-0.1	7,334	+/-599	5.5%	+/-0.5	454	+/-114	4.9%	+/-1.2
Elementary school (grades 1-8)	721,450	+/-2,985	41.3%	+/-0.2	57,869	+/-786	43.5%	+/-0.7	4,640	+/-434	49.7%	+/-3.7
High school (grades 9-12)	361,840	+/-2,363	20.7%	+/-0.1	30,147	+/-605	22.7%	+/-0.4	2,193	+/-341	23.5%	+/-3.0
College or graduate school	472,007	+/-4,160	27.0%	+/-0.2	29,667	+/-1,143	22.3%	+/-0.7	1,449	+/-257	15.5%	+/-2.6
EDUCATIONAL ATTAINMENT												
Population 25 years and over	4,229,138	+/-1,070	4,229,138	(X)	325,164	+/-70	325,164	(X)	16,843	+/-500	16,843	(X)
Less than 9th grade	177,873	+/-2,936	4.2%	+/-0.1	15,310	+/-863	4.7%	+/-0.3	2,308	+/-286	13.7%	+/-1.7
9th to 12th grade, no diploma	372,057	+/-4,137	8.8%	+/-0.1	28,081	+/-1,181	8.6%	+/-0.4	2,445	+/-312	14.5%	+/-1.8
High school graduate (includes equivalency)	1,498,095	+/-6,730	35.4%	+/-0.2	118,017	+/-1,991	36.3%	+/-0.6	6,086	+/-474	36.1%	+/-2.6
Some college, no degree	883,070	+/-6,013	20.9%	+/-0.1	75,292	+/-1,465	23.2%	+/-0.5	4,094	+/-391	24.3%	+/-2.1
Associate's degree	326,036	+/-4,023	7.7%	+/-0.1	24,355	+/-1,059	7.5%	+/-0.3	556	+/-133	3.3%	+/-0.8
Bachelor's degree	623,200	+/-5,985	14.7%	+/-0.1	42,573	+/-1,381	13.1%	+/-0.4	827	+/-155	4.9%	+/-0.9
Graduate or professional degree	348,807	+/-4,120	8.2%	+/-0.1	21,536	+/-882	6.6%	+/-0.3	527	+/-148	3.1%	+/-0.9
Percent high school graduate or higher	(X)	(X)	87.0%	+/-0.1	(X)	(X)	86.7%	+/-0.5	(X)	(X)	71.8%	+/-2.1
Percent bachelor's degree or higher	(X)	(X)	23.0%	+/-0.2	(X)	(X)	19.7%	+/-0.5	(X)	(X)	8.0%	+/-1.2
VETERAN STATUS												
Civilian population 18 years and over	4,878,370	+/-727	4,878,370	(X)	368,214	+/-111	368,214	(X)	20,018	+/-561	20,018	(X)
Civilian veterans	468,648	+/-3,862	9.6%	+/-0.1	33,985	+/-1,011	9.2%	+/-0.3	1,137	+/-203	5.7%	+/-1.0
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED												
Total Civilian Noninstitutionalized Population	6,384,930	+/-553	6,384,930	(X)	491,344	+/-363	491,344	(X)	29,702	+/-81	29,702	(X)
With a disability	813,470	+/-5,506	12.7%	+/-0.1	67,431	+/-1,778	13.7%	+/-0.4	4,185	+/-397	14.1%	+/-1.3
Under 18 years	1,598,390	+/-467	1,598,390	(X)	126,596	+/-87	126,596	(X)	9,769	+/-563	9,769	(X)
With a disability	72,361	+/-1,765	4.5%	+/-0.1	5,216	+/-579	4.1%	+/-0.5	464	+/-168	4.7%	+/-1.7
18 to 64 years	3,975,155	+/-1,182	3,975,155	(X)	300,533	+/-242	300,533	(X)	17,049	+/-522	17,049	(X)
With a disability	437,566	+/-4,322	11.0%	+/-0.1	36,763	+/-1,289	12.2%	+/-0.4	2,393	+/-312	14.0%	+/-1.8
65 years and over	811,385	+/-878	811,385	(X)	64,215	+/-238	64,215	(X)	2,884	+/-245	2,884	(X)
With a disability	303,543	+/-2,627	37.4%	+/-0.3	25,452	+/-862	39.6%	+/-1.3	1,328	+/-192	46.0%	+/-5.3
RESIDENCE 1 YEAR AGO												
Population 1 year and over	6,403,789	+/-1,732	6,403,789	(X)	488,931	+/-522	488,931	(X)	29,428	+/-114	29,428	(X)
Same house	5,425,531	+/-11,823	84.7%	+/-0.2	428,964	+/-2,798	87.7%	+/-0.6	24,071	+/-889	81.8%	+/-3.1
Different house in the U.S.	954,277	+/-11,560	14.9%	+/-0.2	58,896	+/-2,721	12.0%	+/-0.6	5,349	+/-899	18.2%	+/-3.0
Same county	593,688	+/-9,413	9.3%	+/-0.1	38,537	+/-2,301	7.9%	+/-0.5	3,057	+/-845	10.4%	+/-2.9
Different county	360,589	+/-6,495	5.6%	+/-0.1	20,359	+/-1,781	4.2%	+/-0.4	2,292	+/-571	7.8%	+/-1.9
Same state	224,435	+/-4,756	3.5%	+/-0.1	4,915	+/-706	1.0%	+/-0.1	104	+/-59	0.4%	+/-0.2
Different state	136,154	+/-4,267	2.1%	+/-0.1	15,444	+/-1,594	3.2%	+/-0.3	2,188	+/-574	7.4%	+/-1.9
Abroad	23,981	+/-1,857	0.4%	+/-0.1	1,071	+/-308	0.2%	+/-0.1	8	+/-14	0.0%	+/-0.1
PLACE OF BIRTH												
Total population	6,485,530	*****	6,485,530	(X)	495,230	*****	495,230	(X)	29,789	+/-31	29,789	(X)
Native	6,187,567	+/-3,965	95.4%	+/-0.1	462,555	+/-1,570	93.4%	+/-0.3	25,469	+/-591	85.5%	+/-2.0
Born in United States	6,149,628	+/-4,248	94.8%	+/-0.1	458,243	+/-1,575	92.5%	+/-0.3	24,841	+/-615	83.4%	+/-2.1
State of residence	4,430,602	+/-10,853	68.3%	+/-0.2	281,610	+/-3,079	56.9%	+/-0.6	14,869	+/-864	49.9%	+/-2.9
Different state	1,719,026	+/-10,244	26.5%	+/-0.2	176,633	+/-3,046	35.7%	+/-0.6	9,972	+/-885	33.5%	+/-3.0
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	37,939	+/-1,482	0.6%	+/-0.1	4,312	+/-519	0.9%	+/-0.1	628	+/-253	2.1%	+/-0.8
Foreign born	297,963	+/-3,966	4.6%	+/-0.1	32,675	+/-1,570	6.6%	+/-0.3	4,320	+/-586	14.5%	+/-2.0

U.S. CITIZENSHIP STATUS												
Foreign-born population	297,963	+/-3,966	297,963	(X)	32,675	+/-1,570	32,675	(X)	4,320	+/-586	4,320	(X)
Naturalized U.S. citizen	103,794	+/-2,743	34.8%	+/-0.7	16,786	+/-884	51.4%	+/-2.4	1,821	+/-298	42.2%	+/-5.8
Not a U.S. citizen	194,169	+/-3,151	65.2%	+/-0.7	15,889	+/-1,296	48.6%	+/-2.4	2,499	+/-473	57.8%	+/-5.8
YEAR OF ENTRY												
Population born outside the United States	335,902	+/-4,249	335,902	(X)	36,987	+/-1,575	36,987	(X)	4,948	+/-611	4,948	(X)
Native	37,939	+/-1,482	37,939	(X)	4,312	+/-519	4,312	(X)	628	+/-253	628	(X)
Entered 2010 or later	641	+/-175	1.7%	+/-0.5	22	+/-23	0.5%	+/-0.5	0	+/-21	0.0%	+/-4.7
Entered before 2010	37,298	+/-1,480	98.3%	+/-0.5	4,290	+/-514	99.5%	+/-0.5	628	+/-253	100.0%	+/-4.7
Foreign born	297,963	+/-3,966	297,963	(X)	32,675	+/-1,570	32,675	(X)	4,320	+/-586	4,320	(X)
Entered 2010 or later	14,131	+/-1,658	4.7%	+/-0.5	700	+/-345	2.1%	+/-1.0	15	+/-22	0.3%	+/-0.5
Entered before 2010	283,832	+/-3,591	95.3%	+/-0.5	31,975	+/-1,526	97.9%	+/-1.0	4,305	+/-587	99.7%	+/-0.5
WORLD REGION OF BIRTH OF FOREIGN BORN												
Foreign-born population, excluding population born at sea	297,963	+/-3,966	297,963	(X)	32,675	+/-1,570	32,675	(X)	4,320	+/-586	4,320	(X)
Europe	42,880	+/-2,283	14.4%	+/-0.7	8,159	+/-892	25.0%	+/-2.3	116	+/-78	2.7%	+/-1.9
Asia	87,160	+/-1,621	29.3%	+/-0.5	5,610	+/-559	17.2%	+/-1.6	135	+/-149	3.1%	+/-3.4
Africa	15,865	+/-1,416	5.3%	+/-0.5	830	+/-248	2.5%	+/-0.7	0	+/-21	0.0%	+/-0.7
Oceania	1,146	+/-200	0.4%	+/-0.1	21	+/-24	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.7
Latin America	142,995	+/-2,643	48.0%	+/-0.7	17,743	+/-1,057	54.3%	+/-2.3	4,069	+/-578	94.2%	+/-3.9
Northern America	7,917	+/-844	2.7%	+/-0.3	312	+/-112	1.0%	+/-0.3	0	+/-21	0.0%	+/-0.7
LANGUAGE SPOKEN AT HOME												
Population 5 years and over	6,054,300	+/-417	6,054,300	(X)	462,030	+/-23	462,030	(X)	27,086	+/-319	27,086	(X)
English only	5,566,819	+/-5,036	91.9%	+/-0.1	396,772	+/-2,228	85.9%	+/-0.5	17,582	+/-770	64.9%	+/-2.7
Language other than English	487,481	+/-4,991	8.1%	+/-0.1	65,258	+/-2,225	14.1%	+/-0.5	9,504	+/-742	35.1%	+/-2.7
Speak English less than "very well"	195,675	+/-3,151	3.2%	+/-0.1	22,298	+/-1,355	4.8%	+/-0.3	4,218	+/-551	15.6%	+/-2.0
Spanish	271,917	+/-3,042	4.5%	+/-0.1	44,717	+/-1,540	9.7%	+/-0.3	9,172	+/-734	33.9%	+/-2.7
Speak English less than "very well"	123,955	+/-2,577	2.0%	+/-0.1	15,658	+/-960	3.4%	+/-0.2	4,074	+/-552	15.0%	+/-2.0
Other Indo-European languages	133,857	+/-3,877	2.2%	+/-0.1	14,926	+/-1,175	3.2%	+/-0.3	143	+/-83	0.5%	+/-0.3
Speak English less than "very well"	35,641	+/-1,748	0.6%	+/-0.1	4,697	+/-597	1.0%	+/-0.1	87	+/-61	0.3%	+/-0.2
Asian and Pacific Islander languages	61,556	+/-1,854	1.0%	+/-0.1	3,158	+/-427	0.7%	+/-0.1	91	+/-123	0.3%	+/-0.5
Speak English less than "very well"	30,834	+/-1,420	0.5%	+/-0.1	1,220	+/-232	0.3%	+/-0.1	38	+/-53	0.1%	+/-0.2
Other languages	20,151	+/-1,837	0.3%	+/-0.1	2,457	+/-605	0.5%	+/-0.1	98	+/-128	0.4%	+/-0.5
Speak English less than "very well"	5,245	+/-841	0.1%	+/-0.1	723	+/-299	0.2%	+/-0.1	19	+/-24	0.1%	+/-0.1
ANCESTRY												
Total population	6,485,530	*****	6,485,530	(X)	495,230	*****	495,230	(X)	29,789	+/-31	29,789	(X)
American	706,400	+/-7,955	10.9%	+/-0.1	19,795	+/-1,458	4.0%	+/-0.3	338	+/-144	1.1%	+/-0.5
Arab	17,063	+/-1,509	0.3%	+/-0.1	2,381	+/-675	0.5%	+/-0.1	105	+/-129	0.4%	+/-0.4
Czech	17,708	+/-1,273	0.3%	+/-0.1	2,640	+/-464	0.5%	+/-0.1	17	+/-25	0.1%	+/-0.1
Danish	12,724	+/-877	0.2%	+/-0.1	1,163	+/-266	0.2%	+/-0.1	10	+/-18	0.0%	+/-0.1
Dutch	135,380	+/-2,734	2.1%	+/-0.1	14,787	+/-1,231	3.0%	+/-0.2	78	+/-83	0.3%	+/-0.3
English	599,731	+/-7,148	9.2%	+/-0.1	26,611	+/-1,468	5.4%	+/-0.3	135	+/-67	0.5%	+/-0.2
French (except Basque)	156,564	+/-3,920	2.4%	+/-0.1	7,639	+/-743	1.5%	+/-0.1	35	+/-34	0.1%	+/-0.1
French Canadian	16,639	+/-1,161	0.3%	+/-0.1	1,191	+/-304	0.2%	+/-0.1	8	+/-11	0.0%	+/-0.1
German	1,604,728	+/-9,874	24.7%	+/-0.2	76,023	+/-1,969	15.4%	+/-0.4	407	+/-220	1.4%	+/-0.7
Greek	23,621	+/-1,629	0.4%	+/-0.1	4,780	+/-643	1.0%	+/-0.1	0	+/-21	0.0%	+/-0.1
Hungarian	37,824	+/-1,756	0.6%	+/-0.1	6,725	+/-744	1.4%	+/-0.2	198	+/-208	0.7%	+/-0.7
Irish	797,406	+/-7,521	12.3%	+/-0.1	54,416	+/-2,099	11.0%	+/-0.4	576	+/-350	1.9%	+/-1.2
Italian	177,459	+/-3,076	2.7%	+/-0.1	21,835	+/-1,492	4.4%	+/-0.3	104	+/-57	0.3%	+/-0.2
Lithuanian	10,663	+/-955	0.2%	+/-0.1	2,466	+/-429	0.5%	+/-0.1	60	+/-83	0.2%	+/-0.3
Norwegian	35,920	+/-1,578	0.6%	+/-0.1	2,504	+/-389	0.5%	+/-0.1	0	+/-21	0.0%	+/-0.1
Polish	206,247	+/-3,805	3.2%	+/-0.1	45,633	+/-2,084	9.2%	+/-0.4	522	+/-150	1.8%	+/-0.5
Portuguese	4,323	+/-673	0.1%	+/-0.1	89	+/-66	0.0%	+/-0.1	0	+/-21	0.0%	+/-0.1
Russian	25,545	+/-1,693	0.4%	+/-0.1	2,963	+/-491	0.6%	+/-0.1	28	+/-31	0.1%	+/-0.1
Scotch-Irish	62,661	+/-1,938	1.0%	+/-0.1	3,336	+/-511	0.7%	+/-0.1	0	+/-21	0.0%	+/-0.1
Scottish	116,375	+/-3,339	1.8%	+/-0.1	4,750	+/-587	1.0%	+/-0.1	88	+/-101	0.3%	+/-0.3
Slovak	20,438	+/-1,287	0.3%	+/-0.1	8,804	+/-789	1.8%	+/-0.2	73	+/-51	0.2%	+/-0.2
Subsaharan African	74,534	+/-3,849	1.1%	+/-0.1	3,651	+/-1,022	0.7%	+/-0.2	88	+/-79	0.3%	+/-0.3
Swedish	62,430	+/-2,532	1.0%	+/-0.1	7,149	+/-796	1.4%	+/-0.2	39	+/-54	0.1%	+/-0.2
Swiss	42,144	+/-2,218	0.6%	+/-0.1	694	+/-248	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.1
Ukrainian	9,157	+/-921	0.1%	+/-0.1	1,223	+/-297	0.2%	+/-0.1	11	+/-17	0.0%	+/-0.1
Welsh	37,378	+/-1,585	0.6%	+/-0.1	2,401	+/-432	0.5%	+/-0.1	0	+/-21	0.0%	+/-0.1

West Indian (excluding Hispanic origin groups)	6,406	+/-946	0.1%	+/-0.1	633	+/-255	0.1%	+/-0.1	95	+/-152	0.3%	+/-0.5

DP03: SELECTED ECONOMIC CHARACTERISTICS
2008-2012 American Community Survey 5-Year Estimates

	Indiana				Lake County, Indiana				East Chicago city, Indiana			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS												
Population 16 years and over	5,067,379	+/-1,653	5,067,379	(X)	383,344	+/-467	383,344	(X)	20,967	+/-525	20,967	(X)
In labor force	3,292,887	+/-7,122	65.0%	+/-0.1	240,961	+/-1,498	62.9%	+/-0.4	11,289	+/-581	53.8%	+/-2.1
Civilian labor force	3,288,210	+/-7,114	64.9%	+/-0.1	240,721	+/-1,509	62.8%	+/-0.4	11,289	+/-581	53.8%	+/-2.1
Employed	2,978,847	+/-8,091	58.8%	+/-0.2	213,696	+/-1,611	55.7%	+/-0.4	9,565	+/-534	45.6%	+/-2.0
Unemployed	309,363	+/-3,707	6.1%	+/-0.1	27,025	+/-1,146	7.0%	+/-0.3	1,724	+/-293	8.2%	+/-1.4
Armed Forces	4,677	+/-551	0.1%	+/-0.1	240	+/-110	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.1
Not in labor force	1,774,492	+/-7,198	35.0%	+/-0.1	142,383	+/-1,455	37.1%	+/-0.4	9,678	+/-462	46.2%	+/-2.1
Civilian labor force	3,288,210	+/-7,114	3,288,210	(X)	240,721	+/-1,509	240,721	(X)	11,289	+/-581	11,289	(X)
Percent Unemployed	(X)	(X)	9.4%	+/-0.1	(X)	(X)	11.2%	+/-0.5	(X)	(X)	15.3%	+/-2.4
Females 16 years and over	2,600,819	+/-1,477	2,600,819	(X)	201,097	+/-302	201,097	(X)	11,729	+/-333	11,729	(X)
In labor force	1,560,424	+/-4,556	60.0%	+/-0.2	115,432	+/-1,185	57.4%	+/-0.6	5,466	+/-376	46.6%	+/-2.8
Civilian labor force	1,559,698	+/-4,534	60.0%	+/-0.2	115,432	+/-1,185	57.4%	+/-0.6	5,466	+/-376	46.6%	+/-2.8
Employed	1,421,720	+/-4,947	54.7%	+/-0.2	102,832	+/-1,134	51.1%	+/-0.6	4,680	+/-369	39.9%	+/-2.8
Own children under 6 years	498,592	+/-2,306	498,592	(X)	39,111	+/-580	39,111	(X)	3,060	+/-338	3,060	(X)
All parents in family in labor force	334,953	+/-3,514	67.2%	+/-0.6	25,131	+/-1,030	64.3%	+/-2.3	1,519	+/-323	49.6%	+/-8.1
Own children 6 to 17 years	1,021,547	+/-2,826	1,021,547	(X)	81,998	+/-721	81,998	(X)	6,269	+/-529	6,269	(X)
All parents in family in labor force	747,390	+/-4,770	73.2%	+/-0.4	57,542	+/-1,394	70.2%	+/-1.7	3,277	+/-447	52.3%	+/-6.1
COMMUTING TO WORK												
Workers 16 years and over	2,923,571	+/-8,694	2,923,571	(X)	209,065	+/-1,600	209,065	(X)	9,270	+/-532	9,270	(X)
Car, truck, or van -- drove alone	2,422,427	+/-8,025	82.9%	+/-0.2	176,601	+/-1,777	84.5%	+/-0.6	7,221	+/-521	77.9%	+/-3.2
Car, truck, or van -- carpooled	270,778	+/-3,827	9.3%	+/-0.1	17,152	+/-1,076	8.2%	+/-0.5	1,133	+/-230	12.2%	+/-2.5
Public transportation (excluding taxicab)	30,984	+/-1,316	1.1%	+/-0.1	6,309	+/-563	3.0%	+/-0.3	443	+/-166	4.8%	+/-1.8
Walked	63,844	+/-1,629	2.2%	+/-0.1	3,328	+/-419	1.6%	+/-0.2	374	+/-147	4.0%	+/-1.5
Other means	40,274	+/-1,443	1.4%	+/-0.1	1,614	+/-331	0.8%	+/-0.2	49	+/-35	0.5%	+/-0.4
Worked at home	95,264	+/-2,092	3.3%	+/-0.1	4,061	+/-462	1.9%	+/-0.2	50	+/-44	0.5%	+/-0.5
Mean travel time to work (minutes)	23.2	+/-0.1	(X)	(X)	27.9	+/-0.3	(X)	(X)	22.3	+/-1.1	(X)	(X)
OCCUPATION												
Civilian employed population 16 years and over	2,978,847	+/-8,091	2,978,847	(X)	213,696	+/-1,611	213,696	(X)	9,565	+/-534	9,565	(X)
Management, business, science, and arts occupations	953,358	+/-7,074	32.0%	+/-0.2	63,416	+/-1,556	29.7%	+/-0.7	1,564	+/-257	16.4%	+/-2.5
Service occupations	504,456	+/-4,243	16.9%	+/-0.1	40,035	+/-1,197	18.7%	+/-0.5	2,537	+/-343	26.5%	+/-3.1
Sales and office occupations	720,102	+/-5,432	24.2%	+/-0.2	52,187	+/-1,470	24.4%	+/-0.7	2,456	+/-317	25.7%	+/-3.3
Natural resources, construction, and maintenance occupations	270,134	+/-3,418	9.1%	+/-0.1	21,784	+/-1,096	10.2%	+/-0.5	971	+/-213	10.2%	+/-2.1
Production, transportation, and material moving occupations	530,797	+/-4,351	17.8%	+/-0.1	36,274	+/-1,338	17.0%	+/-0.6	2,037	+/-279	21.3%	+/-2.6
INDUSTRY												
Civilian employed population 16 years and over	2,978,847	+/-8,091	2,978,847	(X)	213,696	+/-1,611	213,696	(X)	9,565	+/-534	9,565	(X)
Agriculture, forestry, fishing and hunting, and mining	42,970	+/-1,359	1.4%	+/-0.1	804	+/-175	0.4%	+/-0.1	0	+/-21	0.0%	+/-0.3
Construction	177,746	+/-3,335	6.0%	+/-0.1	13,483	+/-885	6.3%	+/-0.4	467	+/-141	4.9%	+/-1.5
Manufacturing	548,366	+/-4,336	18.4%	+/-0.1	33,125	+/-1,329	15.5%	+/-0.6	1,280	+/-241	13.4%	+/-2.3
Wholesale trade	79,342	+/-1,970	2.7%	+/-0.1	4,932	+/-432	2.3%	+/-0.2	134	+/-79	1.4%	+/-0.8
Retail trade	340,159	+/-4,412	11.4%	+/-0.1	24,247	+/-1,017	11.3%	+/-0.5	1,179	+/-249	12.3%	+/-2.5
Transportation and warehousing, and utilities	155,013	+/-2,948	5.2%	+/-0.1	14,696	+/-769	6.9%	+/-0.4	844	+/-193	8.8%	+/-2.1

Information	50,169	+/-1,551	1.7%	+/-0.1	3,570	+/-449	1.7%	+/-0.2	187	+/-81	2.0%	+/-0.9
Finance and insurance, and real estate and rental and leasing	160,580	+/-2,835	5.4%	+/-0.1	11,308	+/-770	5.3%	+/-0.4	386	+/-150	4.0%	+/-1.6
Professional, scientific, and management, and administrative and waste mgmt.	230,583	+/-3,320	7.7%	+/-0.1	17,189	+/-971	8.0%	+/-0.5	687	+/-147	7.2%	+/-1.5
Educational services, and health care and social assistance	683,391	+/-5,285	22.9%	+/-0.2	49,879	+/-1,312	23.3%	+/-0.6	2,017	+/-343	21.1%	+/-3.2
Arts, entertainment, and recreation, and accommodation and food services	265,625	+/-3,540	8.9%	+/-0.1	22,244	+/-1,192	10.4%	+/-0.5	1,558	+/-330	16.3%	+/-3.3
Other services, except public administration	140,165	+/-2,655	4.7%	+/-0.1	10,724	+/-752	5.0%	+/-0.3	405	+/-112	4.2%	+/-1.2
Public administration	104,738	+/-2,078	3.5%	+/-0.1	7,495	+/-660	3.5%	+/-0.3	421	+/-128	4.4%	+/-1.3
CLASS OF WORKER												
Civilian employed population 16 years and over	2,978,847	+/-8,091	2,978,847	(X)	213,696	+/-1,611	213,696	(X)	9,565	+/-534	9,565	(X)
Private wage and salary workers	2,481,267	+/-7,908	83.3%	+/-0.1	181,814	+/-1,727	85.1%	+/-0.5	8,323	+/-538	87.0%	+/-2.3
Government workers	348,236	+/-3,825	11.7%	+/-0.1	24,245	+/-1,139	11.3%	+/-0.5	1,064	+/-200	11.1%	+/-2.1
Self-employed in own not incorporated business workers	145,170	+/-2,957	4.9%	+/-0.1	7,350	+/-615	3.4%	+/-0.3	178	+/-88	1.9%	+/-0.9
Unpaid family workers	4,174	+/-481	0.1%	+/-0.1	287	+/-105	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.3
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)												
Total households	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Less than $10,000	178,310	+/-2,722	7.2%	+/-0.1	15,619	+/-846	8.6%	+/-0.5	1,698	+/-226	17.6%	+/-2.2
$10,000 to $14,999	138,896	+/-2,433	5.6%	+/-0.1	10,759	+/-620	5.9%	+/-0.3	948	+/-194	9.8%	+/-1.9
$15,000 to $24,999	286,266	+/-3,223	11.5%	+/-0.1	21,458	+/-914	11.8%	+/-0.5	1,867	+/-256	19.3%	+/-2.5
$25,000 to $34,999	291,706	+/-3,005	11.8%	+/-0.1	19,075	+/-790	10.5%	+/-0.4	1,054	+/-176	10.9%	+/-1.8
$35,000 to $49,999	381,183	+/-3,976	15.4%	+/-0.2	25,219	+/-1,118	13.9%	+/-0.6	1,318	+/-201	13.7%	+/-2.1
$50,000 to $74,999	485,089	+/-4,628	19.6%	+/-0.2	34,594	+/-1,218	19.0%	+/-0.7	1,452	+/-228	15.0%	+/-2.3
$75,000 to $99,999	309,462	+/-3,621	12.5%	+/-0.1	23,249	+/-881	12.8%	+/-0.5	752	+/-145	7.8%	+/-1.5
$100,000 to $149,999	271,431	+/-3,656	10.9%	+/-0.1	22,438	+/-792	12.3%	+/-0.4	396	+/-114	4.1%	+/-1.2
$150,000 to $199,999	74,470	+/-1,635	3.0%	+/-0.1	5,702	+/-455	3.1%	+/-0.2	144	+/-54	1.5%	+/-0.6
$200,000 or more	62,033	+/-1,526	2.5%	+/-0.1	3,915	+/-408	2.2%	+/-0.2	24	+/-25	0.2%	+/-0.3
Median household income (dollars)	48,374	+/-204	(X)	(X)	49,315	+/-790	(X)	(X)	27,171	+/-2,163	(X)	(X)
Mean household income (dollars)	62,715	+/-274	(X)	(X)	62,143	+/-787	(X)	(X)	38,491	+/-1,805	(X)	(X)
With earnings	1,949,617	+/-6,451	78.7%	+/-0.2	138,706	+/-1,373	76.2%	+/-0.5	6,646	+/-313	68.8%	+/-2.6
Mean earnings (dollars)	63,791	+/-320	(X)	(X)	64,975	+/-1,010	(X)	(X)	41,402	+/-2,089	(X)	(X)
With Social Security	717,971	+/-3,602	29.0%	+/-0.1	56,713	+/-925	31.2%	+/-0.5	3,161	+/-255	32.7%	+/-2.4
Mean Social Security income (dollars)	17,401	+/-61	(X)	(X)	17,305	+/-231	(X)	(X)	14,927	+/-798	(X)	(X)
With retirement income	459,112	+/-3,388	18.5%	+/-0.1	37,112	+/-777	20.4%	+/-0.4	1,825	+/-191	18.9%	+/-1.9
Mean retirement income (dollars)	17,252	+/-212	(X)	(X)	16,547	+/-624	(X)	(X)	12,891	+/-2,308	(X)	(X)
With Supplemental Security Income	100,466	+/-1,732	4.1%	+/-0.1	10,519	+/-710	5.8%	+/-0.4	1,054	+/-186	10.9%	+/-1.8
Mean Supplemental Security Income (dollars)	9,248	+/-118	(X)	(X)	9,232	+/-391	(X)	(X)	8,115	+/-736	(X)	(X)
With cash public assistance income	60,809	+/-1,740	2.5%	+/-0.1	6,196	+/-522	3.4%	+/-0.3	740	+/-143	7.7%	+/-1.5
Mean cash public assistance income (dollars)	3,117	+/-96	(X)	(X)	3,091	+/-365	(X)	(X)	2,964	+/-666	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	278,954	+/-3,255	11.3%	+/-0.1	27,663	+/-950	15.2%	+/-0.5	3,699	+/-315	38.3%	+/-3.4
Families	1,655,534	+/-6,226	1,655,534	(X)	122,478	+/-1,390	122,478	(X)	6,263	+/-220	6,263	(X)
Less than $10,000	78,549	+/-2,006	4.7%	+/-0.1	7,592	+/-527	6.2%	+/-0.4	1,101	+/-208	17.6%	+/-3.3
$10,000 to $14,999	51,068	+/-1,463	3.1%	+/-0.1	4,168	+/-443	3.4%	+/-0.4	425	+/-125	6.8%	+/-1.9
$15,000 to $24,999	131,134	+/-2,217	7.9%	+/-0.1	10,052	+/-669	8.2%	+/-0.5	1,060	+/-196	16.9%	+/-3.1
$25,000 to $34,999	164,176	+/-2,789	9.9%	+/-0.2	11,278	+/-708	9.2%	+/-0.6	614	+/-145	9.8%	+/-2.3
$35,000 to $49,999	248,014	+/-2,979	15.0%	+/-0.2	17,065	+/-940	13.9%	+/-0.7	848	+/-173	13.5%	+/-2.8
$50,000 to $74,999	362,773	+/-3,889	21.9%	+/-0.2	25,659	+/-1,034	20.9%	+/-0.8	1,083	+/-199	17.3%	+/-3.1
$75,000 to $99,999	256,928	+/-3,356	15.5%	+/-0.2	18,238	+/-805	14.9%	+/-0.7	626	+/-127	10.0%	+/-2.1
$100,000 to $149,999	240,225	+/-3,439	14.5%	+/-0.2	19,826	+/-696	16.2%	+/-0.6	357	+/-107	5.7%	+/-1.7
$150,000 to $199,999	67,053	+/-1,612	4.1%	+/-0.1	5,160	+/-462	4.2%	+/-0.4	125	+/-52	2.0%	+/-0.8
$200,000 or more	55,614	+/-1,511	3.4%	+/-0.1	3,440	+/-377	2.8%	+/-0.3	24	+/-25	0.4%	+/-0.4
Median family income (dollars)	60,012	+/-324	(X)	(X)	60,012	+/-1,030	(X)	(X)	33,881	+/-4,407	(X)	(X)
Mean family income (dollars)	73,803	+/-409	(X)	(X)	72,215	+/-1,087	(X)	(X)	43,427	+/-2,617	(X)	(X)

Per capita income (dollars)	24,558	+/-122	(X)	(X)	23,792	+/-291	(X)	(X)	13,457	+/-689	(X)	(X)
Nonfamily households	823,312	+/-4,922	823,312	(X)	59,550	+/-1,381	59,550	(X)	3,390	+/-399	3,390	(X)
Median nonfamily income (dollars)	28,300	+/-259	(X)	(X)	27,896	+/-934	(X)	(X)	18,273	+/-2,611	(X)	(X)
Mean nonfamily income (dollars)	37,952	+/-301	(X)	(X)	39,081	+/-1,051	(X)	(X)	27,076	+/-1,999	(X)	(X)
Median earnings for workers (dollars)	28,217	+/-134	(X)	(X)	30,165	+/-391	(X)	(X)	21,550	+/-1,894	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	46,551	+/-291	(X)	(X)	52,172	+/-902	(X)	(X)	34,293	+/-2,787	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	33,986	+/-206	(X)	(X)	34,789	+/-724	(X)	(X)	30,360	+/-2,029	(X)	(X)
HEALTH INSURANCE COVERAGE												
Civilian noninstitutionalized population	6,384,930	+/-553	6,384,930	(X)	491,344	+/-363	491,344	(X)	29,702	+/-81	29,702	(X)
With health insurance coverage	5,483,924	+/-11,567	85.9%	+/-0.2	418,678	+/-2,269	85.2%	+/-0.5	23,459	+/-643	79.0%	+/-2.1
With private health insurance	4,444,745	+/-17,335	69.6%	+/-0.3	319,009	+/-3,305	64.9%	+/-0.7	12,177	+/-698	41.0%	+/-2.4
With public coverage	1,779,715	+/-9,926	27.9%	+/-0.2	155,452	+/-3,020	31.6%	+/-0.6	13,753	+/-815	46.3%	+/-2.7
No health insurance coverage	901,006	+/-11,575	14.1%	+/-0.2	72,666	+/-2,307	14.8%	+/-0.5	6,243	+/-624	21.0%	+/-2.1
Civilian noninstitutionalized population under 18 years	1,598,390	+/-467	1,598,390	(X)	126,596	+/-87	126,596	(X)	9,769	+/-563	9,769	(X)
No health insurance coverage	141,108	+/-4,151	8.8%	+/-0.3	8,854	+/-915	7.0%	+/-0.7	851	+/-355	8.7%	+/-3.6
Civilian noninstitutionalized population 18 to 64 years	3,975,155	+/-1,182	3,975,155	(X)	300,533	+/-242	300,533	(X)	17,049	+/-522	17,049	(X)
In labor force:	3,098,640	+/-6,363	3,098,640	(X)	227,646	+/-1,334	227,646	(X)	10,886	+/-578	10,886	(X)
Employed:	2,812,320	+/-7,480	2,812,320	(X)	202,310	+/-1,543	202,310	(X)	9,234	+/-539	9,234	(X)
With health insurance coverage	2,368,876	+/-9,863	84.2%	+/-0.2	169,158	+/-1,711	83.6%	+/-0.6	6,961	+/-452	75.4%	+/-3.3
With private health insurance	2,274,690	+/-9,735	80.9%	+/-0.2	160,413	+/-1,778	79.3%	+/-0.6	6,150	+/-400	66.6%	+/-3.1
With public coverage	149,085	+/-2,533	5.3%	+/-0.1	11,856	+/-782	5.9%	+/-0.4	976	+/-183	10.6%	+/-1.9
No health insurance coverage	443,444	+/-6,343	15.8%	+/-0.2	33,152	+/-1,237	16.4%	+/-0.6	2,273	+/-358	24.6%	+/-3.3
Unemployed:	286,320	+/-3,700	286,320	(X)	25,336	+/-1,113	25,336	(X)	1,652	+/-281	1,652	(X)
With health insurance coverage	147,789	+/-2,586	51.6%	+/-0.7	12,348	+/-897	48.7%	+/-2.5	666	+/-167	40.3%	+/-8.1
With private health insurance	99,907	+/-2,109	34.9%	+/-0.7	8,034	+/-715	31.7%	+/-2.3	310	+/-111	18.8%	+/-6.4
With public coverage	54,101	+/-1,582	18.9%	+/-0.5	4,720	+/-491	18.6%	+/-1.7	386	+/-123	23.4%	+/-6.5
No health insurance coverage	138,531	+/-2,897	48.4%	+/-0.7	12,988	+/-798	51.3%	+/-2.5	986	+/-224	59.7%	+/-8.1
Not in labor force:	876,515	+/-6,385	876,515	(X)	72,887	+/-1,311	72,887	(X)	6,163	+/-413	6,163	(X)
With health insurance coverage	702,250	+/-5,493	80.1%	+/-0.3	55,478	+/-1,427	76.1%	+/-1.4	4,071	+/-377	66.1%	+/-3.8
With private health insurance	488,665	+/-4,598	55.8%	+/-0.5	35,279	+/-1,103	48.4%	+/-1.5	1,821	+/-260	29.5%	+/-4.0
With public coverage	272,129	+/-3,906	31.0%	+/-0.3	25,384	+/-1,259	34.8%	+/-1.4	2,640	+/-370	42.8%	+/-4.8
No health insurance coverage	174,265	+/-3,408	19.9%	+/-0.3	17,409	+/-1,082	23.9%	+/-1.4	2,092	+/-264	33.9%	+/-3.8
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL												
All families	(X)	(X)	10.6%	+/-0.2	(X)	(X)	13.3%	+/-0.6	(X)	(X)	35.30%	+/-4.1
With related children under 18 years	(X)	(X)	17.4%	+/-0.3	(X)	(X)	21.6%	+/-1.1	(X)	(X)	46.4%	+/-5.3
With related children under 5 years only	(X)	(X)	20.4%	+/-0.7	(X)	(X)	20.6%	+/-2.7	(X)	(X)	47.9%	+/-15.0
Married couple families	(X)	(X)	4.7%	+/-0.1	(X)	(X)	5.4%	+/-0.5	(X)	(X)	15.0%	+/-3.7
With related children under 18 years	(X)	(X)	7.1%	+/-0.2	(X)	(X)	8.6%	+/-0.9	(X)	(X)	19.1%	+/-5.4
With related children under 5 years only	(X)	(X)	6.5%	+/-0.5	(X)	(X)	5.2%	+/-2.5	(X)	(X)	10.8%	+/-12.1
Families with female householder, no husband present	(X)	(X)	32.5%	+/-0.5	(X)	(X)	35.3%	+/-1.7	(X)	(X)	56.9%	+/-7.0
With related children under 18 years	(X)	(X)	41.5%	+/-0.7	(X)	(X)	45.9%	+/-2.4	(X)	(X)	68.2%	+/-7.0
With related children under 5 years only	(X)	(X)	51.8%	+/-1.9	(X)	(X)	52.4%	+/-6.4	(X)	(X)	68.0%	+/-19.1
All people	(X)	(X)	14.7%	+/-0.2	(X)	(X)	17.4%	+/-0.6	(X)	(X)	36.5%	+/-3.4
Under 18 years	(X)	(X)	20.9%	+/-0.4	(X)	(X)	27.5%	+/-1.2	(X)	(X)	51.2%	+/-5.2
Related children under 18 years	(X)	(X)	20.5%	+/-0.4	(X)	(X)	27.2%	+/-1.2	(X)	(X)	50.9%	+/-5.2
Related children under 5 years	(X)	(X)	25.2%	+/-0.6	(X)	(X)	31.1%	+/-1.8	(X)	(X)	51.6%	+/-7.5
Related children 5 to 17 years	(X)	(X)	18.7%	+/-0.4	(X)	(X)	25.8%	+/-1.4	(X)	(X)	50.6%	+/-5.7
18 years and over	(X)	(X)	12.7%	+/-0.1	(X)	(X)	13.9%	+/-0.5	(X)	(X)	29.3%	+/-3.0

18 to 64 years	(X)	(X)	13.8%	+/-0.2	(X)	(X)	15.0%	+/-0.6	(X)	(X)	31.4%	+/-3.2
65 years and over	(X)	(X)	7.4%	+/-0.2	(X)	(X)	8.4%	+/-0.6	(X)	(X)	16.9%	+/-4.7
People in families	(X)	(X)	12.1%	+/-0.2	(X)	(X)	15.6%	+/-0.7	(X)	(X)	36.6%	+/-4.1
Unrelated individuals 15 years and over	(X)	(X)	26.8%	+/-0.3	(X)	(X)	26.6%	+/-1.0	(X)	(X)	35.9%	+/-4.1

DP04: SELECTED HOUSING
2008-2012 American Community Survey 5-Year Estimates

	Indiana				Lake County, Indiana				East Chicago city, Indiana			
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY												
Total housing units	2,797,237	+/-733	2,797,237	(X)	208,913	+/-197	208,913	(X)	13,098	+/-443	13,098	(X)
Occupied housing units	2,478,846	+/-6,570	88.6%	+/-0.2	182,028	+/-1,259	87.1%	+/-0.6	9,653	+/-357	73.7%	+/-2.3
Vacant housing units	318,391	+/-7,030	11.4%	+/-0.2	26,885	+/-1,271	12.9%	+/-0.6	3,445	+/-367	26.3%	+/-2.3
Homeowner vacancy rate	2.5	+/-0.1	(X)	(X)	2.3	+/-0.3	(X)	(X)	7.3	+/-3.0	(X)	(X)
Rental vacancy rate	8.8	+/-0.3	(X)	(X)	8.5	+/-0.9	(X)	(X)	21.3	+/-3.3	(X)	(X)
UNITS IN STRUCTURE												
Total housing units	2,797,237	+/-733	2,797,237	(X)	208,913	+/-197	208,913	(X)	13,098	+/-443	13,098	(X)
1-unit, detached	2,034,151	+/-4,480	72.7%	+/-0.2	147,300	+/-1,210	70.5%	+/-0.6	5,479	+/-380	41.8%	+/-2.3
1-unit, attached	98,136	+/-2,058	3.5%	+/-0.1	12,136	+/-733	5.8%	+/-0.4	689	+/-136	5.3%	+/-1.0
2 units	73,429	+/-1,877	2.6%	+/-0.1	8,183	+/-543	3.9%	+/-0.3	1,657	+/-245	12.7%	+/-1.9
3 or 4 units	101,762	+/-2,125	3.6%	+/-0.1	10,147	+/-776	4.9%	+/-0.4	2,620	+/-301	20.0%	+/-2.3
5 to 9 units	129,305	+/-2,501	4.6%	+/-0.1	12,467	+/-800	6.0%	+/-0.4	1,714	+/-199	13.1%	+/-1.5
10 to 19 units	106,075	+/-2,541	3.8%	+/-0.1	8,355	+/-621	4.0%	+/-0.3	346	+/-99	2.6%	+/-0.8
20 or more units	107,554	+/-1,743	3.8%	+/-0.1	6,966	+/-481	3.3%	+/-0.2	544	+/-110	4.2%	+/-0.9
Mobile home	146,267	+/-2,454	5.2%	+/-0.1	3,344	+/-394	1.6%	+/-0.2	49	+/-51	0.4%	+/-0.4
Boat, RV, van, etc.	558	+/-174	0.0%	+/-0.1	15	+/-17	0.0%	+/-0.1	0	+/-21	0.0%	+/-0.2
YEAR STRUCTURE BUILT												
Total housing units	2,797,237	+/-733	2,797,237	(X)	208,913	+/-197	208,913	(X)	13,098	+/-443	13,098	(X)
Built 2010 or later	7,425	+/-718	0.3%	+/-0.1	320	+/-89	0.2%	+/-0.1	0	+/-21	0.0%	+/-0.2
Built 2000 to 2009	355,325	+/-3,690	12.7%	+/-0.1	22,234	+/-937	10.6%	+/-0.4	\	+/-87	2.0%	+/-0.7
Built 1990 to 1999	405,318	+/-4,157	14.5%	+/-0.1	19,013	+/-757	9.1%	+/-0.4	245	+/-98	1.9%	+/-0.7
Built 1980 to 1989	283,054	+/-3,637	10.1%	+/-0.1	14,175	+/-810	6.8%	+/-0.4	330	+/-118	2.5%	+/-0.9
Built 1970 to 1979	397,047	+/-3,679	14.2%	+/-0.1	27,171	+/-1,051	13.0%	+/-0.5	1,211	+/-183	9.2%	+/-1.3
Built 1960 to 1969	323,175	+/-3,553	11.6%	+/-0.1	28,460	+/-997	13.6%	+/-0.5	1,261	+/-203	9.6%	+/-1.5
Built 1950 to 1959	326,448	+/-2,947	11.7%	+/-0.1	37,941	+/-1,079	18.2%	+/-0.5	1,536	+/-218	11.7%	+/-1.5
Built 1940 to 1949	177,896	+/-2,246	6.4%	+/-0.1	21,652	+/-887	10.4%	+/-0.4	1,890	+/-252	14.4%	+/-1.9
Built 1939 or earlier	521,549	+/-3,655	18.6%	+/-0.1	37,947	+/-1,065	18.2%	+/-0.5	6,361	+/-382	48.6%	+/-2.8
ROOMS												
Total housing units	2,797,237	+/-733	2,797,237	(X)	208,913	+/-197	208,913	(X)	13,098	+/-443	13,098	(X)
1 room	32,689	+/-1,302	1.2%	+/-0.1	1,544	+/-284	0.7%	+/-0.1	201	+/-93	1.5%	+/-0.7
2 rooms	39,306	+/-1,225	1.4%	+/-0.1	1,455	+/-234	0.7%	+/-0.1	123	+/-49	0.9%	+/-0.4
3 rooms	181,506	+/-2,766	6.5%	+/-0.1	12,683	+/-729	6.1%	+/-0.3	1,239	+/-197	9.5%	+/-1.4
4 rooms	399,881	+/-4,569	14.3%	+/-0.2	35,388	+/-1,225	16.9%	+/-0.6	3,025	+/-329	23.1%	+/-2.4
5 rooms	614,675	+/-5,035	22.0%	+/-0.2	53,073	+/-1,624	25.4%	+/-0.8	3,215	+/-287	24.5%	+/-2.1
6 rooms	566,189	+/-4,792	20.2%	+/-0.2	43,728	+/-1,222	20.9%	+/-0.6	2,846	+/-274	21.7%	+/-2.0
7 rooms	379,959	+/-3,998	13.6%	+/-0.1	25,819	+/-1,046	12.4%	+/-0.5	971	+/-191	7.4%	+/-1.5
8 rooms	259,549	+/-3,375	9.3%	+/-0.1	17,568	+/-715	8.4%	+/-0.3	827	+/-195	6.3%	+/-1.4
9 rooms or more	323,483	+/-3,545	11.6%	+/-0.1	17,655	+/-713	8.5%	+/-0.3	651	+/-161	5.0%	+/-1.2

Median rooms	5.7	+/-0.1	(X)	(X)	5.5	+/-0.1	(X)	(X)	5.1	+/-0.1	(X)	(X)
BEDROOMS												
Total housing units	2,797,237	+/-733	2,797,237	(X)	208,913	+/-197	208,913	(X)	13,098	+/-443	13,098	(X)
No bedroom	36,059	+/-1,402	1.3%	+/-0.1	1,814	+/-309	0.9%	+/-0.1	201	+/-93	1.5%	+/-0.7
1 bedroom	256,119	+/-2,873	9.2%	+/-0.1	16,578	+/-851	7.9%	+/-0.4	1,580	+/-211	12.1%	+/-1.5
2 bedrooms	749,921	+/-5,018	26.8%	+/-0.2	63,375	+/-1,356	30.3%	+/-0.6	4,511	+/-324	34.4%	+/-2.4
3 bedrooms	1,231,828	+/-4,803	44.0%	+/-0.2	89,209	+/-1,319	42.7%	+/-0.6	4,922	+/-399	37.6%	+/-2.7
4 bedrooms	429,411	+/-3,372	15.4%	+/-0.1	30,685	+/-1,183	14.7%	+/-0.6	1,290	+/-252	9.8%	+/-1.9
5 or more bedrooms	93,899	+/-1,843	3.4%	+/-0.1	7,252	+/-560	3.5%	+/-0.3	594	+/-133	4.5%	+/-1.0
HOUSING TENURE												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Owner-occupied	1,749,798	+/-9,151	70.6%	+/-0.2	127,855	+/-1,324	70.2%	+/-0.7	4,256	+/-309	44.1%	+/-2.8
Renter-occupied	729,048	+/-5,352	29.4%	+/-0.2	54,173	+/-1,330	29.8%	+/-0.7	5,397	+/-348	55.9%	+/-2.8
Average household size of owner-occupied unit	2.62	+/-0.01	(X)	(X)	2.75	+/-0.02	(X)	(X)	2.98	+/-0.13	(X)	(X)
Average household size of renter-occupied unit	2.34	+/-0.02	(X)	(X)	2.53	+/-0.05	(X)	(X)	3.14	+/-0.17	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Moved in 2010 or later	252,786	+/-3,175	10.2%	+/-0.1	14,670	+/-789	8.1%	+/-0.4	939	+/-191	9.7%	+/-1.9
Moved in 2000 to 2009	1,259,309	+/-5,458	50.8%	+/-0.2	91,266	+/-1,312	50.1%	+/-0.7	5,222	+/-330	54.1%	+/-2.8
Moved in 1990 to 1999	463,618	+/-4,805	18.7%	+/-0.2	32,505	+/-878	17.9%	+/-0.5	1,148	+/-190	11.9%	+/-1.9
Moved in 1980 to 1989	212,563	+/-3,040	8.6%	+/-0.1	16,270	+/-823	8.9%	+/-0.4	820	+/-131	8.5%	+/-1.4
Moved in 1970 to 1979	154,429	+/-2,283	6.2%	+/-0.1	14,036	+/-642	7.7%	+/-0.3	825	+/-133	8.5%	+/-1.4
Moved in 1969 or earlier	136,141	+/-2,458	5.5%	+/-0.1	13,281	+/-626	7.3%	+/-0.3	699	+/-136	7.2%	+/-1.3
VEHICLES AVAILABLE												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
No vehicles available	164,456	+/-2,588	6.6%	+/-0.1	15,339	+/-784	8.4%	+/-0.4	2,026	+/-287	21.0%	+/-2.8
1 vehicle available	810,985	+/-4,893	32.7%	+/-0.2	68,088	+/-1,414	37.4%	+/-0.7	4,094	+/-328	42.4%	+/-3.0
2 vehicles available	972,595	+/-5,792	39.2%	+/-0.2	65,094	+/-1,398	35.8%	+/-0.7	2,377	+/-268	24.6%	+/-2.5
3 or more vehicles available	530,810	+/-4,387	21.4%	+/-0.2	33,507	+/-1,017	18.4%	+/-0.5	1,156	+/-178	12.0%	+/-1.9
HOUSE HEATING FUEL												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Utility gas	1,537,970	+/-6,303	62.0%	+/-0.2	161,514	+/-1,352	88.7%	+/-0.5	8,933	+/-333	92.5%	+/-1.4
Bottled, tank, or LP gas	184,004	+/-2,114	7.4%	+/-0.1	2,484	+/-300	1.4%	+/-0.2	68	+/-34	0.7%	+/-0.4
Electricity	653,369	+/-4,615	26.4%	+/-0.2	15,815	+/-799	8.7%	+/-0.4	620	+/-136	6.4%	+/-1.4
Fuel oil, kerosene, etc.	28,443	+/-1,008	1.1%	+/-0.1	526	+/-141	0.3%	+/-0.1	18	+/-21	0.2%	+/-0.2
Coal or coke	3,612	+/-341	0.1%	+/-0.1	93	+/-65	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.3
Wood	53,142	+/-1,117	2.1%	+/-0.1	719	+/-171	0.4%	+/-0.1	5	+/-9	0.1%	+/-0.1
Solar energy	517	+/-129	0.0%	+/-0.1	0	+/-27	0.0%	+/-0.1	0	+/-21	0.0%	+/-0.3
Other fuel	12,109	+/-740	0.5%	+/-0.1	510	+/-148	0.3%	+/-0.1	0	+/-21	0.0%	+/-0.3
No fuel used	5,680	+/-465	0.2%	+/-0.1	367	+/-100	0.2%	+/-0.1	9	+/-15	0.1%	+/-0.2
SELECTED CHARACTERISTICS												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
Lacking complete plumbing facilities	9,884	+/-700	0.4%	+/-0.1	626	+/-186	0.3%	+/-0.1	27	+/-38	0.3%	+/-0.4
Lacking complete kitchen facilities	18,738	+/-845	0.8%	+/-0.1	1,403	+/-264	0.8%	+/-0.1	147	+/-81	1.5%	+/-0.8

No telephone service available	74,995	+/-1,599	3.0%	+/-0.1	4,090	+/-405	2.2%	+/-0.2	402	+/-123	4.2%	+/-1.2
OCCUPANTS PER ROOM												
Occupied housing units	2,478,846	+/-6,570	2,478,846	(X)	182,028	+/-1,259	182,028	(X)	9,653	+/-357	9,653	(X)
1.00 or less	2,436,933	+/-6,933	98.3%	+/-0.1	177,810	+/-1,400	97.7%	+/-0.3	8,945	+/-439	92.7%	+/-1.8
1.01 to 1.50	32,349	+/-1,152	1.3%	+/-0.1	3,511	+/-412	1.9%	+/-0.2	599	+/-158	6.2%	+/-1.7
1.51 or more	9,564	+/-663	0.4%	+/-0.1	707	+/-169	0.4%	+/-0.1	109	+/-61	1.1%	+/-0.6
VALUE												
Owner-occupied units	1,749,798	+/-9,151	1,749,798	(X)	127,855	+/-1,324	127,855	(X)	4,256	+/-309	4,256	(X)
Less than $50,000	176,833	+/-2,471	10.1%	+/-0.1	10,567	+/-594	8.3%	+/-0.4	568	+/-101	13.3%	+/-2.3
$50,000 to $99,999	471,664	+/-4,493	27.0%	+/-0.2	30,264	+/-974	23.7%	+/-0.7	2,276	+/-251	53.5%	+/-4.2
$100,000 to $149,999	439,917	+/-3,714	25.1%	+/-0.2	30,402	+/-945	23.8%	+/-0.8	989	+/-186	23.2%	+/-4.0
$150,000 to $199,999	295,127	+/-3,479	16.9%	+/-0.2	25,509	+/-949	20.0%	+/-0.7	252	+/-88	5.9%	+/-2.1
$200,000 to $299,999	222,294	+/-2,878	12.7%	+/-0.1	20,359	+/-773	15.9%	+/-0.6	144	+/-59	3.4%	+/-1.4
$300,000 to $499,999	105,138	+/-1,975	6.0%	+/-0.1	8,451	+/-546	6.6%	+/-0.4	27	+/-26	0.6%	+/-0.6
$500,000 to $999,999	30,699	+/-969	1.8%	+/-0.1	1,849	+/-233	1.4%	+/-0.2	0	+/-21	0.0%	+/-0.7
$1,000,000 or more	8,126	+/-553	0.5%	+/-0.1	454	+/-119	0.4%	+/-0.1	0	+/-21	0.0%	+/-0.7
Median (dollars)	123,400	+/-377	(X)	(X)	137,400	+/-1,597	(X)	(X)	86,800	+/-2,000	(X)	(X)
MORTGAGE STATUS												
Owner-occupied units	1,749,798	+/-9,151	1,749,798	(X)	127,855	+/-1,324	127,855	(X)	4,256	+/-309	4,256	(X)
Housing units with a mortgage	1,217,285	+/-7,079	69.6%	+/-0.2	88,728	+/-1,334	69.4%	+/-0.7	2,523	+/-237	59.3%	+/-3.5
Housing units without a mortgage	532,513	+/-4,027	30.4%	+/-0.2	39,127	+/-1,023	30.6%	+/-0.7	1,733	+/-199	40.7%	+/-3.5
SELECTED MONTHLY OWNER COSTS (SMOC)												
Housing units with a mortgage	1,217,285	+/-7,079	1,217,285	(X)	88,728	+/-1,334	88,728	(X)	2,523	+/-237	2,523	(X)
Less than $300	4,211	+/-393	0.3%	+/-0.1	217	+/-87	0.2%	+/-0.1	11	+/-18	0.4%	+/-0.7
$300 to $499	36,478	+/-1,069	3.0%	+/-0.1	1,809	+/-246	2.0%	+/-0.3	50	+/-32	2.0%	+/-1.3
$500 to $699	109,877	+/-2,025	9.0%	+/-0.2	4,964	+/-440	5.6%	+/-0.5	195	+/-89	7.7%	+/-3.4
$700 to $999	306,313	+/-3,275	25.2%	+/-0.2	17,043	+/-821	19.2%	+/-0.9	585	+/-118	23.2%	+/-4.3
$1,000 to $1,499	434,147	+/-4,150	35.7%	+/-0.3	33,814	+/-1,080	38.1%	+/-1.0	1,094	+/-175	43.4%	+/-5.8
$1,500 to $1,999	190,512	+/-2,863	15.7%	+/-0.2	18,874	+/-837	21.3%	+/-1.0	469	+/-131	18.6%	+/-4.7
$2,000 or more	135,747	+/-2,494	11.2%	+/-0.2	12,007	+/-676	13.5%	+/-0.7	119	+/-66	4.7%	+/-2.6
Median (dollars)	1,150	+/-3	(X)	(X)	1,290	+/-13	(X)	(X)	1,152	+/-46	(X)	(X)
Housing units without a mortgage	532,513	+/-4,027	532,513	(X)	39,127	+/-1,023	39,127	(X)	1,733	+/-199	1,733	(X)
Less than $100	3,790	+/-345	0.7%	+/-0.1	143	+/-68	0.4%	+/-0.2	10	+/-15	0.6%	+/-0.9
$100 to $199	43,506	+/-1,266	8.2%	+/-0.2	1,743	+/-259	4.5%	+/-0.7	85	+/-50	4.9%	+/-2.9
$200 to $299	118,853	+/-1,977	22.3%	+/-0.3	6,103	+/-431	15.6%	+/-1.0	324	+/-76	18.7%	+/-4.1
$300 to $399	135,886	+/-2,119	25.5%	+/-0.4	8,861	+/-579	22.6%	+/-1.4	479	+/-135	27.6%	+/-6.4
$400 or more	230,478	+/-2,954	43.3%	+/-0.4	22,277	+/-892	56.9%	+/-1.5	835	+/-121	48.2%	+/-5.4
Median (dollars)	372	+/-2	(X)	(X)	435	+/-7	(X)	(X)	394	+/-19	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)												
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	1,212,614	+/-7,101	1,212,614	(X)	88,390	+/-1,334	88,390	(X)	2,523	+/-237	2,523	(X)
Less than 20.0 percent	550,978	+/-5,599	45.4%	+/-0.3	34,838	+/-977	39.4%	+/-1.0	873	+/-161	34.6%	+/-5.3

20.0 to 24.9 percent	205,545	+/-3,190	17.0%	+/-0.2	14,701	+/-640	16.6%	+/-0.7	256	+/-80	10.1%	+/-3.1
25.0 to 29.9 percent	134,118	+/-2,081	11.1%	+/-0.2	10,478	+/-648	11.9%	+/-0.7	300	+/-94	11.9%	+/-3.7
30.0 to 34.9 percent	88,842	+/-1,673	7.3%	+/-0.1	7,551	+/-504	8.5%	+/-0.6	196	+/-80	7.8%	+/-3.0
35.0 percent or more	233,131	+/-2,979	19.2%	+/-0.3	20,822	+/-895	23.6%	+/-0.8	898	+/-159	35.6%	+/-5.3
Not computed	4,671	+/-472	(X)	(X)	338	+/-122	(X)	(X)	0	+/-21	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	527,302	+/-3,960	527,302	(X)	38,597	+/-1,004	38,597	(X)	1,720	+/-198	1,720	(X)
Less than 10.0 percent	234,994	+/-2,420	44.6%	+/-0.4	14,955	+/-714	38.7%	+/-1.5	594	+/-117	34.5%	+/-5.8
10.0 to 14.9 percent	107,033	+/-1,886	20.3%	+/-0.3	7,823	+/-508	20.3%	+/-1.2	245	+/-79	14.2%	+/-4.2
15.0 to 19.9 percent	62,139	+/-1,627	11.8%	+/-0.3	4,634	+/-427	12.0%	+/-1.1	276	+/-87	16.0%	+/-4.7
20.0 to 24.9 percent	36,675	+/-1,194	7.0%	+/-0.2	2,871	+/-339	7.4%	+/-0.9	127	+/-45	7.4%	+/-2.7
25.0 to 29.9 percent	23,517	+/-755	4.5%	+/-0.1	2,244	+/-299	5.8%	+/-0.8	88	+/-65	5.1%	+/-3.6
30.0 to 34.9 percent	15,546	+/-680	2.9%	+/-0.1	1,482	+/-239	3.8%	+/-0.6	126	+/-60	7.3%	+/-3.5
35.0 percent or more	47,398	+/-1,204	9.0%	+/-0.2	4,588	+/-451	11.9%	+/-1.1	264	+/-86	15.3%	+/-4.4
Not computed	5,211	+/-467	(X)	(X)	530	+/-138	(X)	(X)	13	+/-16	(X)	(X)
GROSS RENT												
Occupied units paying rent	685,288	+/-5,128	685,288	(X)	51,455	+/-1,323	51,455	(X)	5,142	+/-334	5,142	(X)
Less than $200	16,011	+/-861	2.3%	+/-0.1	1,853	+/-295	3.6%	+/-0.6	384	+/-99	7.5%	+/-1.9
$200 to $299	23,863	+/-848	3.5%	+/-0.1	2,168	+/-288	4.2%	+/-0.6	392	+/-104	7.6%	+/-2.0
$300 to $499	81,753	+/-1,647	11.9%	+/-0.2	4,008	+/-434	7.8%	+/-0.8	557	+/-136	10.8%	+/-2.7
$500 to $749	255,475	+/-3,120	37.3%	+/-0.4	14,967	+/-807	29.1%	+/-1.5	1,791	+/-242	34.8%	+/-4.1
$750 to $999	193,799	+/-2,966	28.3%	+/-0.4	17,262	+/-880	33.5%	+/-1.4	1,468	+/-249	28.5%	+/-4.1
$1,000 to $1,499	93,624	+/-2,342	13.7%	+/-0.3	9,612	+/-644	18.7%	+/-1.1	504	+/-111	9.8%	+/-2.1
$1,500 or more	20,763	+/-1,065	3.0%	+/-0.1	1,585	+/-301	3.1%	+/-0.6	46	+/-40	0.9%	+/-0.8
Median (dollars)	719	+/-3	(X)	(X)	787	+/-10	(X)	(X)	678	+/-25	(X)	(X)
No rent paid	43,760	+/-1,382	(X)	(X)	2,718	+/-338	(X)	(X)	255	+/-103	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)												
Occupied units paying rent (excluding units where GRAPI cannot be computed)	668,261	+/-5,077	668,261	(X)	49,471	+/-1,314	49,471	(X)	4,982	+/-324	4,982	(X)
Less than 15.0 percent	85,713	+/-1,987	12.8%	+/-0.3	5,713	+/-524	11.5%	+/-1.0	554	+/-160	11.1%	+/-3.1
15.0 to 19.9 percent	85,741	+/-2,235	12.8%	+/-0.3	5,427	+/-529	11.0%	+/-1.0	467	+/-127	9.4%	+/-2.7
20.0 to 24.9 percent	87,770	+/-2,249	13.1%	+/-0.3	5,721	+/-565	11.6%	+/-1.1	498	+/-135	10.0%	+/-2.7
25.0 to 29.9 percent	76,062	+/-2,009	11.4%	+/-0.3	5,665	+/-525	11.5%	+/-1.0	698	+/-168	14.0%	+/-3.2
30.0 to 34.9 percent	58,995	+/-1,804	8.8%	+/-0.3	4,062	+/-495	8.2%	+/-1.0	356	+/-100	7.1%	+/-1.9
35.0 percent or more	273,980	+/-3,377	41.0%	+/-0.4	22,883	+/-992	46.3%	+/-1.6	2,409	+/-286	48.4%	+/-4.4
Not computed	60,787	+/-1,718	(X)	(X)	4,702	+/-449	(X)	(X)	415	+/-121	(X)	(X)

S1810: DISABILITY CHARACTERISTICS
2008-2012 American Community Survey 5-Year Estimates

	East Chicago city, Indiana					
	Total		With a disability		Percent with a disability	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	29,702	+/-81	4,185	+/-397	14.1%	+/-1.3
Population under 5 years	2,703	+/-320	50	+/-43	1.8%	+/-1.5
With a hearing difficulty	(X)	(X)	41	+/-41	1.5%	+/-1.5
With a vision difficulty	(X)	(X)	9	+/-15	0.3%	+/-0.5
Population 5 to 17 years	7,066	+/-561	414	+/-165	5.9%	+/-2.3
With a hearing difficulty	(X)	(X)	13	+/-22	0.2%	+/-0.3
With a vision difficulty	(X)	(X)	76	+/-61	1.1%	+/-0.9
With a cognitive difficulty	(X)	(X)	307	+/-144	4.3%	+/-2.0
With an ambulatory difficulty	(X)	(X)	128	+/-126	1.8%	+/-1.8
With a self-care difficulty	(X)	(X)	39	+/-47	0.6%	+/-0.7
Population 18 to 64 years	17,049	+/-522	2,393	+/-312	14.0%	+/-1.8
With a hearing difficulty	(X)	(X)	329	+/-119	1.9%	+/-0.7
With a vision difficulty	(X)	(X)	685	+/-168	4.0%	+/-1.0
With a cognitive difficulty	(X)	(X)	1,133	+/-218	6.6%	+/-1.3
With an ambulatory difficulty	(X)	(X)	1,391	+/-241	8.2%	+/-1.4
With a self-care difficulty	(X)	(X)	509	+/-138	3.0%	+/-0.8
With an independent living difficulty	(X)	(X)	916	+/-179	5.4%	+/-1.0
Population 65 years and over	2,884	+/-245	1,328	+/-192	46.0%	+/-5.3
With a hearing difficulty	(X)	(X)	447	+/-128	15.5%	+/-4.4
With a vision difficulty	(X)	(X)	309	+/-103	10.7%	+/-3.5
With a cognitive difficulty	(X)	(X)	394	+/-114	13.7%	+/-3.8
With an ambulatory difficulty	(X)	(X)	1,020	+/-160	35.4%	+/-4.8
With a self-care difficulty	(X)	(X)	414	+/-115	14.4%	+/-3.9
With an independent living difficulty	(X)	(X)	708	+/-140	24.5%	+/-4.6
SEX						
Male	13,757	+/-438	1,804	+/-278	13.1%	+/-2.0
Female	15,945	+/-431	2,381	+/-285	14.9%	+/-1.7

RACE AND HISPANIC OR LATINO ORIGIN						
One Race	28,613	+/-374	4,037	+/-378	14.1%	+/-1.3
White alone	7,901	+/-859	1,345	+/-212	17.0%	+/-2.5
Black or African American alone	12,674	+/-687	1,940	+/-246	15.3%	+/-2.0
American Indian and Alaska Native alone	54	+/-56	2	+/-4	3.7%	+/-10.0
Asian alone	162	+/-186	8	+/-14	4.9%	+/-14.5
Native Hawaiian and Other Pacific Islander alone	0	+/-21	0	+/-21	-	**
Some other race alone	7,822	+/-976	742	+/-180	9.5%	+/-2.3
Two or more races	1,089	+/-355	148	+/-101	13.6%	+/-7.4
White alone, not Hispanic or Latino	2,614	+/-480	627	+/-149	24.0%	+/-5.0
Hispanic or Latino (of any race)	14,296	+/-718	1,600	+/-251	11.2%	+/-1.8
PERCENT IMPUTED						
Disability status	8.3%	(X)	(X)	(X)	(X)	(X)
Hearing difficulty	6.5%	(X)	(X)	(X)	(X)	(X)
Vision difficulty	6.9%	(X)	(X)	(X)	(X)	(X)
Cognitive difficulty	7.0%	(X)	(X)	(X)	(X)	(X)
Ambulatory difficulty	7.1%	(X)	(X)	(X)	(X)	(X)
Self-care difficulty	7.0%	(X)	(X)	(X)	(X)	(X)
Independent living difficulty	8.0%	(X)	(X)	(X)	(X)	(X)

RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

RECAPTURE GUIDELINES FOR HOME OWNERSHIP

The City of East Chicago guidelines for recapture consists of the following:

- The City has adopted the HOME Program Recapture Policy for Homeownership Activities. The policy is based on the HOME Program rules found in 24 CFR Part 92.254.
- The issue of 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 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.
- The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired:
    1. The owner that received HOME assistance must sell the home to a low-income family that will use the property as their principal residence, or
    2. The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer
- A low-income family is defined as a family whose gross annual income does not exceed 80% of the median family income.
- A home is considered to be affordable if a family earning 80% of the median family income will not pay more than 30% of their income for housing.
- It is the policy of the City of East Chicago, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. The guidelines for recapture for the homebuyer program that the City of East Chicago has established, are as follows:
    1. The City of East Chicago will require that a mortgage be placed on the property in its favor for the full amount of the direct HOME subsidy.
    2. Upon sale of the home by the HOME assisted household before the period of affordability expires, the City of East Chicago will recapture the pro-rated amount of the HOME investment from the net proceeds of the sale.
    3. The City of East Chicago will determine the net proceeds by subtracting loan repayments and closing costs from the gross sale price of the home.

4. The City of East Chicago will enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment from the net proceeds.

5. After calculating the amounts above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced prorated based on the time the homeowner has owned and occupied the unit measured against the required affordability period (5, 10, or 15 years).

6. If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvement investment.

7. The City of East Chicago will use HOME funds that are recaptured to assist other income eligible homebuyers.

- In the event the mortgaged property is sold or otherwise transferred prior to the expiration of the period of affordability from the date of the initial sale, then the prorated amount of the net proceeds from the sale or transfer shall be paid to the City of East Chicago.

$$\frac{\textit{Number of Years Homebuyer Occupied the Home}}{\textit{Period of Affordability in Years}} \textit{ x Total Amount of HOME Subsidy = Prorated Recapture Amount}$$

- The total amount payable by borrower under the preceding paragraphs shall never exceed the face amount of the note.
- To the extent that the net proceeds are less than the outstanding principal balance of the note, the remainder shall be forgiven.
- Shared net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and enable the homeowner to recover the amount of his/her downpayment and any capital improvement investment made by the owner since the purchase, the City may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{Direct\ HOME\ Subsidy\ Amount}{Direct\ HOME\ Subsidy + Homeowner\ Investment}\ x\ Net\ Proceeds = HOME\ Recapture\ Amount$$

$$\frac{Homeowner\ Investment}{HOME\ Subsidy + Homeowner\ Investment}\ x\ Net\ Proceeds = Amount\ to\ Homeowner$$

- The City of East Chicago will be responsible for ensuring that homebuyers maintain the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the house is sold during the period of affordability, the City of East Chicago must be notified

of the sale, and the recapture provisions will be enforced. The City will enter into a written agreement with the homebuyer, as well as a mortgage and lien document will be recorded that outlines the recapture provisions.

HARBOR AREA NRSA

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

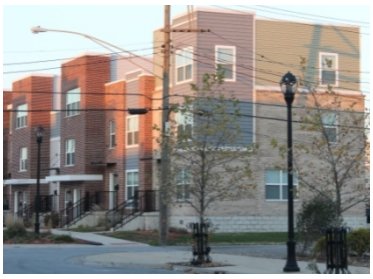
400 East Chicago Avenue, East Chicago, IN 46312

NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN

In Accordance with the HUD Guidelines for the Community Development Block Grant and HOME Investment Partnership Grant, and as an Element of the FY 2014-2018 Five Year Consolidated Plan

MAY 2014

Anthony Copeland,
Mayor, City of East Chicago
Maria C. Becerra,
Executive Director,
Department of Redevelopment





BUILT ON EXPERIENCE URBAN DESIGN VENTURES

CITY OF EAST CHICAGO - INDIANA - 18 - 93 - INDUSTRIOUSUS PROGREDEMUR

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE

May 19, 2014

Ms. Michelle L. Kincaid
CP&D Representative
U.S. Department of HUD
151 North Delaware Street, 12th Floor
Indianapolis, Indiana 46204

RE: Harbor Area NRSA Plan
City of East Chicago, Indiana

Dear Ms. Kincaid:

Transmitted herewith is a copy of the City of East Chicago's Neighborhood Revitalization Strategy Area (NRSA) Plan which is a part of the City's FY 2014-2018 Consolidated Plan. This submittal is in accordance with your request to include the updated NRSA Plan as part of the City's Five Year Consolidated Plan.

The City of East Chicago's Department of Redevelopment Commission approved the NRSA Plan as part of the Five Year Plan.

Should you have any questions during your review, please call our office at (412) 461-6916 or email me at <karl@urbandesignventures.com>. Thank you for your assistance in this matter.

Sincerely,

Karl M. Haglund
Vice President

CC: Ms. Maria C. Becerra, Executive Director of the Dept. of Redevelopment
Ms. Lyvette Turk, Community Development Program Manager
Mr. Nicholas D. Smith, Compliance Administrator

212 East 7th Avenue, Homestead, PA 15120 | Phone: (412) 461-6916 | Fax: (412) 461-6920 | www.urbandesignventures.com

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A. INTRODUCTION

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

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

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

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

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

- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison

- Indiana Harbor Coke Company
- Kemira Water Solutions
- Progress Rail Service
- Robinson Laser
- United States Gypsum
- Praxair Company
- Humes & Berg

In addition to the Indiana Harbor Steel Mill facility, the Indiana Harbor has other major employers. Indiana Harbor is not a state-managed harbor. It is maintained by the Chicago District of the U.S. Army Corps of Engineers, as authorized by the Rivers and Harbors Act of 1913. The Indiana Harbor's main stakeholders are the steel and manufacturing plants, which rely on the Harbor to ship the materials they need for production. The Indiana Harbor is ranked first in tonnage among the 25 Federal harbors on Lake Michigan and third in tonnage of the 55 Federal harbors on the Great Lakes. The commodities that pass through the Harbor generate almost $849 million annually in direct revenue. The Harbor is important to the economy of the City of East Chicago, supporting about 3,665 jobs and generating nearly $168 million per year in personal income (Source: Indiana Harbor, IN; Great Lakes Navigation System; U.S. Army Corps of Engineers; http://www.lre.usace.army.mil). Another major employer for the City of East Chicago is the Ameristar Casino Hotel, adjacent to the East Chicago Marina, on Lake Michigan. The casino offers slots and table games, as well as restaurants, bars, a hotel with almost 300 rooms and space for meetings and events. It employs over 7,200 individuals (Source: 2011 Annual Report http://www.ameristar.com).

Despite the industries located in East Chicago, there is a high unemployment rate in the City compared to Lake County and the State of Indiana, and a lower median household income. In the City of East Chicago and the Harbor area, there is an overwhelming majority of minority residents, as well as a high percentage of Hispanics or Latinos. The median age is relatively young when compared to Lake County and the State of Indiana. Most housing units in the Harbor Neighborhood are occupied by families, and there is a high percentage of single-female householders and single mothers. The housing stock in the Harbor Area is old, and there is a high vacancy rate, a high percentage of renters, and a very low rate of homeownership and lending (Source: U.S. Census Bureau, Census 2010, http://www.factfinder.gov).

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

The City of East Chicago prepared and adopted a Five Year Consolidated Plan for FY 2014-2018. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in the Harbor Area of the City. The City has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for its Harbor Area Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 96-1.

What is a HUD Neighborhood Revitalization Strategy Area?

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

The NRSA Plan is submitted as a part of the City of East Chicago's FY 2014-2018 Five Year Consolidated Plan. The benefits of adopting an NRSA for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

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

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged neighborhoods, by aggregating various projects into one activity that principally benefits low- and moderate-income persons.

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

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

(2) Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));

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

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

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/retention program. It lessens the burden of proof to track how businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community meeting the national criteria of the CDBG Program. In the NRSA, only 37.1% of civilians over the age of 16 are employed, and the median household income is $27,497 (Source: U.S. Census Bureau, Census 2010, http://www.factfinder.gov). These figures and other Harbor Area Neighborhood block group data, when compared to city-wide, Lake County and the State of Indiana data, support the designation of the neighborhood as "at risk" and economically disadvantaged.

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

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

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

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

B. NEIGHBORHOOD DESCRIPTION

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

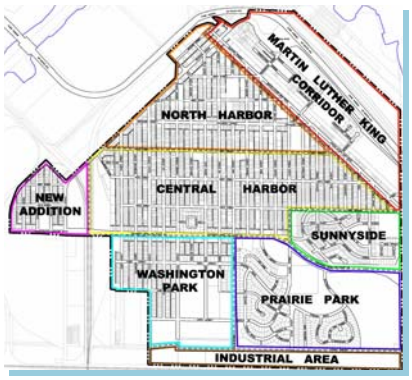
- It is a contiguous neighborhood that is surrounded by industry which creates an "island."
- The area is primarily residential with 72.8% of the parcels considered residential in land use.
- The Harbor Area has the highest concentration of lower income persons loving in one neighborhood, which contains 47% of the City's total LMI population.
- There has been new investment in the area, both public and private that has had a positive effect in revitalizing the neighborhood.
- There are vacant developable sites that are available for new development.
- The residents of the Harbor Area are in favor of and will support the NRSA strategies.
- The Harbor Area is situated in a good location for transportation and circulation with easy access to state and federal routes.

1. BOUNDARY DESCRIPTION

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

The Harbor Area NRSA encompasses the following sub-neighborhoods:

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



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

The NRSA comprises the following Census Tracts/Block Groups:

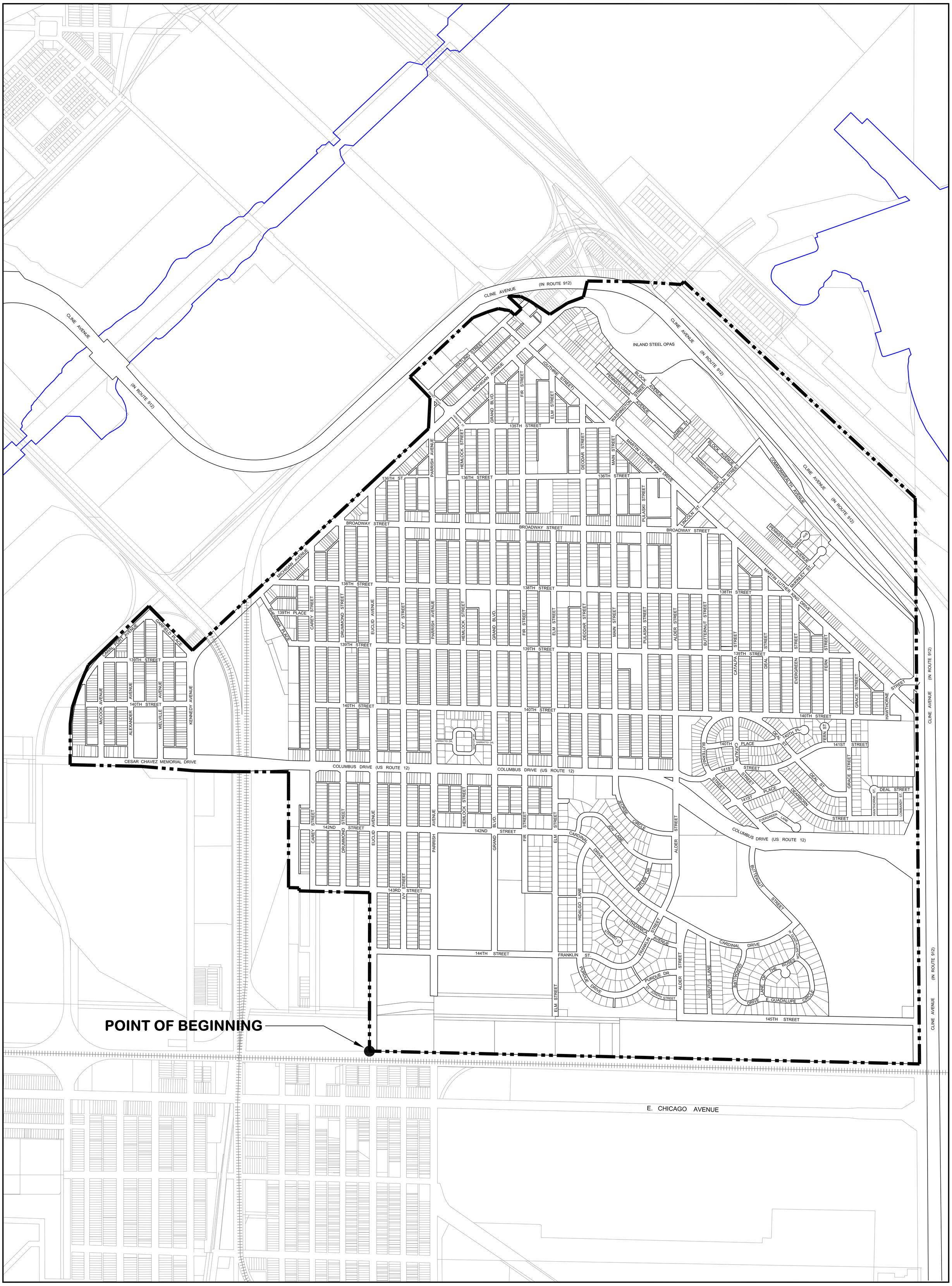
- Census Tract 301, Block Group 1
- Census Tract 302, Block Groups 1 and 2
- Census Tract 303, Block Group 1 and 2*
- Census Tract 307, Block Group 1*
- Census Tract 308, Block Groups 1, 2, 3 and 4
- Census Tract 309, Block Groups 1, 2 and 3
- Census Tract 310, Block Groups 1 and 2

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

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

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

- Marktown – This area is northwest of the Harbor Area. It is separated from the Harbor Area Neighborhood by heavy industry. The Census tracts/block groups that are located between the Harbor Area and Marktown would diminish the percentage of residential land use area to less than 50%. Furthermore, Marktown has a high vacancy rate, low resale value of property, and environmental issues that cannot be overcome within the time period for the NRSA designation. Properties are being purchased by some of the surrounding industries for their industrial expansion, which would prevent future residential growth.
- Calumet Neighborhood – This area is also separated from the Harbor Area by industry. The area is a designated “Superfund” site, which would eliminate any new residential construction until after remediation work is completed. EPA has not established a time schedule for completion of the remediation work.



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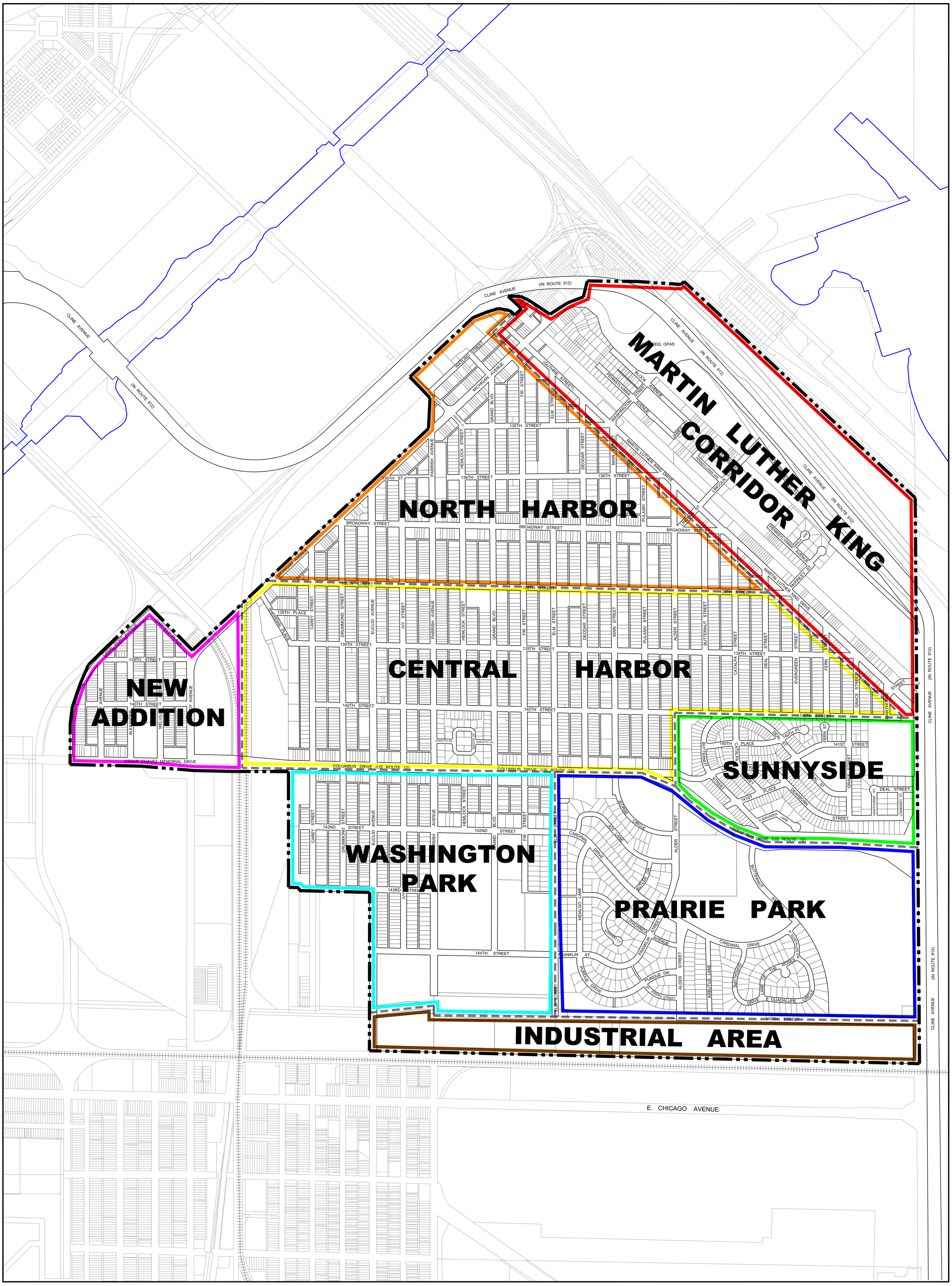
Map Legend

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Project Area Boundary Map

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



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Map Legend

Neighborhood Boundary

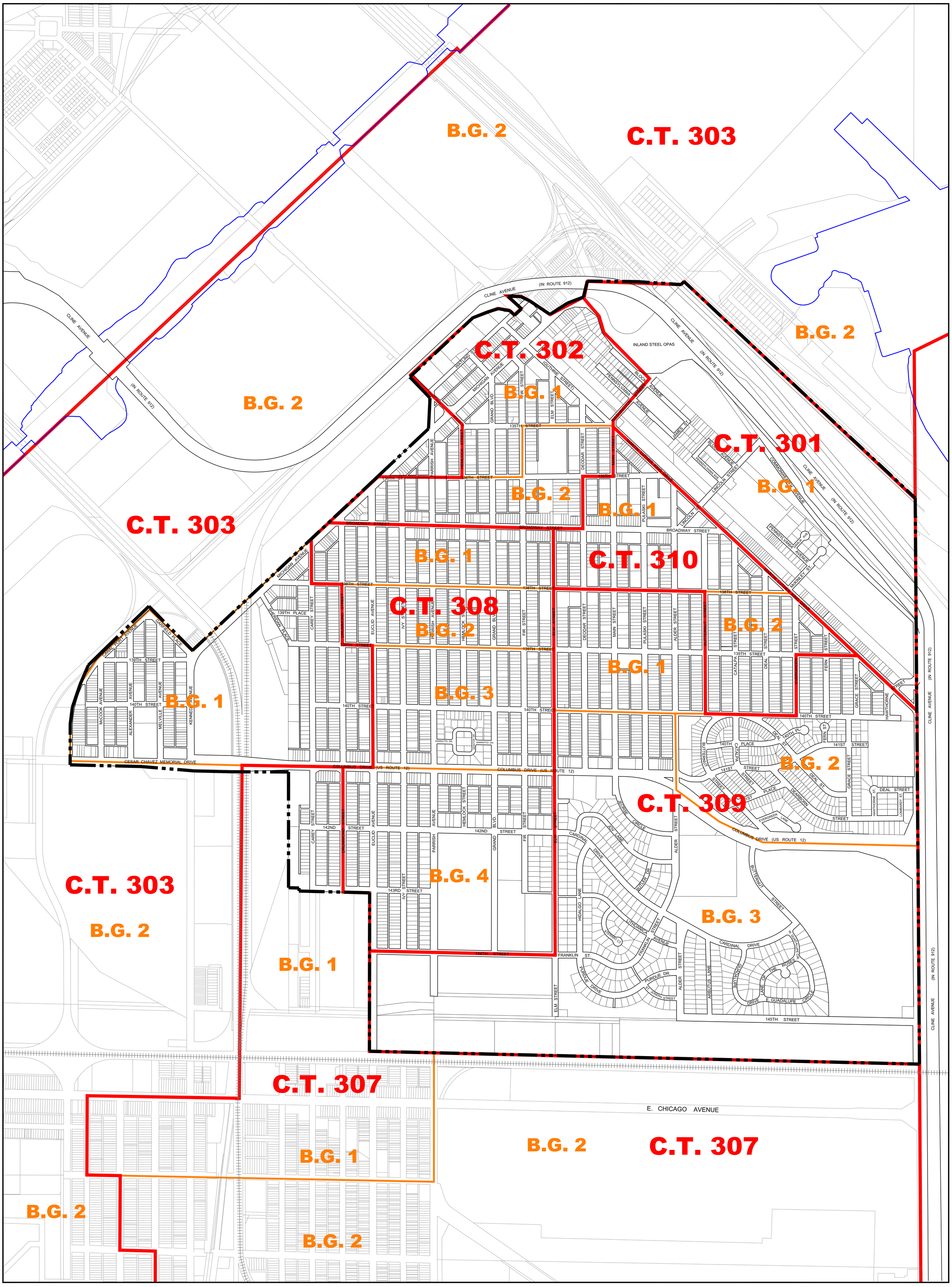
PARK — Neighborhood Identity

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Neighborhood Area Map

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Map Legend

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

EAST CHICAGO HARBOR N.R.S.A.

Census Tract Map

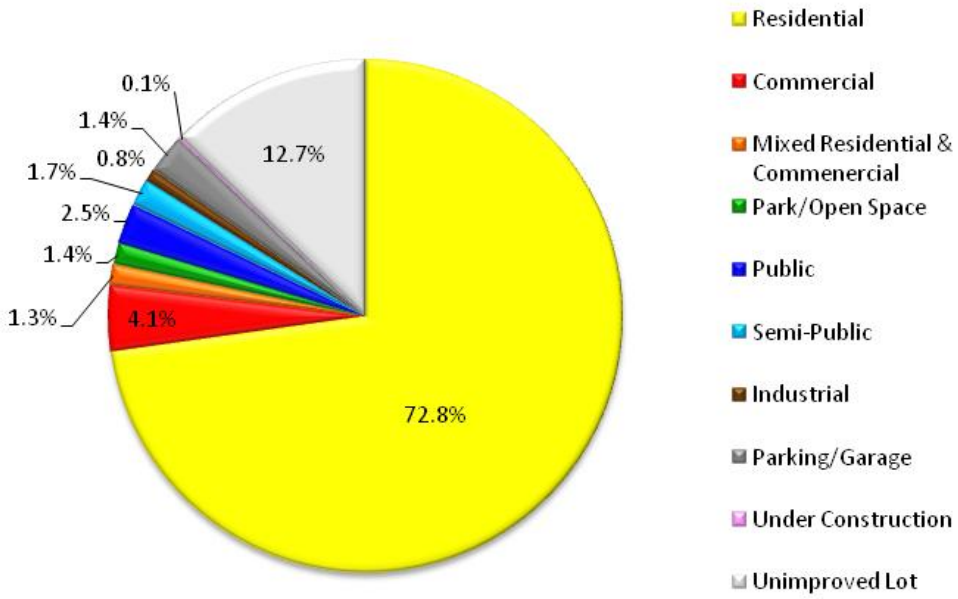
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2. EXISTING LAND USES

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

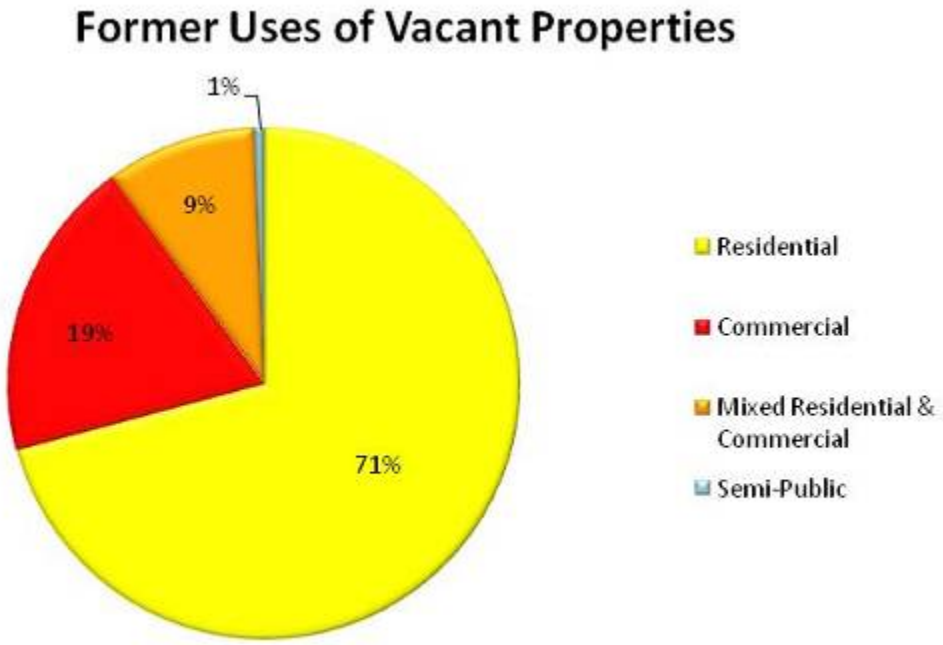
A reconnaissance survey was performed during the week of November 12, 2012 in the Harbor Neighborhood. Attached is a map entitled "Existing Land Use Map" which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

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



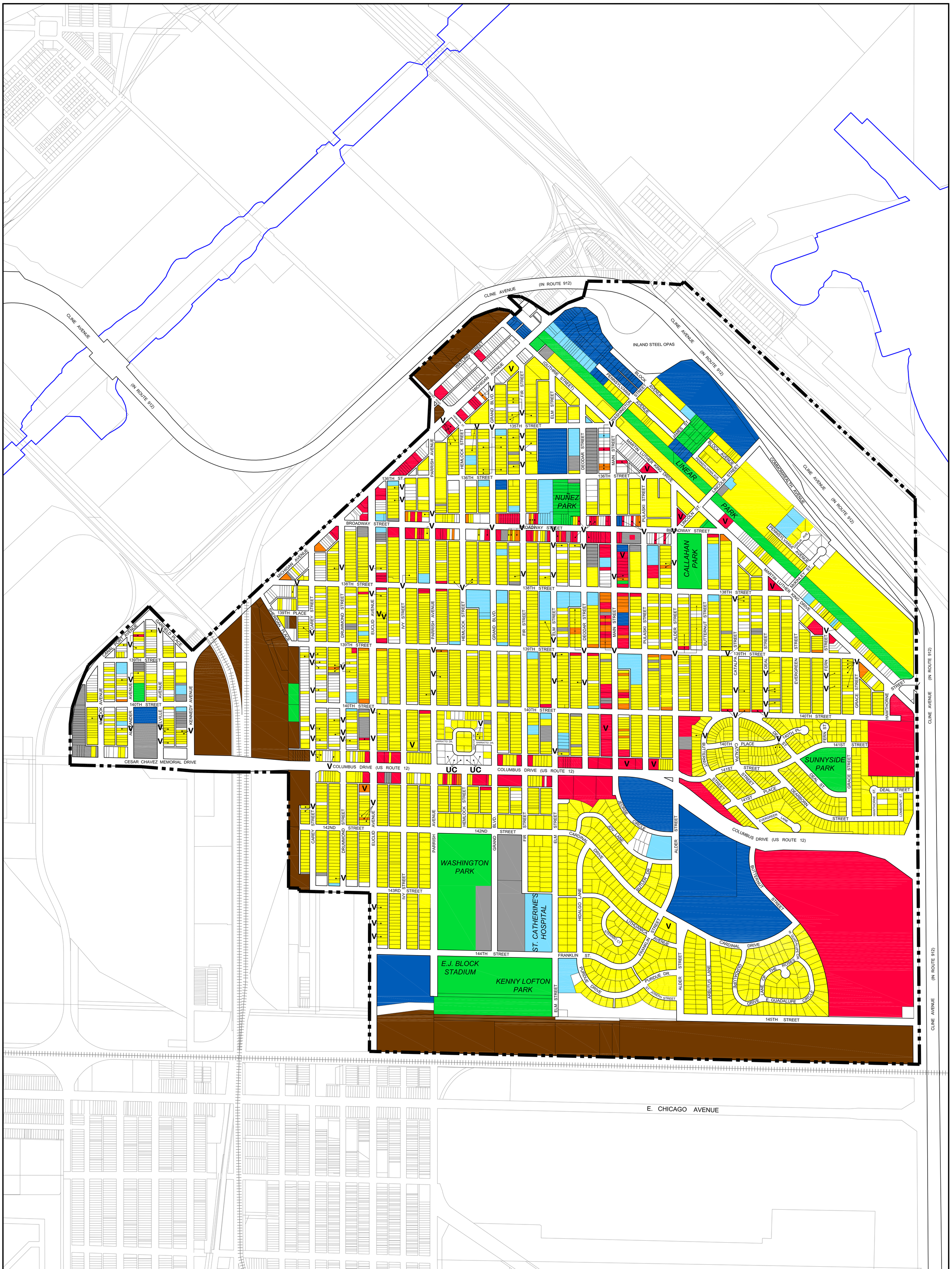


Based on this survey it was determined that there were 2,999 residential properties, 176 commercial properties, 57 mixed-use residential/ commercial properties, 74 semi-public properties, 109 public properties, 107 parking/garage structures, 60 park/open space, and 35 industrial properties in the NRSA.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



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

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



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Map Legend

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

EAST CHICAGO HARBOR N.R.S.A.

Existing Land Use Map

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

3. STRUCTURAL CONDITIONS

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

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

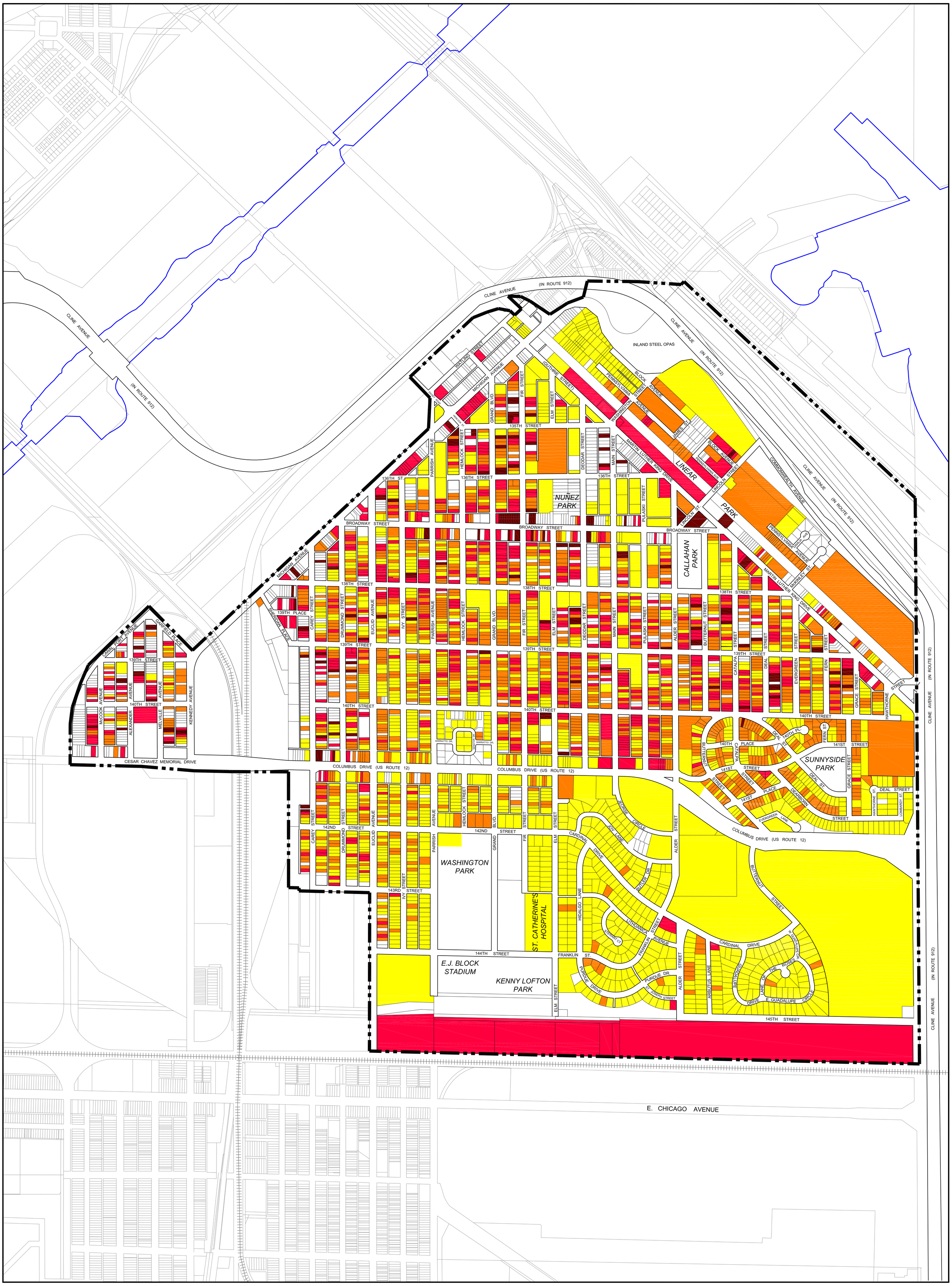
There are 3,446 primary structures in the NRSA. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

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

Based on the above findings, 761 structures out of 3,446 total structures are code deficient (22.1%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”



An assessment of the development potential for new sites was made. There is a need to demolish 137 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 31 additional structures that are vacant and should be considered for demolition. This would mean that 168 structures should be demolished over the next 5 years. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 880 vacant parcels in the area and if you include the 168 structures to be demolished you have a total of 1,048 vacant parcels. This makes up 24.2% of the parcels in the Harbor Area NRSA as vacant lots.



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Map Legend

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

EAST CHICAGO HARBOR N.R.S.A.

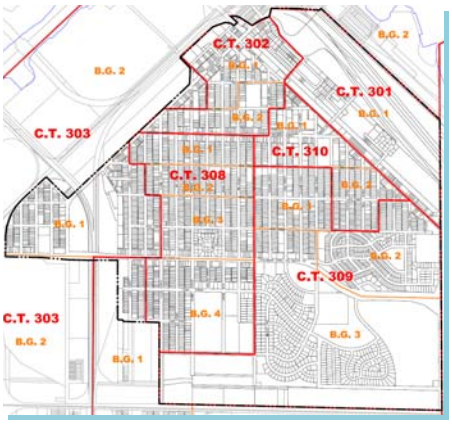
Structural Conditions Map

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

C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2010 U.S. Census:

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



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

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

1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2010 U.S. Census counts.

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

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

The total population in the Harbor Area NRSA is 13,079 persons. Compared to the City of East Chicago's total population of 29,698 persons, the Harbor Area NRSA makes up 44.0% of the total population of the City.

AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2010 U.S. Census counts.

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

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

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

The median age in the NRSA is 33.3 years, this is slightly higher than the City of East Chicago's at 30.9. The median age of males (30.0 years) is significantly lower than females (35.5 years) in the NRSA, but comparable to the City of East Chicago as a whole. The median age for males in the City is 30.3 years, and the median age is 31.5 years for females. The population in both the NRSA and the City of East Chicago are significantly younger on average than the population of Lake County and the State of Indiana. The median age in Lake County is 37.4 years, and the median age in the State of Indiana is 37.0 years.

RACE:

The following table highlights the racial composition of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2010 U.S. Census counts.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total Harbor Area NRSA	**Number**	3,249	7,292	54	19	4	2,098	363	5,412	**13,079**
	Percent	24.98%	56.06%	0.42%	0.15%	0.03%	16.13%	2.78%	41.61%	**100%**
Total City of East Chicago	**Number**	10,530	12,736	187	34	12	5,371	828	15,105	**29,698**
	Percent	35.50%	42.90%	0.60%	0.10%	0.00%	18.10%	2.79%	50.90%	**100%**

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

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

either alone or in combination with another race(s). The overall population of the City of East Chicago is 64.5% minority, which is much higher than Lake County and more than four times the rate in the State of Indiana. The County has a 35.6% minority population, and the State of Indiana has only 15.7% minority population. The Hispanic or Latino population, either alone or in combination with another race(s), of the City of East Chicago is over 50% (50.9%), which is far higher than Lake County or the State of Indiana. The Hispanic or Latino population of Lake County is only 16.7%, and only 6.0% in the State of Indiana.

The minority population of the Harbor Area NRSA is 51.3% of the City's total minority population of 19,168 (64.5% of total population), and the Hispanic or Latino population of the Harbor Area NRSA is 35.8% of the City's total Hispanic/Latino population of 15,105. This illustrates that there is a high concentration of minority persons, and Hispanics/Latinos, living in the NRSA.

2. SOCIOECONOMIC DATA

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

INCOME:

The table below highlights the current low- and moderate-income population in the City of East Chicago and the Harbor Area NRSA. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Harbor Area Neighborhood Revitalization Strategy Area (NRSA).

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN						
TRACT	**BLKGRP**	**POP100**	**HU100**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,208**	**506**	**1,046**	**1,170**	**89**
030200	**1**	**962**	**341**	**852**	**986**	**86**
030200	**2**	**618**	**288**	**450**	**709**	**64**
030300	**1**	**933**	**479**	**755**	**921**	**82**
030300	**2**	**2,165**	**840**	**1,712**	**2,005**	**85**
030300	**3**	**116**	**45**	**63**	**105**	**60**
030400	**1**	**688**	**267**	**474**	**711**	**67**
030400	**2**	**1,523**	**727**	**938**	**1,474**	**64**
030400	**3**	**1,487**	**569**	**1,068**	**1,489**	**72**

030500	**1**	**1,035**	**373**	**630**	**1,008**	**63**
030500	2	745	265	252	779	32
030500	**3**	**1,351**	**488**	**791**	**1,373**	**58**
030500	**4**	**1,175**	**528**	**605**	**1,146**	**53**
030600	**1**	**1,602**	**615**	**1,053**	**1,497**	**70**
030600	**2**	**1,062**	**456**	**745**	**1,072**	**70**
030600	**3**	**1,036**	**447**	**629**	**1,093**	**58**
030600	4	1,237	541	588	1,271	46
030700	**1**	**999**	**425**	**613**	**999**	**61**
030700	**2**	**1,431**	**535**	**899**	**1,385**	**65**
030800	**1**	**1,073**	**393**	**681**	**1,007**	**68**
030800	**2**	**959**	**366**	**599**	**930**	**64**
030800	**3**	**1,429**	**529**	**1,011**	**1,532**	**66**
030800	4	1,328	542	633	1,319	48
030900	**1**	**1,519**	**675**	**1,012**	**1,446**	**70**
030900	2	1,235	470	597	1,271	47
030900	3	1,564	588	644	1,635	39
031000	**1**	**1,158**	**584**	**986**	**1,163**	**85**
031000	**2**	**776**	**379**	**491**	**726**	**68**
City of East Chicago's Total:		**32,414**	**13,261**	**20,817**	**32,222**	**64.6%**

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

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

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR THE CITY OF EAST CHICAGO, IN						
TRACT	**B.G.**	**POP100**	**HU100**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,208**	**506**	**1,046**	**1,170**	**89**
030200	**1**	**962**	**341**	**852**	**986**	**86**
030200	**2**	**618**	**288**	**450**	**709**	**64**
030300	**1**	**933**	**479**	**755**	**921**	**82**
030800	**1**	**1,073**	**393**	**681**	**1,007**	**68**
030800	**2**	**959**	**366**	**599**	**930**	**64**
030800	**3**	**1,429**	**529**	**1,011**	**1,532**	**66**
030800	4	1,328	542	633	1,319	48
030900	**1**	**1,519**	**675**	**1,012**	**1,446**	**70**

030900	2	1,235	470	597	1,271	47
030900	3	1,564	588	644	1,635	39
031000	**1**	**1,158**	**584**	**986**	**1,163**	**85**
031000	**2**	**776**	**379**	**491**	**726**	**68**
NRSA Area Total:		**14,762**	**6,140**	**9,757**	**14,815**	**65.8%**

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

The City of East Chicago has a low- and moderate-income population as a whole of 64.6%, while the NRSA is comparable with a low- and moderate-income population of 65.8%. The Harbor Area NRSA's low- and moderate-income census tracts and block groups are illustrated in the attached map at the end of this sub-section. The low- and moderate-income block groups are in yellow. Lake County's low- and moderate-income population is 44.2%, and the State of Indiana has a low- and moderate-income population of 40.4%.

While the median household income in the Harbor Area NRSA is slightly higher than that of the entire City of East Chicago, both are much lower than the median household incomes of Lake County and the State of Indiana. According to the 2000 Census (the most recent data available for the City), the median household income for the NRSA was $27,181 compared to $26,538 for the City. According to the American Community Survey 5-year Estimates (the most recent data available for the County and State), the median household income for Lake County is $48,723, compared to $47,697 for the State.

Median Household Income

Total:			Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or more	Median household income in 1999
C.T. 301 B.G. 1	#	**481**	215	65	119	28	25	14	0	0	8	7	11,250
	%	**100.0%**	44.7%	13.5%	24.7%	5.8%	5.2%	2.9%	0.0%	0.0%	1.7%	1.5%	(X)
C.T. 302 B.G. 1	#	**359**	159	35	50	39	69	7	0	0	0	0	12,135
	%	**100.0%**	44.3%	9.7%	13.9%	10.9%	19.2%	1.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 302 B.G. 2	#	**243**	48	13	29	43	69	41	0	0	0	0	29,250
	%	**100.0%**	19.8%	5.3%	11.9%	17.7%	28.4%	16.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 303 B.G. 1	#	**355**	51	39	116	56	60	18	15	0	0	0	23,381
	%	**100.00%**	14.37%	10.99%	32.68%	15.77%	16.90%	5.07%	4.23%	0.00%	0.00%	0.00%	(X)
C.T. 308 B.G. 1	#	**419**	90	44	58	57	85	53	25	0	7	0	26,563
	%	**100.0%**	21.5%	10.5%	13.8%	13.6%	20.3%	12.6%	6.0%	0.0%	1.7%	0.0%	(X)
C.T. 308 B.G. 2	#	**319**	52	37	35	73	32	38	18	34	0	0	29,922
	%	**100.0%**	16.3%	11.6%	11.0%	22.9%	10.0%	11.9%	5.6%	10.7%	0.0%	0.0%	(X)
C.T. 308 B.G. 3	#	**463**	80	45	85	74	44	64	29	30	0	12	30,250
	%	**100.0%**	17.3%	9.7%	18.4%	16.0%	9.5%	13.8%	6.3%	6.5%	0.0%	2.6%	(X)

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

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

The majority of households in the NRSA (21.7%) have a median household income of less than $10,000 a year, which is slightly higher than the City of East Chicago, where 20.7% of households have a median household income of less than $10,000 a year. The median household incomes are higher in those block groups that are not considered to be low- and moderate-income populations, although they are still lower than the median household incomes for Lake County and the State of Indiana. The median household incomes for Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3 are $40,642, $41,523 and $45,673 respectively.

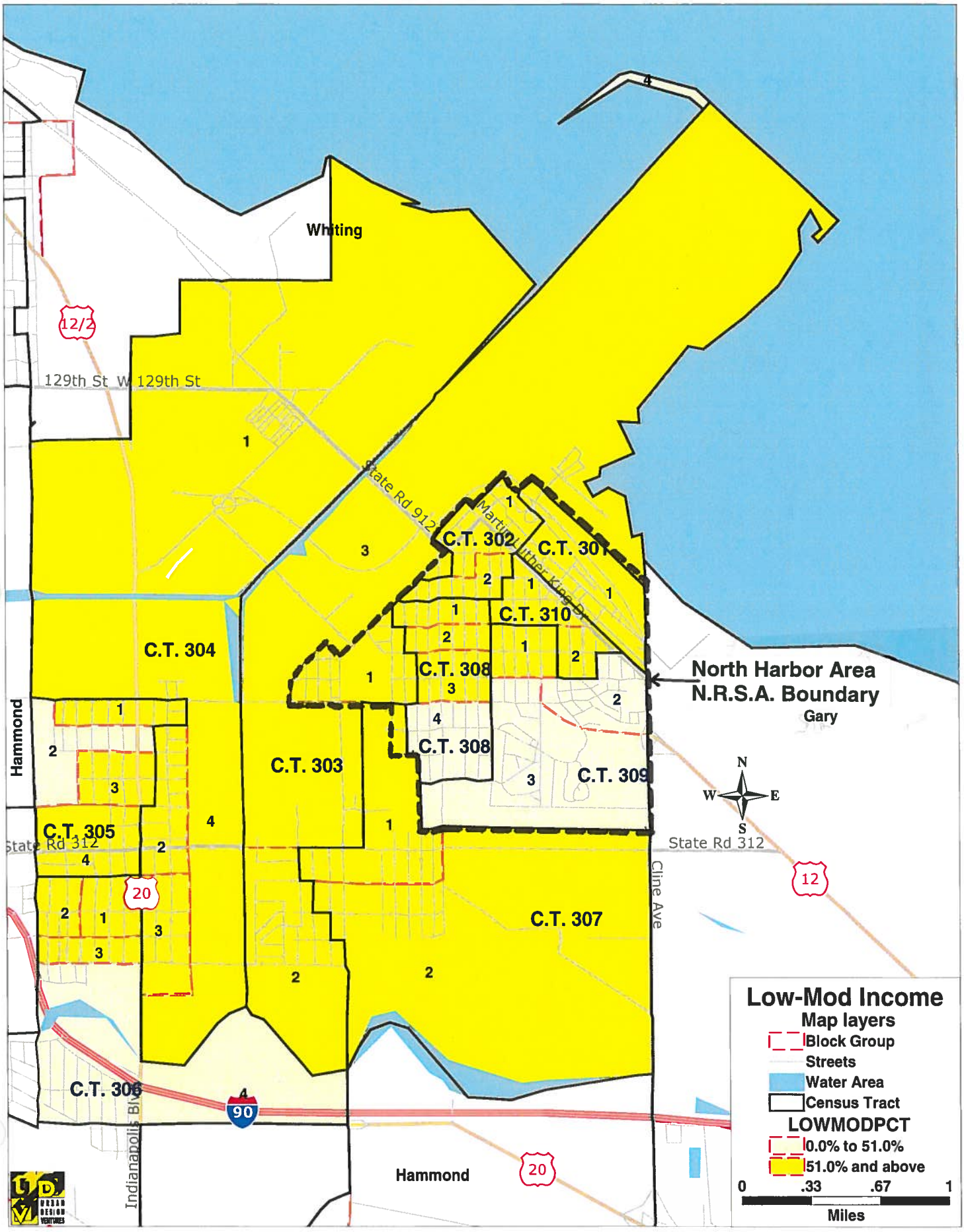
The median household income for both the City and the NRSA are well below the low-income limit for the FY 2013 Section 8 Income Limits for the Gary, Indiana Housing and Mortgage Finance Agency (HMFA) (within the Chicago-Joliet-Naperville, IL-IN-WI MSA) for all household sizes. Lake County is part of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

East Chicago Section 8 Income Limits for 2013

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

Source: www.hud.gov

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



Source: 2000 U.S. Census

EMPLOYMENT:

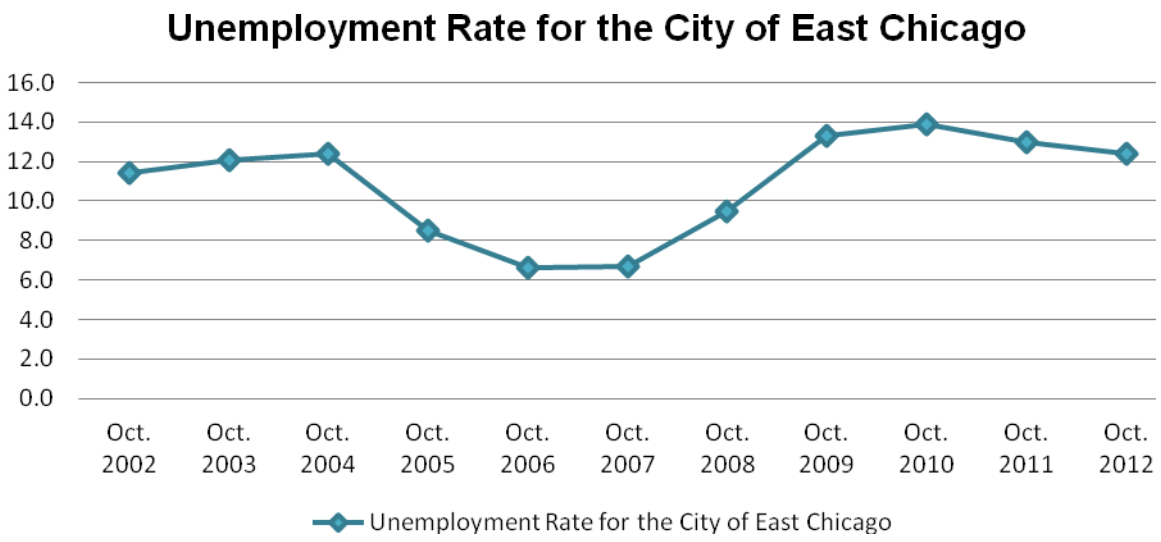
The table below highlights the major occupations of the employed civilian population over the age of 16 in the City of East Chicago and the Harbor Area NRSA.

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

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

Of the total population over the age of 16 in the NRSA, 37.0% are employed civilians. Of the total population in the City of East Chicago, 39.0% are employed civilians over the age of 16. Males and females are employed at about the same rate. Of the block groups, there is a higher rate of employment in the groups that have a population not considered to be low- and moderate-income (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3). Males are mostly employed in production, transportation and material moving occupations in the City (41.4%) and the NRSA (41.5%), while females are mostly employed in sales and service occupations in the City (36.5% and 26.8%) and the NRSA (34.3% and 29.9%).

The following chart illustrates the trends of the unemployment rate for the City of East Chicago from October 2002 through October 2012 as reported by the Bureau of Labor Statistics (www.bls.gov).



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

EDUCATION:

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

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

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

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

In the NRSA, 40.7% of people over 25 years old have no high school diploma or the equivalent of one. It is reported that 56.2% of males and 62.0% of females have achieved at least a high school diploma or the equivalent of one. The numbers are about the same for the City of East Chicago, with 60.2% of males and 60.9% of females achieving at least a high school diploma or its equivalent. Residents in the City of East Chicago and the NRSA have not obtained the same level of education as residents of Lake County and Indiana overall. The achievement numbers for a high school education are much lower than they are for Lake County and the State of Indiana, where 80.3% of males and 81.0% of females achieved at least a high school diploma in Lake County, compared to 82.1% of males and 82.2% of females in the State of Indiana.

The high school drop-out rates for the City of East Chicago and the NRSA are also much higher than they are for Lake County and the State of Indiana. In the NRSA, 20.3% of males and 19.7% of females achieved an education between 9th and 12th grade, but did not graduate, and 19.4% of males and 20.0% of females dropped out of high school in the City. In Lake County, 13.2% of males and 12.7% of females dropped out, which is similar to the state of Indiana with a drop-out rate of 12.4% for males and 12.7% of females.

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

3. HOUSING

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

Occupancy Status

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

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

TENURE:

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

Tenure of Households by Type

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

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

The NRSA has 39.2% owner-occupied housing units compared to 60.8% renter-occupied, and the City is made up of 41.5% owner-occupied units compared to 58.5% renter-occupied. There is a higher percentage of owner-occupied units in those block groups that do not have over 51% low- and moderate-income populations, reflecting the common trend of higher-income populations owning homes at a greater rate than low- and moderate-income populations. Census Tract 308, Block Group 4 (56.6%) and Census Tract 309, Block Groups 2 & 3 (74.0% and 71.7%), have well over 50% of units that are owner-occupied. The percentage of homeowners that own their homes free and clear are almost equal in the NRSA to the City as a whole at 17% and 16.3%, and there are a higher number of mortgage or loan holders in the City at 25.2% compared to 22.2% in the NRSA. Lake County and the State of Indiana have much higher rates of homeownership than the NRSA, at 69.3% and 69.9% respectively.

VACANCY:

Vacancy Status

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

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

The largest percentage of vacancies in the NRSA and the City is in the "other vacant" category, with about 60% in the NRSA and 56% for the City. The definition of "other vacant" according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units "unfit" for habitation. This trend, combined with the high vacancy rate in the City and NRSA when compared to the County or State, could indicate a large amount of blighted properties in the Harbor Neighborhood and the City of East Chicago. The second largest category of vacancies in both the NRSA and the City are rental units at 28.9% and 31.8%. In Lake County and the State of Indiana, rental unit vacancy rates are comparable at 30.5% and 31.7%, but vacancy rates of homes for sale are double that of the NRSA and City at 14.7% and 15.8%, respectively.

RACE OF HOUSEHOLDER:

Race of Householder

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

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

Householders who are minorities in the NRSA comprise 73.1%, compared to 63.7% in the City of East Chicago. The majority of minority householders in the NRSA and the City are Hispanic or Latino, either alone or in combination with another race(s). In the NRSA, 40.0% of householders are Hispanic or Latino, compared to 44.2% in the City. These rates are much higher than they are in Lake County or the State of Indiana. In Lake County, 39.8% of householders are minorities with 12.3% that are Hispanic or Latino, and in the State, only 15.1% of householders are minorities with only 4% being Hispanic or Latino.

AGE OF HOUSEHOLDER:

Age of Householder

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

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

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

The largest percentage of householders in the NRSA and the City are between 25 and 55 years old for renters, and over 45 years old for owners. The same trend holds for Lake County as well as the State of Indiana.

HOUSEHOLD TYPE:

Household Type

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

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

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

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

Household Size

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

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

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

Family Type and Presence of Own Children

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

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

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

The majority of families in the NRSA and the City have children under the age of 18 (50.52% and 51.7% respectively), although most are not husband-wife married couples. The opposite is true of Lake County and the State of Indiana, however, where 44.0% of families in the County and 44.6% in the State have children under the age of 18. The majority of families in the County and State are husband-wife married couples at 65.8% and 74.1% respectively. Consequently, there is a high concentration of single-female households and single mothers in the NRSA and City, as compared to Lake County and the State of Indiana. Of 53.04% single-female households in the NRSA, 62.89% have children under the age of 18. Of 46.9% single-female households in the City, 61.9% have children under the age of 18. Lake County only has 25.7% single-female households (of which 53.9% are single mothers) and Indiana only has 18.5% single-female households (of which 59.0% are single mothers).

AGE OF HOUSING:

Year Structure was Built

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,193	100%	13,261	100%
Built 1999 to March 2000	6	0.1%	33	0.2%
Built 1995 to 1998	44	0.7%	77	0.6%
Built 1990 to 1994	69	1.1%	129	1.0%
Built 1980 to 1989	152	2.5%	260	2.0%
Built 1970 to 1979	771	12.4%	1,292	9.7%
Built 1960 to 1969	979	15.8%	1,785	13.5%
Built 1950 to 1959	948	15.3%	2,343	17.7%
Built 1940 to 1949	1,051	17.0%	2,556	19.3%
Built 1939 or earlier	2,173	35.1%	4,786	36.1%

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

Overall, most of the housing units were built in 1939 or earlier. According to the 2000 U.S. Census, (the most current Census data available for physical housing characteristics in the City of East Chicago), very few units have been built in the last twenty years in the NRSA or in the City of East Chicago. In the past twenty-two years, the NRSA has had 119 new housing units built, while the City has built 239 new housing units during the same time frame. The same is not true of Lake County or the State of Indiana according to the American Community Survey 5-year estimates (2006-2010), which is the most current Census data available for physical housing characteristics in relation to the County and State. Only 18.3% of housing units in Lake County were built in 1939 or earlier, but 19.2% were built in the last 20 years. Only 18.9% of housing units in the State of Indiana were built in 1939 or earlier, but 26.3% were built in the last 20 years. This indicates that the City of East Chicago, and consequently the NRSA, has an old housing stock.

NUMBER OF UNITS:

Units in Structures

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,193	100%	13,261	100%
1, detached	1,882	30.4%	4,796	36.2%
1, attached	442	7.1%	886	6.7%
2	1,102	17.8%	2,403	18.1%

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

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

In the NRSA, 30.4% of the housing units are 1-unit detached, and many structures have multiple units in them. Of all structures in the NRSA, 54.4% contain between 2 and 9 units. The percentage of 1-unit detached housing units is higher in the City at 36.2%, but there are still a lot of multi-family housing structures in the City, with 48.8% containing between 2 and 9 units. The percentage of 1-unit detached homes in Lake County (70.6%) and the State of Indiana (71.2%) is much higher.

ROOM SIZE & OCCUPANTS PER ROOM:

Rooms in the Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	**Percent**	**Number**	**Percent**
1 Room	126	2.0%	227	1.7%
2 Rooms	293	4.7%	572	4.3%
3 Rooms	689	11.1%	1,483	11.2%
4 Rooms	1,499	24.2%	3,347	25.2%
5 Rooms	1,502	24.3%	3,256	24.6%
6 Rooms	1,009	16.3%	2,234	16.8%
7 or more Rooms	1,075	17.4%	2,142	16.2%
Median	4.9	(X)	4.8	(X)

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

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

Occupants per Room

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

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

The City and the NRSA both are over 90% of 1.00 or less occupants per room. The numbers are higher for the County and State, with 95.8% of 1.00 or less persons per room in Lake County and 97.7% in the State of Indiana.

TENURE IN HOUSING:

Year Household Moved into Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
1999 to March 2000	1,015	18.6%	2,125	18.2%
1995 to 1998	1,425	26.1%	3,049	26.0%
1990 to 1994	789	14.5%	1,651	14.1%
1980 to 1989	736	13.5%	1,701	14.5%
1970 to 1979	727	13.3%	1,402	12.0%
1969 or earlier	768	14.1%	1,779	15.2%

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

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

home in 2005 or later compared to 31.4% for Lake County and 33.8% for the State. Overall, people in the City of East Chicago and the NRSA seem to move into different homes more often when compared to the rest of the County and the State. This is most likely due to the high percentage of renters versus homeowners in the City and NRSA.

HOUSING VALUES:

Value of Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than $50,000	340	20.3%	836	20.9%
$50,000 to $99,999	1,121	66.8%	2,829	70.9%
$100,000 to $149,999	156	9.3%	238	6%
$150,000 to $199,999	56	3.3%	56	1.4%
$200,000 to $299,999	6	0.4%	16	0.4%
$300,000 to $499,999	0	0.0%	7	0.2%
$500,000 to $999,999	0	0.0%	10	0.3%
$1,000,000 or more	0	0.0%	0	0%
Median (dollars)	64,592	(X)	69,900	(X)

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

The median value of houses in the NRSA is $64,592 versus the City's median value of $69,900. Two out of the three block groups in the NRSA that are not designated as having over 51% low- and moderate-income population, (Census Tract 308 Block Group 4 and Census Tract 309, Block Group 3), have home values that are significantly higher than the NRSA median. The former's median home value is $78,400, and the latter's is $94,500. The median home values for Lake County ($97,500) and Indiana ($94,300) are much higher than the City and NRSA. The 5-year estimates from the 2006-2010 American Community Survey have the median home values listed at $89,100 for the City, $135,400 for the County and $123,000 for the State. These values reflect the same trends as the 2000 data.

REAL ESTATE DATA:

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



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

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

Real Estate Transactions in the Harbor Area

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

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

The average rent for a 2-bedroom apartment in the Harbor Area of the City of East Chicago is $588 per month, with a median rent of $600 per month (Sources www.rentometer.com). Most of these units are concentrated in the Central Harbor Neighborhood around Callahan Park, north of or right on Columbus Drive. The average rent for a 3-bedroom unit in the Harbor is $831 per month, with a median rent of $800 per month (Sources www.rentometer.com). The 3-bedroom units are scattered around the Central Harbor Neighborhood, north of Columbus Drive. There are far more 3-bedroom units in the Harbor Area than there are 2-bedroom units. There are 120 3-bedroom rentals, and 23 2-bedroom rentals (Sources www.rentometer.com).

HOUSING COSTS:

Mortgage Status and Selected Monthly Owner Costs

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
With a mortgage	988	58.8%	2,274	57.0%
Less than $300	0	0.0%	24	0.6%
$300 to $499	164	9.8%	333	8.3%
$500 to $699	389	23.2%	825	20.7%
$700 to $999	205	12.2%	699	17.5%
$1,000 to $1,499	167	9.9%	313	7.8%
$1,500 to $1,999	63	3.8%	80	2.0%
$2,000 or more	0	0.0%	0	0.0%

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

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

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

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

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

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

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

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

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

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

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

Source: www.hud.gov

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

Gross Rent

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

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

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

Gross Rent as a Percentage of Household Income in 1999

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

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

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

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

HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/. The most recent HMDA Data is that of 2011, which is the data that is used for this analysis. The following tables provide an analysis of the HMDA data. Data for the Harbor NRSA and Lake County is highlighted where possible. All other data is that of the entire Gary, IN Housing and Mortgage Finance Agency (HMFA) within the Chicago-Joliet-Naperville, IL-IN-WI MSA.

The table below compares lending (loans originated) in the Harbor Area NRSA to lending in the City of East Chicago, Lake County and the Gary, IN HMFA. Lending in the NRSA and City has been extracted from the MSA data based on census tract. Many of the census tracts extend beyond the NRSA and City's borders, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the City of East Chicago and the NRSA in relation to the County and MSA. Lending in the Harbor Area NRSA comprised 46.2% of lending in the City of East Chicago, but just 0.4% of lending in Lake County. Lending in the Gary, IN HMFA was at 0.3% in 2011.

HMDA Data Analysis for 2011

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

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

The table below shows the conventional loan applications in the Harbor Area NRSA. Approximately 91.0% (90.91%) of the loan applications in the City of East Chicago were originated, while 9.10% were denied.

Disposition of Conventional Loans

	Harbor Area Neighborhood Revitalization Strategy Area				
	Count	**% of Harbor Area NRSA Applications**	**% of City of East Chicago Applications**	**% of Lake County Applications**	**% of Total MSA Applications**
Loans Originated	10	90.9%	11.0%	0.0%	0.1%
Approved, Not Accepted	0	0.0%	0.0%	0.0%	0.0%
Applications Denied	1	9.1%	1.1%	0.0%	0.0%
Applications Withdrawn	0	0.0%	0.0%	0.0%	0.0%
File Closed for Incompleteness	0	0.0%	0.0%	0.0%	0.0%

An additional analysis of loans granted by race in the City of East Chicago, Lake County, the State of Indiana and across the country is beneficial to further illustrate the financial trends in and around the Harbor Area NRSA, although data specific to the block groups in the NRSA was not available. The following table's present data gathered from www.dataplace.org. The information from www.dataplace.org is from 2005 and 2007 and was the most recent data available. The table below presents loans for the purchase of single-family homes by race. The City of East Chicago has a much higher proportion of home loans made to minority households and a very high rate of lending to Hispanic borrowers relative to Lake County, Indiana and the United States.

Home Purchase Loans by Race

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

Source: www.dataplace.org

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

Home Purchase Loans by Income

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

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

Source: www.dataplace.org

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

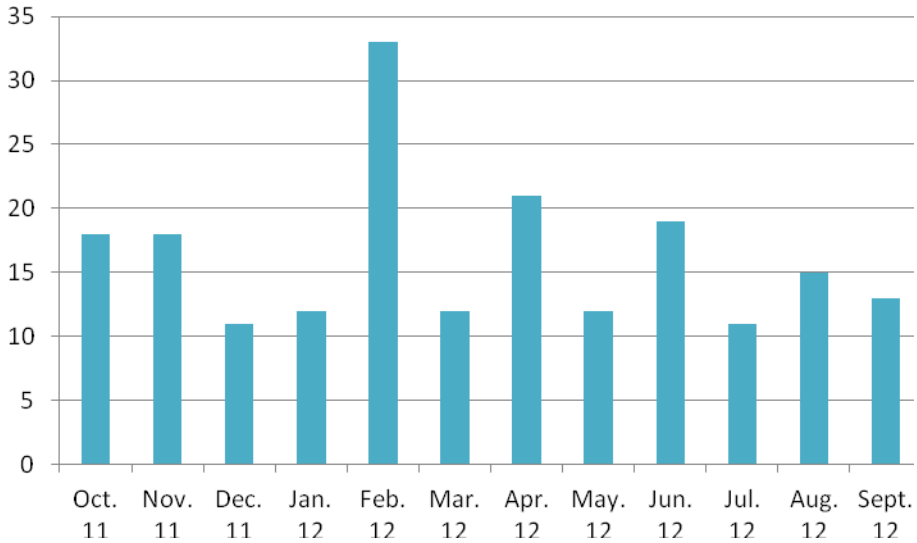
Loans from Subprime Lenders by Purpose and Loan Type

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

Source: www.dataplace.org

According to RealtyTrac, the City of East Chicago had 13 additional homes in foreclosure as of the end of September 2012, and a foreclosure rate of 1 in every 997 housing units as of September 2012. Also, as of September 2012, Lake County experienced a foreclosure rate of 1 in every 473 housing units, and the State of Indiana experienced a foreclosure rate of 1 in every 747 housing units. Compared to the County and State, the City of East Chicago has had a lower foreclosure rate over the past year. The following chart illustrates the monthly foreclosure filings in the City of East Chicago from August 2011 to September 2012.

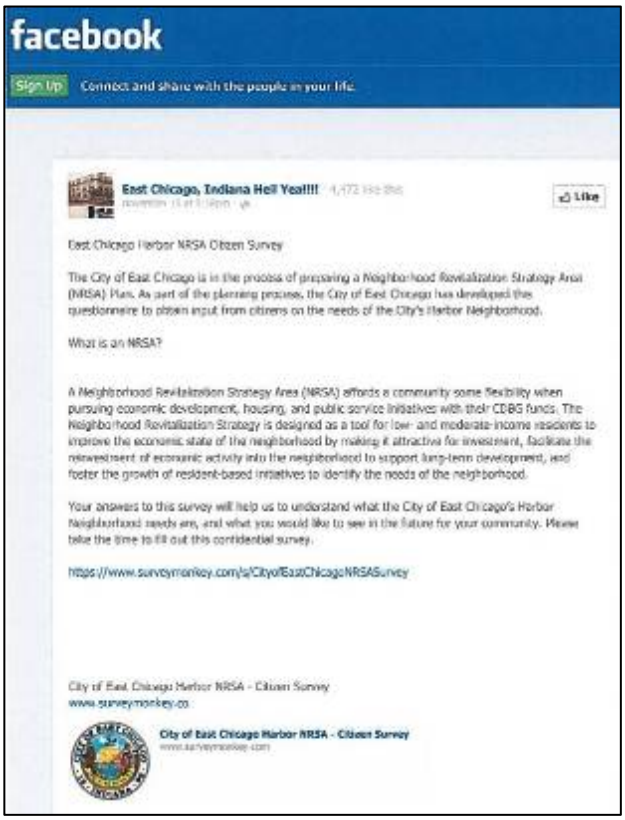
Number of Foreclosures in the City of East Chicago



Source: www.realtytrac.com

The number of foreclosures for The City of East Chicago was at its highest in February 2012 with 33 foreclosures. Overall, the City has seen a fluctuation in the number of foreclosure filings each month, but the average is 16 foreclosures per month.

D. COMMUNITY CONSULTATION



The City of East Chicago Department of Redevelopment staff and its consulting firm, Urban Design Ventures, organized and conducted the citizen meetings, interviews with financial institutions, economic development agencies, housing providers, social service agencies, employment/business agencies, and educational organizations. UDV held citizen meetings, round table discussions, one on one interviews, phone interviews, and email surveys with stakeholders in the Harbor NRSA. In addition to paper copies of the citizen surveys, a link was put on the City's Facebook website to survey monkey for people to complete an electronic survey. A total of 32 citizen questionnaires were completed and returned. Half of these (16) were completed online, and the other half were handwritten paper copies. A copy of the citizen survey questionnaires is marked EXHIBIT "A" and attached to the rear of this Section of the Plan.

1. RESIDENTS OF THE AREA

CITIZEN SURVEY:

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

- **Housing –**

  Of the 32 completed questionnaires, the following was noted:

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

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

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

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

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

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

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

  Comments included – No, the public schools are poor.

- **Recreation –**

20 surveys answered this question with the following noted:

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

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

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

- **Streets and Roads –**

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

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

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

- **Storm and Sanitary Sewers –**

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

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

❑ **Employment –**

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

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

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

❑ **Social Services –**

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

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

- **Public Safety –**

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

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

- **Personal Data –**

Out of the 32 completed questionnaires:

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

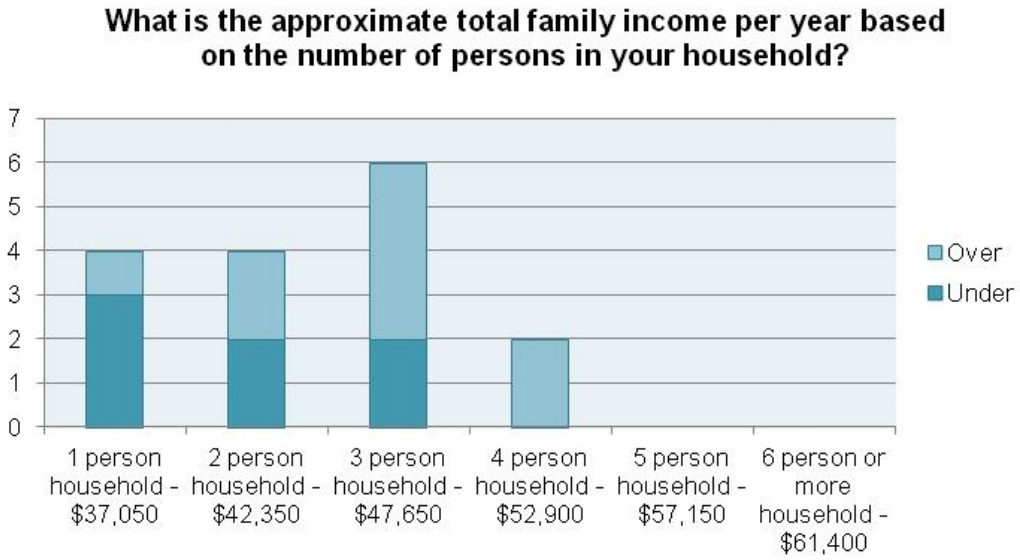
Of 21 respondents:

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

Of 20 respondents in regards to household size:

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

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



- **Other –**

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

2. CITIZEN MEETINGS

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

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

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

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

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

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

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

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

- General consensus on the need for the NRSA Plan.

Comments made at the public hearings are included in Section H - "Appendix," Part 3 - "Citizen Participation." Comments made at the group and individual meetings are included in Section H - "Appendix," Part 2 - "Meeting Minutes."

3. BUSINESS ORGANIZATIONS

The following business organizations provided comments for the NRSA:

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

The following comments were made:

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

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

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

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

4. LOCAL FINANCIAL INSTITUTIONS

The following local financial institutions provided comments for the NRSA:

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

The following is a summary of comments made:

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

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

5. NON-PROFIT ORGANIZATIONS

The following housing provider agencies offered comments for the NRSA:

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

The following comments were made:

Overall, housing agencies in the City of East Chicago are committed to providing quality, affordable housing to residents. A major priority is to tear down or rehabilitate older buildings and develop new buildings with units that can meet the needs and wants of the community. Housing providers support the City's goal to increase homeownership, and they are working with developers to bring more housing options to residents. They also support the need to build people's credit and educate them on homeownership and are willing to partner with the City and banks in outreach and programming efforts.

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

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

- **Health & Social Service Agencies:**

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

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

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

The following comments were made:

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

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

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

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

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

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

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

6. COMMUNITY GROUPS

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

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

The following is a summary of their comments:

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

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

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

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

7. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

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

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

The following is a summary of their comments:

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

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

- **Precinct Committee Persons:**

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

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

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

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

E. ASSESSMENT

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

1. ECONOMIC CONDITIONS

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



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

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

2. EMPLOYMENT CONDITIONS



The 2010 civilian labor force of East Chicago was comprised of 10,114 out of the total City residents of 21,071 age sixteen (16) years and older, according to the American Community Survey's 5-year Estimates (2006-2010). In October 2012, according to the Bureau of Labor

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

The table below illustrates a comparison of employment by occupation among City of East Chicago residents for 1990 through 2010. Increases were experienced in sales and office occupations, as well as management, professional, and related occupations. All other occupations declined in the number of persons employed. Most of these losses resulted from the further decline of the steel and other heavy industries during that period of time.

Employment Distribution by Occupation

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

Source: U.S. Census Bureau, Census 1990 & 2000;
American Community Survey 5-year estimates (2006-2010), www.factfinder.gov

3. BUSINESSES

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

- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison
- Indiana Harbor Coke Company
- Kemira Water Solutions
- Progress Rail Service

- Robinson Laser
- United States Gypsum
- Praxair Company
- Humes & Berg

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

Main Street contains older stores, vacant commercial, and mixed use residential/commercial buildings. Broadway Street has a PNC Bank facility, ethnic stores, vacant buildings, etc.



The following main service facilities located in the area include:

Banks/Financial Services -

- Tech Credit Union
- Citizens Financial Bank
- Chase ATM
- BMO Harris Bank
- Advance Financial FCU
- PNC Bank
- Jackson Hewitt Tax Service

Food Store -

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

Pharmacy -

- Walgreens Store
- Fagen Pharmacy

Restaurants -

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

Automobile -

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

Medical -

- Alberto Jimenez, MD
- Family Eyecare Center
- Ferguson, James DOD
- 1st Advantage Physical Therapy
- Dr. Jaime E. Fuiz-Montero
- Glen M. Wurglitz, Pysd
- Rhim Chang, DDS
- Moore Home Health Care
- St. Catherine's Care Network; Arthur, Kimberly MD
- DaVita Comprehensive Renal Care

Home -

- One Stop Cellular
- Calumet Contractors Supply
- ADT
- St. Luke Housing and Development Co.
- Sprint Store
- Orkin
- Midwestern Electric

Personal Care -

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

Family Care -

- Lisa's Safe Haven Day Care
- Anointed Child Care

Funeral Home -

- Oleska-Patrick Funeral Home
- Divinity Funeral Home

Recreational Needs -

- Main Sporting Goods

Within the NRSA, there are 176 commercial properties of which 32 are vacant. The 144 businesses employ an average of 3.6 persons for a total of 519 employees.

4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS

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

- **Empowerment Zone –** As a member of the "Three Cities' Empowerment Zone," the City of East Chicago receives funding for a variety of economic development activities for the Zone. These funds are used for brownfield redevelopment, job training, and business development. A portion of the Zone is located in the Harbor Area NRSA.
- **Low-Income Housing Tax Credits (LIHTC) –** The Indiana Housing and Community Development Authority administers this program for the State. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.
- **Improving Neighborhoods Through Revitalization (INTR) –** The Indiana Housing and Community Development Authority funds this program. Communities and not-for-profit corporations are eligible to use the funds to construct new affordable housing for low- and moderate-income individuals and/or families.
- **Community Development Action Grant (CDAG), Neighborhood Assistance Program –** This program is administered by the Indiana Department of Commerce. The programs allow community-based, not-for-profit agencies to apply for either or both programs to implement comprehensive community development, redevelopment and self-development strategies to build assets and combat disinvestment in Indiana's neighborhoods, communities, and counties.
- **Indiana Department of Transportation (INDOT) –** The Indiana Department of Transportation provides several funds to assist cities in their infrastructure improvements and

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

- **Indiana Department of Mental Health and Title XX –** The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services through Geminus Corporation.
- **Indiana Family and Social Services Administration Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.
- **North Township Trustee –** The North Township Trustee provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **Lake Area United Way (LAUW) –** This agency provides funding for a variety of social service agencies in Northwest Indiana. Most of the activities of the agency benefit low- and moderate-income households.
- **Tax Exempt Bonds –** Tax-exempt bonds is an alternate capital financing resource for affordable housing developments. This resource however, is not available for homeless housing, as bonds will need to be secured with proceeds from the project which are typically used to retire these bonds. Only if the State or locality pays this debt services can a project targeting homeless persons be economically feasible.
- **Regional Development Authority (RDA) Funds –** The RDA will provide funding for a variety of transportation, infrastructure and lakefront redevelopment project. The City has previously received funds from the RDA.
- **Land Banking Program –** The Lake County Board of Commissioners administers this program. Properties not disposed of through the County's Tax Sale are given to the City for rehabilitation and/or redevelopment purposes. The Department of Redevelopment could make these properties available for new housing or economic development in the Harbor Area NRSA.

- **Revolving Loan Fund –** The City offers fixed rate financing for fixed assets and working capital loans to industrial, commercial, and retail businesses in the City. Loans are available for business expansion or retention, or for new business start-ups. Five (5) year loans are available for equipment and working capital, and ten (10) years for real estate. The maximum loan amount is $75,000. The loans must be a match one to two with private dollars.
- **Tax Abatement –** Tax abatement can be applied for citywide under the 1983 state law. All private industrial and commercial redevelopment ventures can qualify for the 10-year and 5-year building forgiveness. State law permits, a 3, 6, or 10 year building abatement. There is an abatement on machinery and equipment under the Indiana Personal Property Tax as well.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago Urban Enterprise Association initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. This includes: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Northwest Indiana Business Development Corporation –** This organization assists small businesses to expand or reinvest. The Northwest Indiana Business Development Corporation is a semi-private organization with the goal of expanding small business presence in the City. They provide a variety of assistance in the form of loans and grants to small businesses in the City.
- **East Chicago Redevelopment Commission –** The Commission manages, acquires and disposes most of City owned properties. The Commission also coordinates the City's Urban Renewal Program. Activities consist of the acquisition, demolition, site preparation, streets improvements, installation/expansion of utility service, and other eligible works necessary to support and complete housing, commercial and/or economic development programs.
- **Industrial Revenue Bonds –** The City's Economic Development Commission can issue Industrial Revenue Bonds. These are tax-exempt bonds for new industrial

construction pursuant to the Indiana Municipal Economic Development Act, as amended. Up to 100% financing can be available for land, building, on-site improvements, and capital equipment.

- **East Chicago Community Foundation –** The Foundation is a not-for-profit entity focused on providing support and funding for community development projects. The Foundation participates in a variety of activities ranging from land acquisition to disposition and financing.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP) –** Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Local Community Development Corporations (CDC's) –** There is one CDC active in the City of East Chicago. The City has an on-going relationship with this organization. This not-for-profit is an integral part of the overall city's community development efforts, particularly in the areas of affordable housing, neighborhood revitalization, and housing counseling.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division -** Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report. These funds have been used effectively on brownfield properties nationwide. Virtually any expense related to development of brownfields is eligible provided that those activities are cited in the appropriation or conference report. There is no maximum or minimum funding amount. The level of funding authorized by Congress is the amount allocated to a particular activity.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities -** EDA provides public works investments to assist financially and socially distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State,

County, and local units of government as well as associated authorities. The activities proposed must be in compliance with the current "Comprehensive Economic Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks. There are no minimum or maximum award amounts stipulated, however, EDA will not make an investment in excess of fifty percent (50%) of the project cost.

- **Small Business Administration (SBA) Section 504 Loan Program -** The SBA 504 loan program is the SBA's principal long-term financing tool for economic development. The 504 Program provides long term, fixed rate financing for fixed asset projects. For-Profit Businesses with a tangible net worth of less than $7 million and an average net income less than $2.5 million are eligible for 504 financing. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment. A typical structure for a 504 deal is as follows:

  - 50% of the project is bank financing
  - 40% of the project is funded by SBA 504
  - 10% Equity

  The SBA sets a limit of $1,500,000 in loan funds for job retention/creation projects, $2,000,000 for projects meeting certain SBA public policy goals, and up to $4,000,000 for manufacturing.

5. HOUSING NEEDS

The housing market is depressed in the NRSA. The neighborhood is not considered a desirable place to live. Houses do not tend to increase in value in the NRSA. There has been a downward trend in property resale values. The following conditions cause the depressed housing market:



- Large number of vacant buildings in the area, 168 out of 4,326 structures.
- Large number of vacant lots, 880 parcels out of 4,326 parcels of land.
- High percentage of code deficient buildings in the area (22.1%)
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of rental versus owner-occupied properties.

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

- Small lots on scattered sites that need to be assembled, but might have title problems and tax liens.
- Lack of funds and ability to obtain financing to undertake the project.
- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- Enticing young families to move into the area.
- Continued interest and involvement of residents and neighborhood groups committed to revitalization of their neighborhood.

6. INCOME CHARACTERISTICS

As shown in the table below, the poverty rate of some of the block groups in the NRSA is very high. In the block groups that are not considered Low/Mod (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3), the poverty rates are significantly lower. The poverty rates for the NRSA and the City of East Chicago are 24.8% and 24.4% respectively, which are nearly twice that of Lake County's aggregate rate of poverty at 12.2%. Because block group data is only available for the Census 2000 at this time, the following table reflects these numbers.

2000 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of East Chicago	Lake County	State of Indiana	United States
Median household income in 1999	27,181	26,538	41,829	37,619	41,994
% of People Living Below Poverty Level	24.8%	24.4%	12.2%	9.5%	12.4%

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

The poverty rate for the City of East Chicago's NRSA doubled in ten years from 24.8% to 50.8%, according to the American Community Survey's 5-year estimates (2006-2010), which is the most current Census data available for income and poverty characteristics at the Census Tract, City, County and State levels. The poverty rate for the City of East Chicago and Lake County also increased in the past ten years, although not as severely as the rate in the Harbor Area NRSA. The poverty rate for the City overall is still much higher at 33.1% than it is for the County at 16.1%, the State of Indiana at 13.5%, or the Country as a whole at 12.4%.

2010 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of East Chicago	Lake County	State of Indiana	United States
Median household income in 2010	22,034	28,999	48,723	47,697	51,914
% of People Living Below Poverty Level	50.8%	33.1%	16.1%	13.5%	13.8%

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

The median family incomes of the block groups and census tracts in the City of East Chicago are also listed in the above tables. In 2000, the median household income for the NRSA was actually slightly higher than the City of East Chicago's overall, at $27,181 to $26,538. This is due to the outlier effect of the block groups that are not low- and moderate-income (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3). Both the NRSA and the City's median household incomes were much lower than the County's of $41,829. In 2010, the NRSA's median household income was significantly lower than the City of East

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

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

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median income. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Harbor Area Revitalization Strategic Area (NRSA). As the table below illustrates, almost all of the block groups in the City of East Chicago are considered to be low- and moderate-income with the exception of 5, with 3 of these belonging to the NRSA. Regardless of these, the NRSA's Low/Mod percentage is still slightly higher at 65.8% than the City of East Chicago's overall percentage at 64.6%.

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

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

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

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

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

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

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

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

7. CRIME AND SECURITY CONCERNS

Of the 36,982 calls made to the 911 call-center in 2012, there were 34,905 that required police dispatch. There are 4 law-enforcement zones in the City of East Chicago that cover the Harbor Area. Of these, Area 40 has the most incidents of 911 calls, which accounted for 20.4% of the 911 calls made in the City of East Chicago in 2012. Area 40 covers the east side of the Central Harbor Neighborhood, north of East Chicago Avenue and south of Broadway Street. Area 30 covers the west side of the Central North Harbor Neighborhood, north of East Chicago Avenue and south of Broadway Street. Area 20 cover the North Harbor Neighborhood, and Area 10 covers the Martin Luther King Corridor.

911 Phone Calls in the Harbor Area

Neighborhood	2012 Calls	
	#	%
Area 10	2,809	7.6%
Area 20	2,865	7.7%
Area 30	3,226	8.7%
Area 40	7,544	20.4%
Harbor Area	**16,444**	**44.5%**
Total City of East Chicago	**36,982**	**100.0%**

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

Overall, the 16,444 calls to the 911 center coming from the Harbor Area accounted for 44.5%, or almost half, of the total calls in the City of East Chicago in 2012. Of these, 1,051 (6.4%) were calls reporting a violent crime. Although calls reporting a violent crime are a small percentage of total call volume, the violent crime calls from the Harbor Area account for half of the City-wide violent crime calls.

Nature of Crime	Violent Crime Calls by Neighborhood											
	Area 10		Area 20		Area 30		Area 40		Total Harbor		Total City of East Chicago	
	#	%	#	%	#	%	#	%	#	%	#	%
Assault	8	3.8%	5	2.4%	9	5.2%	16	3.5%	38	3.6%	75	3.7%
Battery	60	28.2%	52	24.8%	35	20.3%	150	32.9%	297	28.3%	518	25.3%
Child Abuse	0	0.0%	4	1.9%	1	0.6%	3	0.7%	8	0.8%	22	1.1%
Domestic Incident/ Domestic Battery	42	19.7%	38	18.1%	29	16.9%	100	21.9%	209	19.9%	455	22.2%
Fight	26	12.2%	25	11.9%	14	8.1%	58	12.7%	123	11.7%	261	12.8%
Homicide	1	0.5%	0	0.0%	0	0.0%	0	0.0%	1	0.1%	2	0.1%
Sex Offense/Rape	4	1.9%	3	1.4%	6	3.5%	6	1.3%	19	1.8%	34	1.7%
Shots Fired	68	31.9%	79	37.6%	78	45.3%	118	25.9%	343	32.6%	661	32.3%
Stabbing	0	0.0%	3	1.4%	0	0.0%	3	0.7%	6	0.6%	9	0.4%
Suicide	4	1.9%	1	0.5%	0	0.0%	2	0.4%	7	0.7%	9	0.4%
Total Violent Crime Calls	**213**	**7.6%**	**210**	**7.3%**	**172**	**5.3%**	**456**	**6.0%**	**1,051**	**6.4%**	**2,046**	**5.5%**
Total Calls	**2,809**	(X)	**2,865**	(X)	**3,226**	(X)	**7,544**	(X)	**16,444**	**(X)**	**36,982**	**(X)**

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

8. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

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

- The Carnegie Performing Arts Center is located on the corner of Grand Avenue and 136th Street. There are insufficient funds at the time to complete this community facility.
- A new Food/Grocery Store is to be located along Martin Luther King, Jr. Corridor. There is only one food/grocery store in the NRSA, which is Sterks on Columbus Drive. Another store is needed in the northern part of the NRSA.
- The Lakefront Community Gateway needs to be developed to support the Lakefront/Marina District. The MLK, Jr. corridor needs to be enhanced as the gateway to the lake.
- The commercial areas along Broadway and Main Street have numerous vacant and deteriorated properties that could be redeveloped for new business enterprises. The residents have expressed a need for a large central community center to promote

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

- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to access federal funds for community projects.
- There is a need for more police protection and "community policing" in the neighborhood.
- Code enforcement efforts need to be "stepped up" to prevent the further deterioration and abandonment of properties.
- Major "big box" type stores that are located outside the City limits need to be enticed to locate in the Harbor Area NRSA to better serve the residents who have to drive a long distance to shop at these types of stores.
- A more strategic approach is needed to concentrate revitalization efforts in target areas and then spread out from the center.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.
- The Ivy Tech Community College curriculum for job and career programs needs to be promoted and local Harbor Area residents should be encouraged to enroll.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.

9. PROBLEMS LIKELY TO BE ENCOUNTERED

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

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

- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- Need to entice people to move into the area, particularly young families with children.
- There is a need to promote the Harbor Area NRSA. Work on rebranding the area from the stigmas the area may be perceived to have or not.
- Maintaining the interest and involvement of residents, City officials, and community agencies committed to revitalization the Harbor Area.

F. ECONOMIC EMPOWERMENT

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

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

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

1. INCREASE ECONOMIC OPPORTUNITIES

The following economic and development strategy is proposed for the Harbor Area NRSA.

- Increase the number of businesses in the NRSA.
- Increase the number of job opportunities in the NRSA.
- Increase employment of NRSA residents in jobs that provide economic self-sufficiency.
- Decrease the level of unemployment in the NRSA.
- Increase entrepreneurship and development of small businesses.
- Increase the number of NRSA residents in job training and educational programs.

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

2. CREATION OF JOBS

- Promote the job placement programs of Work One.
- Establish a working relationship with employment agencies and businesses in the NRSA.
- Collaborate with local trade unions to promote job training programs.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.
- Utilize the Ivy Tech Community College to promote higher educational and career development opportunities for local residents.
- Provide transportation and/or child care services for residents so they will be able to attend educational and job training programs.

3. PROMOTE REVITALIZATION

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

4. HOUSING DEVELOPMENT

- Assemble lots into developable parcels.
- Identify builders and developers for new housing.
- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not big enough to build a home on.
- Acquire title to tax delinquent properties for resale or transfer to private owners to put them back on the tax rolls.

- Provide housing counseling to perspective homebuyers.
- Obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- Develop housing not using the old foot print but instead develop housing with more yard space.
- Assist housing agencies to become Community Housing Development Organizations (CHDOs) to access HOME funds.

5. ESTIMATE OF COSTS

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

- Clearance and Demolition – 75 structures @ $8,000 to $10,000/demo
- Street Reconstruction – 5 streets @ $150,000 to $175,000/street
- Walks, Curbs & Ramps – 10,000 L.F. @ $100 to $125/L.F.
- Landscaping – 2 parks @ $50,000/park
- Street Planting – 500 trees @ $450/tree
- Recreation – New Community Center $2,500,000 - $3,500,000
- Assemblage of Sites – 75 parcels @ $5,000/parcel
- Construction of New Housing – 5 new houses @ $175,000/ home

  Rehabilitation of Housing – 125 houses @ $25,000/house
- Rehabilitation of Rental Units – 50 apartments @ $15,000/unit
- Business Façade Improvements – 10 Properties @ $10,000/property
- Small Business Development – 10 Enterprises @ $25,000/Loan
- Job Enhancement/Training – 50 new hires @ $2,500/job

Due to the nature of the Harbor Area NRSA project, the project needs to be divided into target areas with clear and manageable goals. Presently, there are insufficient funds to revitalize the entire NRSA Area, but there are funds to initiate small target sections of the Harbor Area NRSA.

G. PERFORMANCE MEASURES

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

1. SHORT TERM GOALS

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

2. LONG TERM GOALS

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

3. MEASURABLE OUTCOMES

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

- **Neighborhood Improvement –**
  - Rehabilitate 25 owner occupied homes per year in the NRSA for a total of 125 homes.
  - Rehabilitate 50 renter occupied units in the NRSA.
  - Demolition of 15 structures per year in the NRSA, total of 75 structures.
  - Clean-up of 10 vacant lots per year.
  - Reconstruction of main streets in the area, 1 streets per year for a total of 5 streets.
  - Installation of handicapped ramps on reconstructed streets of 12 per year for a total of 60.

- **New Housing Development –**
  - Increase homeownership opportunities for fifty (50) low- to moderate-income homebuyers.
  - Increase homeownership opportunities for twenty-five (25) above income families.
  - Identification of potential homebuyers and housing counseling services provided to 15 potential homebuyers per year by the local non-profit housing counseling agency.
  - Construction of 5 new single-family houses per year by housing partners.
  - Assist in the development of a CBDO and CHDO in the City of East Chicago to help develop housing in the NRSA.

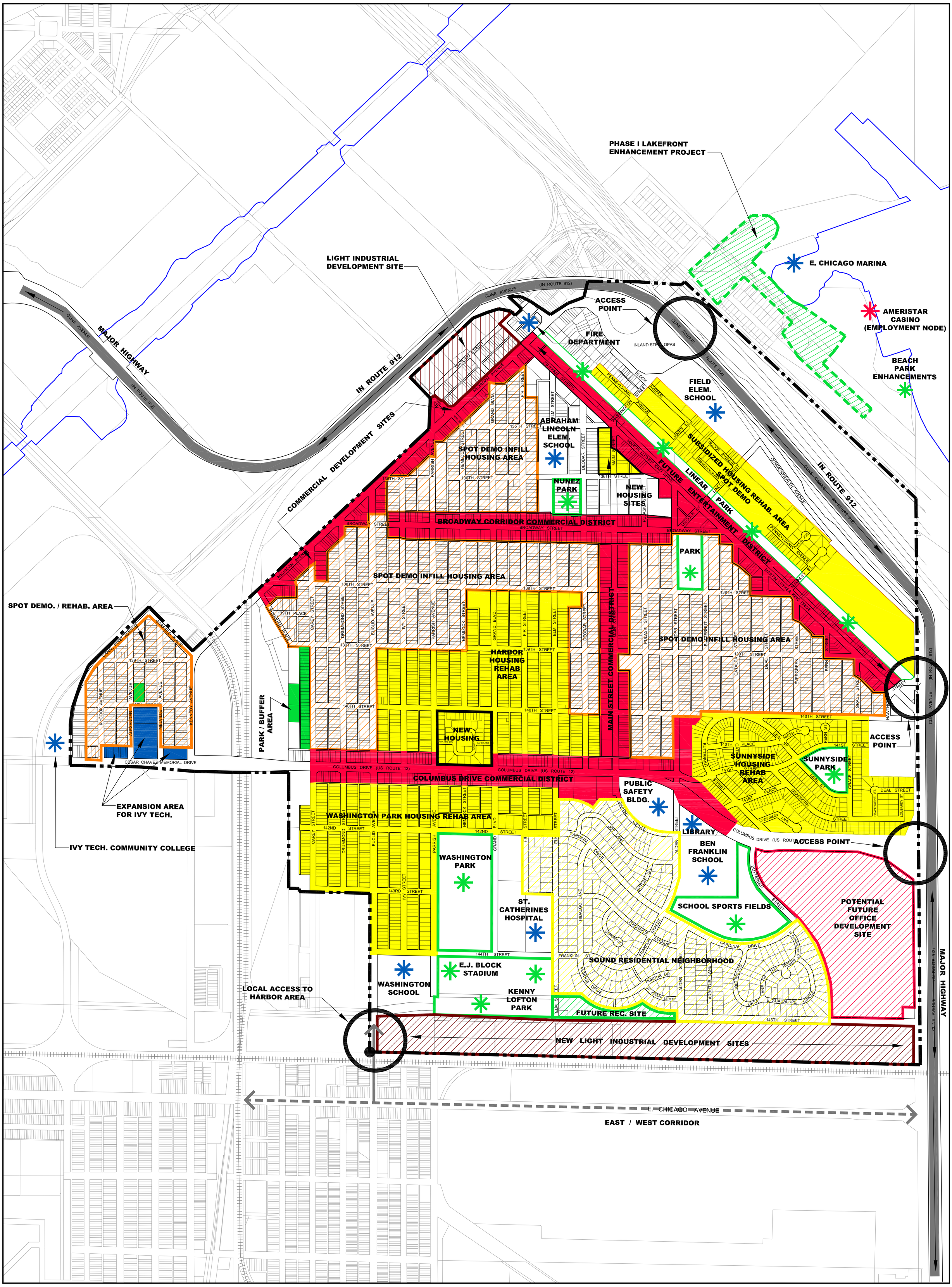
- **Public Safety Improvements –**
  - Formation of a block watch/crime watch organization.
  - Assignment of a police patrol car to the Harbor Area NRSA.

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

- **Inter-Agency Cooperation –**
  - Support the formation of joint ventures between the non-profit housing development corporations and private developers.
  - Assemble sites to build new houses and purchase existing houses for rehab and resale using the new non-profit and housing development agencies.
  - Initiation of city code enforcement on a systematic block by block basis.
  - Demolition of up to 35 vacant dilapidated structures per year.

- **Economic Development Initiatives:**
  - Assemble sites for new economic development.
  - Promote business façade renovations in the NRSA.
  - Provide economic incentives in the Business Areas of the NRSA to revitalize ten (10) vacant buildings.
  - Create fifty (50) new job opportunities in the NRSA.

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



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

N

0' 450' 900'
225' 675'

Map Legend

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Potential Development Initiatives

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

H. APPENDIX

1. CENSUS DATA

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

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

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

TOTAL POPULATION
UNIVERSE: TOTAL POPULATIOI
2010 CENSUS SUMMARY FILE 1

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

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

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

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

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

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

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

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

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

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

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

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

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

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

TENURE
UNIVERSE: OCCUPIED HOUSING UNIT
2010 CENSUS SUMMARY FILE 1

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

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

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

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

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

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

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

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

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

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

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

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

HOUSEHOLDS AND FAMILIES
UNIVERSE: FAMILIES
2010 CENSUS SUMMARY FILE 1

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

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

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

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

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

ROOMS
UNIVERSE: HOUSING UNITS
CENSUS 2000 SUMMARY FILE 3

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

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

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

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

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

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

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

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

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

CITY OF EAST CHICAGO, INDIANA
HARBOR AREA NRSA CENSUS DATA

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

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

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

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

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

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

2. MEETING MINUTES

Attached are the meeting and interview minutes.

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

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

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

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

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

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

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

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

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

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

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

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

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

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

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

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

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

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

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

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

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

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

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

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

Interview with Housing Agencies
Wednesday, November 14, 2012

Beatriz L. Martinez - The East Chicago Housing Authority:

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

Will Woodley – The Community Builders:

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

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

Dan Klein – Habitat for Humanity:

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

Real Estate Market –

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

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

Overall Comments:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Interview with Social Service Agencies
Wednesday, November 14, 2012

Dwayne Mitchell - East Chicago Community Health Center:

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

Gilda Orange – North Township Trustee:

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

Dianne Craft – We Care from the Heart:

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

Kim Hunt – We Care from the Heart:

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

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

Sharon Liggins – Continuum of Care:

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

Nora Cheek – Geminus Corporation:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CITY OF EAST CHICAGO, IN
HARBOR AREA NRSA NOTES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Interview with Citizens
Wednesday, November 14, 2012

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

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

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

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

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

3. CITIZEN PARTICIPATION

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

Please Join Us. . .



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

Community Discussion

Wednesday, November 14, 2012 at 5:00 PM

East Chicago Public Library

2401 East Columbus Drive, East Chicago, Indiana 46312

Contact (219) 391-8513 for more information

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

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

City of East Chicago

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

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

What is an NRSA?

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

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

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

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

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

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

11/9 - 20518134

ate Board of Accounts

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

t Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

ty, Indiana

601-45th Avenue, Munster, IN 46321

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Sallie Guerra

Date 11/12/12, ...

Title: Legal Clerk

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Frequently Asked Community Questions:

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

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

The Public Meeting adjourned at 6:11 PM

Please Join Us. . .



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

Thursday, January 24, 2013
at 5:00 PM

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

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

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

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

City of East Chicago

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

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Thursday, January 24, 2013 at 5:00 PM, prevailing time, in the:

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

The East Chicago Public Library is accessible to persons with physical disabilities. Any person(s) requiring special accommodations/services, including a Spanish interpreter, should contact Nicholas Smith at (219) 391-8513 ext. 267 between the hours of 9:00 a.m. - 4:30 p.m., Monday through Friday. In order to make arrangements and to accommodate those requests, please contact Mr. Smith by Monday, January 21, 2013.

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

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

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

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

All interested persons are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the NRSA and an Amendment to the Five Year Consolidated Plan. Written or oral comments may be directed to Mr. Nicholas Smith, until February 4, 2013, at City of East Chicago Department of Redevelopment, 400 East Chicago Avenue, East Chicago, IN 46312, (219) 391-8513 ext. 267.

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

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East Chicago Redevelopment — To: The Times Media Company
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Nicole L Mussman

Date 1/4/2013 — Title: Legal Clerk

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Meeting adjourned at 6:45 PM

CITIZEN PARTICIPATION

AT
TA

Prescribed by State Board of Accounts

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

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on **Tuesday, January 9, 2014 at 5:00 PM, at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312**. Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 ext. 226 between the hours of 8:30 a.m. - 4:30 p.m. by Tuesday, January 7, 2014.

The purpose of this public hearing is to gather information for the City's Five Year Consolidated Plan for FY 2014-2018, the Annual Action Plan for FY 2014, and the City's Analysis of Impediments to Fair Housing Choice (A.I.), which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds and the HOME Investment Partnership Program. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

The City of East Chicago anticipates that it will receive an estimated allocation of CDBG entitlement grant in the amount of approximately $1,153,253 for FY 2014. The City is eligible to receive approximately $212,490 in HOME funds in FY 2014. These funding levels are contingent upon the final approval of the Federal Budget for FY 2014. In order to receive those funds, the City of East Chicago must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of East Chicago. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Eligible CDBG activities include single family rehabilitation, homeownership programs, economic developments, public service activities, among others. Eligible HOME activities include single family rehabilitation, homeownership programs, acquisition, new housing constructions among others.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

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

Non-profit organizations that service East Chicago residents and wish to apply for FY 2014 CDBG and/or HOME funds are invited to a **MANDATORY** meeting on **January 9, 2014, at 2:00 PM at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312** to explain the application process and to review the application forms.

All interested citizens are encouraged to attend the public hearing at 5:00 PM and they will be given the opportunity to present oral or written testimony concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs over the next five (5) years. In addition, residents will be given the opportunity to express their views and comments on any fair housing issues, in the City of East Chicago. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago, Department of Redevelopment, 400 E. Chicago Avenue, East Chicago, Indiana 46312 or via email at lturk@eastchicago.com.

Anthony Copeland, Mayor - City of East Chicago, Indiana
Maria C. Becerra, Executive
Director - East Chicago Dept. of Redevelopment
12/30 - 20604054 - hspaxlp

opment

To: The Times Media Company

601-45th Avenue, Munster, IN 46321

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s. The dates of publication being as follows:

30, 2013

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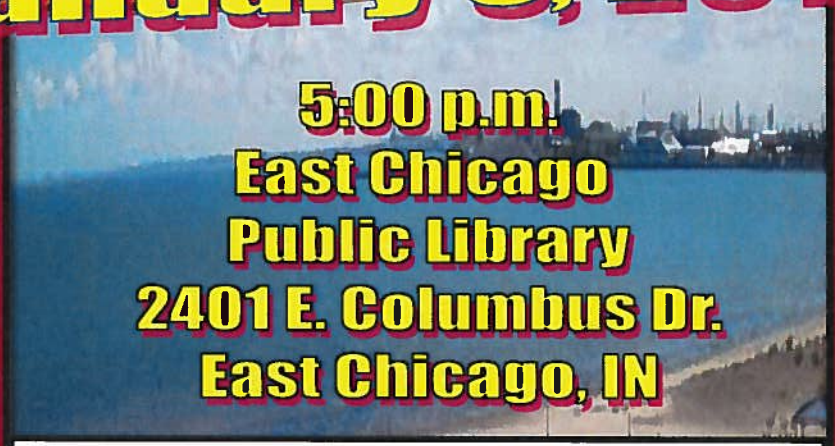
Nicole Lee

Date 12/30/2013

Title: Legal Clerk

Community Workshop

January 9, 2014



Down Payment Assistance

Housing

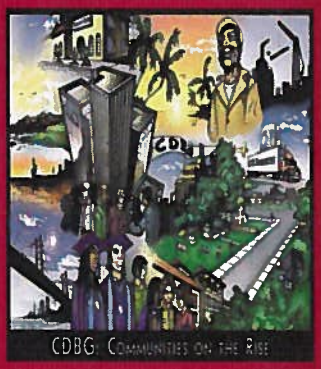
Public Services

Economic Development

Public Facilities

Share your Vision for the Community!!!

Every 5 years, the U.S. Department of Housing and Urban Development (HUD) requires communities receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds to prepare a 5-year Consolidated Plan and Update the Analysis of Impediments to Fair Housing Choice. The City of East Chicago receives these funds annually and is beginning to prepare a Plan for the 5 year period from July 2014 - June 2018.



Citizen and Stakeholder input are essential to the successful enactment and implementation of the Consolidated Plan, which shapes the housing and community development goals over the next 5 years.

Come share your ideas and help develop strategies to provide citizens with:

- **Decent, Safe and Affordable Housing**
- **A Suitable Living Environment; and**
- **Expanded Economic Development Opportunities**

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR

CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

Talleres De Trabajo Comunitarios

Enero 9, 2014

5:00 p.m.
East Chicago
Public Library
2401 E. Columbus Dr.
East Chicago, IN

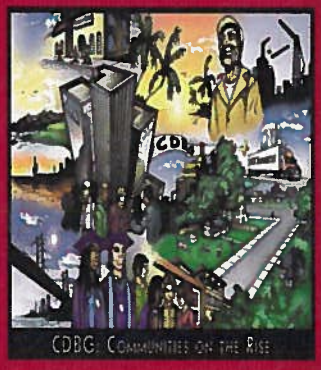
Asistencia Para Pagos De Enganche

Viviendas

Servicios Públicos

Desarrollo Económico

Instalaciones Públicas



Comparta Su Visión Con La Comunidad!!!

Cada 5 años el Departamento de Viviendas y Desarrollo Urbano (HUD), requiere de las comunidades que reciben subsidios de "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME) que preparen un plan consolidado de 5 años con el objeto de actualizar el Análisis de Impedimento sobre la igualdad de oportunidades para viviendas. La Ciudad de East Chicago recibe dichos fondos anualmente y está empezando a preparer el plan de 5 años que comprende el período de Julio 2014 a Junio 2018.

El interés y cooperación de la ciudadanía y los inversionistas es sumamente importante y escencial para la realización de este "Plan Consolidado" que ha de formar la meta del desarrollo de viviendas en la comunidad por los siguientes 5 años.

Venga a compartir sus ideas y ayudar a formar estrategias que le darán a la ciudadania:

- Viviendas seguras, decentes y a bajo costo
- Ambiente de vida conveniente, y
- Amplias Oportunidades de desarrollo económico

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA
MARIA C. BECERRA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

COMMUNITY WORKSHOP/TALLERES DE TRABAJO COMUNITARIOS

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice

for

Community Development Block Grant (CDBG)

and

HOME Investment Partnership Grant (HOME)

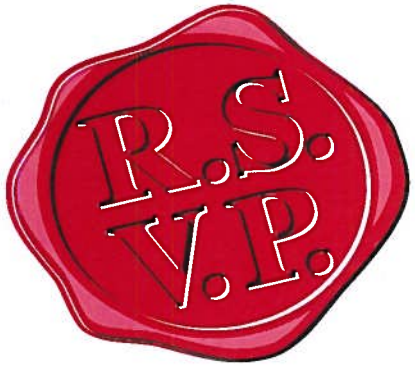
East Chicago Public Library

2401 E. Columbus Drive

East Chicago, Indiana 46312

Thursday, January 9, 2014 at 5:00 p.m.

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	JOHN LOPEZ	2000 45TH ST.	219-670-9999	JLP465@AOL.COM
2	Walter L. Kulik	Urban Design Ventures	412/461-6916	walt@urbandesignventures.com
3	Lynette Turk	E.C. Redevelopment	219-391-8513	LTURK@EASTCHICAGO.COM
4	Nicholas D. Smith	" "	" "	nsmith@eastchicago.com
5				
6				
7				
8				
9				
10				
11				
12				



R.S.V.P. via Phone or E-mail

Name: _____

Organization: _____

Address: _____

City: _____

State: _____

Zip: _____

Phone: _____

E-mail: _____

This workshop is FREE.

For more information about the workshop, please contact Lyvette Turk – Lturk@eastchicago.com or Nicholas Smith at (219) 391-8513.

If you are in need of special accommodations, including language translator, please submit your request by Monday, January 6, 2014.

Eligible Public Service Activities

The CDBG regulations allow the use of grant funds for a wide range of public service activities, including, but not limited to:

- Employment services (e.g., job training);
- Crime prevention and public safety;
- Child care;
- Health services;
- Substance abuse services (e.g., counseling and treatment);
- Fair housing counseling:
- Education programs;
- Energy conservation;
- Services for senior citizens;
- Services for homeless persons;
- Welfare services (excluding income payments);
- Down payment assistance; and
- Recreational services.

City of East Chicago
Department of Redevelopment

400 E. Chicago Avenue
East Chicago, IN 46312
Phone: 219-391-8513
Fax: 219-391-7005
Website: www.eastchicago.com



Application Workshop

for

2014-2018 Consolidated Plan
2014 Annual Action Plan
Analysis of Impediments to Fair Housing Choice

Thursday, January 9, 2014

2:00pm - 4:00pm
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

HOME INVESTMENT PARTNERSHIPS GRANT (HOME)

FOR NON-PROFIT AGENCIES



You are invited to the annual workshop for the Community Development Block Grant (CDBG) and HOME Investments Partnership Grant (HOME).

This workshop will go back to the basics of CDBG & HOME and provide detailed guidelines on how to fill out a CDBG application and review the Subrecipient Handbook. This will include eligible and ineligible projects, how to determine a national objective, how to fill out the income limits certification forms, application narratives, how to fill out a correct budget form, maps, documentation of matching or leveraging of funds and other related issues.

This grant will provide an opportunity for 501(c)(3) organizations to apply for funding to leverage programs and/or projects that will improve the quality of life for the residents of East Chicago.

All interested applicants will be required to attend this workshop or schedule a one-on-one meeting with the Department of Redevelopment in order to submit an application.

WHO SHOULD ATTEND: This workshop will provide an excellent opportunity for Non-Profit Agencies and any agency that services the residents of East Chicago.



The Community Development Block Grant (CDBG) provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title I of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq.



HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use – often in partnership with local nonprofit groups – to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. The program is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended.

HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

HOME funds may be used for activities which include, but are not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years

EQUAL HOUSING OPPORTUNITY

City of East Chicago
Department of Redevelopment

COMMUNITY WORKSHOP

for the

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice

for

Community Development Block Grant and HOME Investment Partnerships Grant

Thursday, January 9, 2014
5:00 p.m.
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

Anthony Copeland, Mayor
Maria C. Becerra, Executive Director

Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

AGENDA

Welcome

Maria C. Becerra, Executive Director
East Chicago Department of Redevelopment

Purpose of Meeting

Current – 2013 Action Plan

Current Program Year: July 1, 2013 – June 30, 2014

CDBG Award Amount:	**$1,153,253**
Estimated Program Income:	**$ 120,000**
	$1,273,253
HOME Award Amount:	**$ 212,490**
Estimated Program Income:	**$ 4,440**
	$ 216,930

2014 Allocation -Has not been announced by HUD as of today

Development Process for the Plans

Mr. Walt Haglund
Urban Design Ventures

Application for Funding

Application Deadline: February 4, 2013 by 12:00 noon
East Chicago Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312

Questions

Final Comments

City of East Chicago – Community Workshop for CDBG and HOME funding priorities

01/09/2014 @ 5:00 PM CST

In attendance:

- John Lopez, McColly Real Estate
- Lyvette Turk, East Chicago Redevelopment Department
- Nicholas Smith, East Chicago Redevelopment Department
- Walter Haglund, Urban Design Ventures

Meeting Notes:

Lyvette Turk called the meeting to order at 5:10 PM CST in the East Chicago Public Library Meeting Room. The purpose of the meeting was to inform the community about the planning process for the Five Year Plan for FY 2014-2018, the FY 2014 Annual Action Plan, and the Fair Housing Analysis Plan, and to discuss funding priorities under the FY 2014 CDBG and HOME programs.

She welcomed everyone attending the meeting and introduced the City's Planning Consultant, Walter Haglund of Urban Design Ventures, LLC.

Mr. Lopez did not have any questions. Ms. Turk waited until 5:30 PM CST and no one else attended the meeting.

Since there were no questions at the meeting, Ms. Turk adjourned the meeting at 5:30 PM CST.

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2014-2018 Consolidated Plan
2014 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Thursday, January 9, 2014 at 2:00 p.m.

	NAME/NOMBRE	SIGNATURE/FIRME AQUI	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	BALERINI, GLORIA	Gloria Balerini	UNITED NEIGHBORHOODS ORGANIZATION	3616 ELM STREET EAST CHICAGO, IN 46312	219-391-8485	gbalerini@yahoo.com
2	CRAFT, DIANNE	D. A. Craft	WE CARE FROM THE HEART	534 CONKEY STREET - HAMMOND, IN 46324	219-933-7111	hammondwecarefromtheheart@yahoo.com
3	CYPRA, JANET	Janet Cypra	City of East Chicago	4525 INDIANAPOLIS BLVD EAST CHICAGO, IN 46312	219-391-8479	jcypra@eastchicago.com / jcypra@aol.com
4	GLORIA LUPO GYURE, RON	GLORIA LUPO Ron Gyure	INDIANA LEGAL SERVICES, INC.	151 N. DELAWARE, 18TH FL INDIANAPOLIS, IN 46204	317-631-9410	ron.gyure@ilsi.net
5	HARRIS, FATIMA	Fatima Harris	UNITED NEIGHBORHOODS ORGANIZATION	3616 ELM STREET EAST CHICAGO, IN 46312	219-391-8485	gbalerini@yahoo.com
6	HATCH, PATRICIA	Signed on 2nd sheet	KATHERINE HOUSE BOYS & GIRLS CLUB			
7	HUNT, KIM	Kim Hunt	WE CARE FROM THE HEART	534 CONKEY STREET - HAMMOND, IN 46324	219-933-7111	hammondwecarefromtheheart@yahoo.com
8	KERSTEN, MELINDA	Melinda Kersten	EARLING LEARNING PARTNERSHIPS OF NWI	6530 NEW HAMPSHIRE HAMMOND, IN 46323	219-228-2493	melindak@elpnwi.org
9	MAYNARD, AMANDA	Amanda Maynard	MEALS ON WHEELS OF NWI	8446 VIRGINIA ST. MERRILLVILLE, IN 46410	219-756-3663	amanda@mealsonwheelsnwindiana.org
10	TATE, BEVERLY	DID NOT COME				bjtate@live.com

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2014-2018 Consolidated Plan
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11	TAYLOR, ANNIE	DID NOT COME	HAVEN HOUSE	P.O. BOX 508 HAMMOND, IN 46325	219-931-9800	havenhousedvs@aol.com
12	WEIN, LISA	Lisa Wein	HAVEN HOUSE	P.O. BOX 508 HAMMOND, IN 46325	219-931-9800	havenhousedvs@aol.com
13	WINFREY, WILLIE	Willie Winfrey	KATHERINE HOUSE BOYS & GIRLS CLUB	2009 138TH STREET EAST CHICAGO, IN 46312	219-398-1344	wwinfrey@bgcnwi.org
14	Patricia Flax-Hatch	Patricia Flax-Hatch	Boys & Girls Clubs of N W Indiana	839 Broadway, Gary, IN 46402	219-881-1666	pflaxhatch@bgcnwi.org
15	Lisa Barker	L Barker	Habitat For Humanity of Northwest Indiana	3727 Colfax Gary IN 46408	219-923-7765	Development@NWIHabitat.org
16	Ted Karns	Ted Karns	Boy Scouts	8751 Calumet Ave Munster	219-836 1720	ted.karns@scouting.org
17	Patricia Saurbier	Patricia Saurbier	BSA	8751 Calumet Munster	219-836 1720	patricia.saurbier@scouting.org
18	Donella Bradford	Donella Bradford	New 19th Line First Baptist	1100 W. Chicago		dbradford@1stbaptistec.org
19	Pastor Sloss	Pastor Sloss		4911 Mackie Ave		Pastor.Sloss@aol.com
20	Pat Rocha	Pat Rocha	UNO			

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

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21	Pamela Stalling	Pamela Stalling	NWTHRA	Hammond, IN 5948 Hohman Ave	219-931 9300	pstalling@hotmail.com
22	Marcia Benyoun	Marcia Benyoun	MECH	4926 Larkspur	397.9975 ext 21	mbenyoun@echa-in.org
23	Rita DeLaRosa	Rita DeLaRosa	ECHA	4920 Larkspur	397 9974x35	rdelarosa@echa-in.org
24	Myrow Steele	M Steele	C.O.C. network of NWI	839 Broadway	219 886 - 9966	wgillespie@continuumofcare.network msteele@continuumofcare.org
25	Jena Bellezza		IN Parenting Institute	839 Broadway Gary, IN	219-886-1111	jena@indianaparentinginstitute.org
26	Turk, Lyvette	Lyvette Turk	E.C. Redevelopment	400 E. Chicago St E. Chicago, IN	219-391-8513	LTURK@EASTCHICAGO.COM
27		Walton Hagglund	Urban Design Ventures	212 E. 7th Avenue Homestead, PA	412 461-6918	Walt@urbandesignventures.com
28	Nicholas D. Smith	Nicholas D. Smith	E.C. Redevelopment	400 E. Chicago Ave E.C., IN 46312	219-391-8513	nsmith@eastchicago.com
29						
30						

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Wednesday, February 26, 2014 at 5:00 PM, at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312. Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 ext. 226 between the hours of 8:30 a.m. - 4:30 p.m. by Monday, February 24, 2014.

The purpose of this public hearing is to gather information for the City's Five Year Consolidated Plan for FY 2014-2018, the Annual Action Plan for FY 2014, and the City's Analysis of Impediments to Fair Housing Choice (A.I.), which the City must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds and the HOME Investment Partnership Program by May 15, 2014. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

The City of East Chicago anticipates that it will receive an estimated allocation of CDBG entitlement grant in the amount of approximately $1,153,253 for FY 2014. The City is eligible to receive approximately $212,490 in HOME funds in FY 2014. These funding levels are contingent upon the final approval of the Federal Budget for FY 2014. In order to receive those funds, the City of East Chicago must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of East Chicago. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Eligible CDBG activities include single family rehabilitation, homeownership programs, economic developments and public service activities, among others. Eligible HOME activities include single family rehabilitation, homeownership programs, acquisition and new housing construction among others.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

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

All interested citizens are encouraged to attend the public hearing at 5:00 PM and they will be given the opportunity to present oral or written testimony concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs over the next five (5) years. In addition, residents will be given the opportunity to express their views and comments on any fair housing issues, in the City of East Chicago. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 400 E. Chicago Ave., East Chicago, IN 46312 or via email at Lturk@eastchicago.com.

Anthony Copeland, Mayor - City of East Chicago, Indiana
Maria C. Becerra, Executive Director - East Chicago Dept. of Redevelopment
2/13 - 20613200 - hspaxlp

Board of Accounts — General Form No. 99P (Rev. 2009A)

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

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

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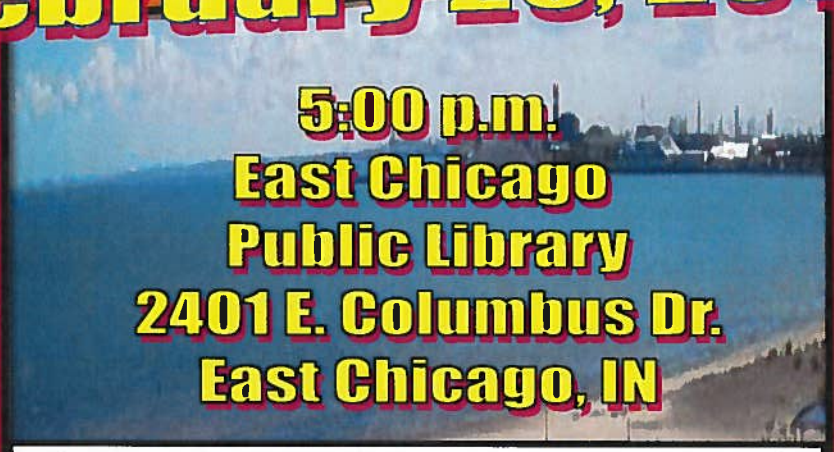
Nicole Lee
14/2014 — Title: Legal Clerk

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Citizens
East Chicago Public Library
Wednesday, February 26, 2014, 5:00 PM

Name	Address	Phone Number	Email Address
DEVEN GIBBS	77 W. JACKSON BLVD SUITE 2108 CHICAGO, IL 60604	(773) 913-8667	deven.a.gibbs@hud.gov
	212 E. Seventh Ave. Hammond IN 46320	(219) 461-6946	

Community Workshop

February 26, 2014



Down Payment Assistance

Housing

Public Services

Economic Development

Public Facilities



Share Your Vision For The Community!!!

Every 5 years the U.S. Department of Housing and Urban Development (HUD) requires communities receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds to prepare a 5-year Consolidated Plan and Update the Analysis of Impediments to Fair Housing Choice. The City of East Chicago receives these funds annually and is beginning to prepare a Plan for the 5 year period from July 2014 - June 2018.

Citizen and Stakeholder input are essential to the successful enactment and implementation of the Consolidated Plan, which shapes the housing and community development goals over the next 5 years.

Come share your ideas and help develop strategies to provide citizens with:

- **Decent, Safe and Affordable Housing**
- **A Suitable Living Environment; and**
- **Expanded Economic Development Opportunities**

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR

CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

Talleres De Trabajo Comunitarios

Febrero 26, 2014

5:00 p.m.
East Chicago
Public Library
2401 E. Columbus Dr.
East Chicago, IN

Asistencia Para Pagos De Enganche

Viviendas

Servicios Públicos

Desarrollo Económico

Instalaciones Públicas



Comparta Su Visión Con La Comunidad!!!

Cada 5 años el Departamento de Viviendas y Desarrollo Urbano (HUD), requiere de las comunidades que reciben subsidios de "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME) que preparen un plan consolidado de 5 años con el objeto de actualizar el Análisis de Impedimento sobre la igualdad de oportunidades para viviendas. La Ciudad de East Chicago recibe dichos fondos anualmente y está empezando a preparer el plan de 5 años que comprende el período de Julio 2014 a Junio 2018.

El interés y cooperación de la ciudadanía y los inversionistas es sumamente importante y escencial para la realización de este "Plan Consolidado" que ha de formar la meta del desarrollo de viviendas en la comunidad por los siguientes 5 años.

Venga a compartir sus ideas y ayudar a formar estrategias que le darán a la ciudadania:

- Viviendas seguras, decentes y a bajo costo
- Ambiente de vida conveniente, y
- Amplias Oportunidades de desarrollo económico

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR

CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

City of East Chicago – Community Workshop for CDBG and HOME funding priorities

01/09/2014 @ 5:00 PM CST

In attendance:

- John Lopez, McColly Real Estate
- Lyvette Turk, East Chicago Redevelopment Department
- Nicholas Smith, East Chicago Redevelopment Department
- Walter Haglund, Urban Design Ventures

Meeting Notes:

Lyvette Turk called the meeting to order at 5:10 PM CST in the East Chicago Public Library Meeting Room. The purpose of the meeting was to inform the community about the planning process for the Five Year Plan for FY 2014-2018, the FY 2014 Annual Action Plan, and the Fair Housing Analysis Plan, and to discuss funding priorities under the FY 2014 CDBG and HOME programs.

She welcomed everyone attending the meeting and introduced the City's Planning Consultant, Walter Haglund of Urban Design Ventures, LLC.

Mr. Lopez did not have any questions. Ms. Turk waited until 5:30 PM CST and no one else attended the meeting.

Since there were no questions at the meeting, Ms. Turk adjourned the meeting at 5:30 PM CST.

THIRD PUBLIC HEARING

NOTICE OF PUBLIC HEARING FY 2014-2018 FIVE YEAR CONSOLIDATED PLAN, FY 2014 ANNUAL ACTION PLAN, FY 2014 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND AMENDMENT TO THE CITIZEN PARTICIPATION PLAN FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Thursday, April 24, 2014 at 5:00 PM, at the:

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

The East Chicago Public Library is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, including a Spanish Interpreter, please call Ms. Lyvette Turk, City of East Chicago Department of Redevelopment at (219) 391-8513 ext. 226 to make those arrangements no later than Monday, April 21, 2014.

The purpose of the public hearing is to present the City of East Chicago's FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, for the use of CDBG and HOME funds, and the Amendment to the Citizen Participation Plan. The City intends to submit its FY 2014 Annual Action Plan in the amount of $1,185,843 for Community Development Block Grant (CDBG) funds and $238,042 in HOME Investment Partnerships Program (HOME) funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive $120,000 in Program Income for its CDBG Program and $4,440 in Program Income for its HOME Program. The FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, and FY 2014 Analysis of Impediments to Fair Housing Choice will be submitted to the HUD on or before May 19, 2014.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, and Amendment to the Citizen Participation Plan on display from April 7, 2014 through May 6, 2014, at the following locations:

City of East Chicago - Mayor's Office
4525 Indianapolis Blvd

City of East Chicago Department of Redevelopment
400 E. Chicago Avenue

Website: www.eastchicago.com

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and uses of Federal funds under the FY 2014-2018 Five Year Consolidated Plan, FY 2014 Annual Action Plan, FY 2014 Analysis of Impediments to Fair Housing Choice, and Amendment to the Citizen Participation Plan.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 400 E. Chicago Avenue, East Chicago, IN 46312, faxed at (219) 391-7005, e-mailed: LTurk@eastchicago.com, or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 226.

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

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le Board of Accounts

Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

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601-45th Avenue, Munster, IN 46321

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Debbie Lucero

4/14/14

Title: Legal Clerk

City of East Chicago

Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

COMMUNITY MEETING

April 15, 2014

Dear Friends,

The City of East Chicago Department of Redevelopment held a series of meetings during the months of January and February 2014. The purpose of the meetings was to engage the community, along with the agencies that service the communities, to get their active input on the development of the Consolidated Plan (Con Plan), Annual Action Plan, Analysis of Impediments and the updated Citizen Participation Plan.

On Thursday, April 24, 2014 at 5:00pm at the East Chicago Public Library, located at 2401 E. Columbus Drive, East Chicago, Indiana, the Department of Redevelopment will host its final Community Meeting before the plans are submitted to HUD on or before May 18, 2014. This meeting will give information in regards to the project/program priorities for the 5-year Consolidated Plan, FY 2014 Annual Action Plan, the Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan.

We are seeking your help in assisting us on getting the word out the Citizens of East Chicago by posting the enclosed flyer at your agency/agencies.

If you would like additional copies of the flyers for distribution or to have them at your agency/public counters as handouts, please contact Lyvette Turk or Nicholas Smith at 219-391-8513.

Sincerely,

City of East Chicago Department of Redevelopment

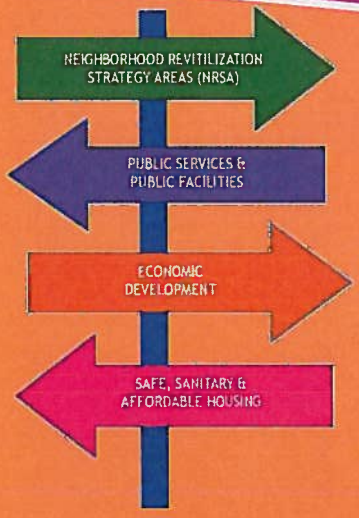
Community Meeting

The Consolidated Plan & You

Analysis of Impediments to fair housing choice

Citizen Participation Plan

Learn how the City utilizes the
Community Development Block Grant (CDBG)
And the
HOME Investment Partnerships Grant (HOME)



Thursday, April 24, 2014

5:00 p.m.

East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana

If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Lyvette Turk, City of East Chicago Department of Redevelopment at (219) 391-8513 ext. 226 to make those arrangements no later than Monday, April 21, 2014.

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA
MARIA C. BECERRA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

Reunión De La Comunidad

El Plan Consolidado y Usted

Análisis de Impedimento sobre la igualdad de oportunidades para viviendas

Plan de Participación Ciudadana

Aprenda como la Ciudad utiliza de
Community Development Block Grant (CDBG)
y
HOME Investment Partnerships Grant (HOME)



Jueves, Abril 24, 2014

5:00 p.m.

East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana

Si es necesario adoptar disposiciones especiales para atender a los ciudadanos para que puedan participar en la audiencia pública, incluyendo una traducción en español, por favor, llame a la Srta. Lyvette Turk, de la ciudad de East Chicago Department of Redevelopment en (219) 391-8513 ext. 226 para hacer los arreglos, a más tardar el lunes 21 de abril, 2014.

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA
MARIA C. BECERRA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

Community Development Block Grant (CDBG)

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services. Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons.

CDBG funds may be used for activities which include, but not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

HOME Investment Partnerships Grant (HOME)

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed.

HOME funds may be used for activities which include, but not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years
- Up to 10 percent of the PJ's annual allocation may be used for program planning and administration.

EQUAL HOUSING OPPORTUNITY

City of East Chicago, Indiana

Anthony Copeland, Mayor

Thursday, April 24, 2014
5:00 p.m.
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

COMMUNITY MEETING

for the
2014-2018 Consolidated Plan
2014 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant
and
HOME Investment Partnerships Grant

Maria C. Becerra, Executive Director
City of East Chicago Department of Redevelopment
400 E. Chicago Avenue—East Chicago, IN 46312

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of Meeting

Mr. Walter J. Haglund, President
Urban Design Ventures

FY 2014 Program Year: July 1, 2014 – June 30, 2015

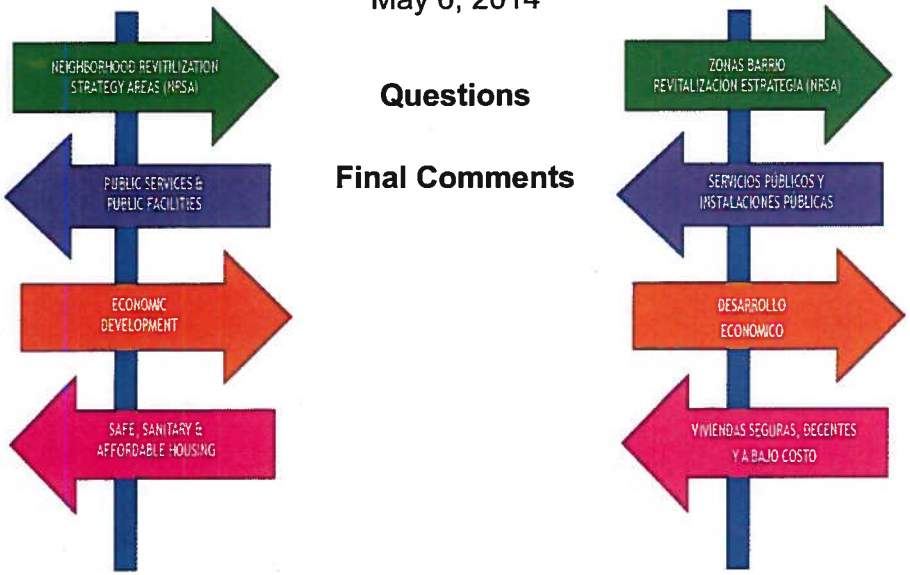
CDBG Award Amount:	**$1,185,843**
Estimated Program Income:	**$ 120,000**
	$1,305,843
HOME Award Amount:	**$ 238,042**
Estimated Program Income:	**$ 4,440**
	$ 242,482

Comment Deadline

May 6, 2014

Questions

Final Comments



CONSOLIDATED PLAN FACT SHEET

What is the Consolidated Plan and Annual Action Plan?

The overall goal of the community planning and development programs covered is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

The consolidated plan/action plan serves the following functions:

(1) A planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
(2) A submission for federal funds under HUD's formula grant programs for jurisdictions;
(3) A strategy to be followed in carrying out HUD programs; and
(4) A management tool for assessing performance and tracking results.

How will it benefit you?

Federal grant funds can be seen in action in your neighborhood through federally-funded renovation of Carnegie Library, community center renovations, after-school programs, domestic violence shelters, homebuyer workshops, senior programs, summer youth employment program, legal aid so many other programs and projects.

Why are we holding Community Meetings?

As part of the City's planning process, we need you opinions on how the Federal Funds should be spent. HUD and the City want to hear from you about what you believe the needs and strengths are in your neighborhoods, so that, together, we will develop plans that will best put these grant funds to use in your neighborhoods. We are also seeking your input on the Analysis of Impediments to Fair Housing Choice and the Citizen Participation Plan.

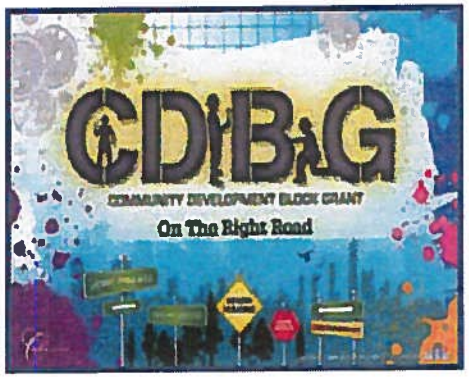
FOR MORE INFORMATION PLEASE CALL 219-391-8513

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Citizens – Second Public Hearing
East Chicago Public Library
Thursday, April 24, 2014, 5:00 PM

Name	Address	Phone Number	Email Address
Dilsy Brown	4006 Carey	219-397-8405	
Lori Dennis	4006 Carey	219-427-7570	loridennis414l@yahoo.com
Willie Peterson	3111 Dearborn	(219) 398-4252	
Ruben Ramos	519 Wabash	397265	rramos@eastchicago.com
Kim Rodriguez	Echo 422 Park St	378-9391	
Tia Cauley	2922 E. 141st		
Gilda Ortega	6th Dist Council	201-1040	
Sandra Escamilla	4034 Deal St.		

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Citizens – Second Public Hearing
East Chicago Public Library
Thursday, April 24, 2014, 5:00 PM

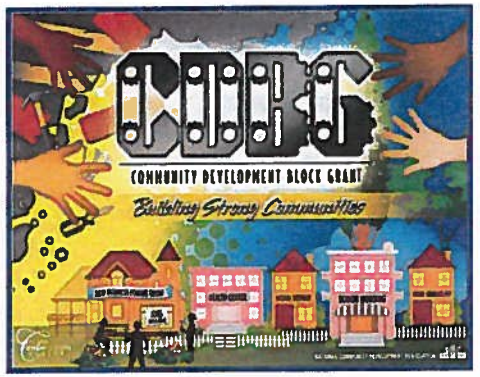
Name	Address	Phone Number	Email Address
Christine Russell	4210 Elm St. East Chicago, IN	219 678-1087	Cmrussell4210@aol.com
Dianne Craft	534 Conkey Hammond	219 933-7111	hammondwecare fromtheheart@yahoo.com
Jena Bellezza	839 Broadway Gary, IN	219-886-1111	jena@indianaparentinginstitute.org
Nicholas D Smith	400 E. Chicago Ave East Chicago, IN	219-391-8513 ext. 267	nsmith@eastchicago.com
Walter Haglund	212 E. 7th Ave. Homestead, PA	412-461-6916	walt@urbandesignventures.com



Public Meeting

2014-2018 Consolidated Plan &
Analysis of Impediments to Fair Housing
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)

East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Thursday, April 24, 2014 at 5:00 p.m.



	NAME	SIGNATURE	ADDRESS	PHONE	E-MAIL
1	Ernest Sigmars	Ernest Sigmars	4925 Gladiola	219-805-3764	esigwars@echa-in.org
2	Arthur L. Peterson Jr.	Arthur L. Peterson Jr.	3607 E. 141st.	219-614-5855	arthurlpeterson@yahoo.com
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CITY OF EAST CHICAGO PUBLIC MEETING
FOR FY 2014-2018 FIVE YEAR CONSOLIDATED PLAN,
FY 2014 ANNUAL ACTION PLAN,
FY 204-2018 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (A.I.),
AND AMENDMENT TO THE CITIZEN PARTICIPATION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

HELD: 5:00 PM – APRIL 24, 2014
East Chicago Public Library
2401 East Columbus Drive
East Chicago, IN 46312

Facilitating Attendees:

a) Walter Haglund – Urban Design Ventures
b) Nicholas Smith – Compliance Administrator

Meeting called to order by Nicholas Smith, Compliance Administrator, at 5:00PM held at the above-captioned location. After proper introductions of those present, the meeting proceeded as listed below:

Walter Haglund – The purpose of this meeting is to inform the public of the FY 2014-2018 Five Year Consolidated Plan, the FY 2014 Annual Action Plan, the FY 2014-2018 Analysis of Impediments to Fair Housing Choice, and the Amendment to the Citizen Participation Plan for the City of East Chicago. This meeting will also answer the following questions:

- What is an Analysis of Impediments (A.I.) to Fair Housing Choice, a Consolidated Plan, and an Annual Action Plan?
- What is the process of preparing an Analysis of Impediments (A.I.) to Fair Housing Choice, a Consolidated Plan and an Annual Action Plan?

The timeline for the project is as follows:

- Friday, April 4, 2014 – Plans went on Display
- Thursday, April 24, 2014 – Second Public Hearing
- Monday, May 5, 2014 – Display period (30 days) ends
- Tuesday, May 6, 2014 – Department of Redevelopment, Approval of the Plans
- Thursday, May 15, 2014 – Plans Submitted to HUD Indianapolis Office
- July 1, 2014 – Program Year Begins

The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of East Chicago, Indiana. The following priorities and goals have been identified to address the needs of the City and its residents for the period of FY 2014 through FY 2018:

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

Goals:

- HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
- HS-2 Increase the supply of owner occupied housing units.
- HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
- HS-4 Improve the supply of affordable rental housing units and provide rental assistance.
- HS-5 Promote fair housing through education and information

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

Goals:

- HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- HO-2 Assist providers in the operation of housing support services for the homeless and persons at-risk of becoming homeless

Other Special Needs Strategy –
Priority Need: There is a need for housing opportunities, services, and facilities for persons with special needs.

Goals:

- SN-1 Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.
- SN-2 Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
- SN-3 Support social services, programs, and facilitates for the elderly, persons with disabilities, and persons with other special needs.

Community Development Strategy
Priority Needs: There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

Goals:

- CD-1 Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- CD-2 Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.

- CD-3 Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- CD-4 Remove and correct slum and blighting conditions throughout the City.

Economic Development Strategy
Priority Needs: There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.

Goals:
- ED-1 Support and encourage new job creation, job retention, and job training opportunities.
- ED-2 Support business and commercial growth through expansion and new development.
- ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Strategy
Priority Need: There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

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

The overall goal of the housing, homeless, other special needs community development, economic development, and planning programs covered by the Five Year Consolidated Plan is to strengthen cooperation with other jurisdictions and to develop partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations; to enable them to provide decent housing, establish and maintain a suitable living environment, and extend economic opportunities for every resident.

The Five Year Consolidated Planning process requires the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds and to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the City of East Chicago. HUD will evaluate the City's performance under the Five Year Consolidated Plan against these goals.

The FY 2014 Annual Action plan for the City of East Chicago includes the City's CDBG funds and outlines which activities the City will undertake during the program year beginning July 1, 2014 and ending June 30, 2015. In addition, the Plan includes the HOME funds that the City will receive in FY 2014. This is the City's first year of the FY 2014-2018 Consolidated Plan.

During the FY 2014 Program Year, the City of east Chicago, Indiana will receive the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

Entitlement Funds	Amount
FY 2014 CDBG Funds	$1,185,843.00
CDBG Program Income	$120,000.00
FY 2014 HOME Funds	$238,042.00
HOME Program Income	$4,440.00
Totals:	$1,548,325.00

1. **Project Name:** **Single Family Rehabilitation**
   Target Area: N/A
   Goals Supported: HS-1
   Needs Addressed: Housing Strategy (H)
   Funding: CDBG: $848,675
   HOME: $171,070
   Description: Funds will be used for single family home rehabilitation programs.
   Planned Activities: **Housing Rehabilitation Delivery (CDBG)** – Funds will be used in coordination, management, and administration of the residential repair program for project delivery costs.
   Residential Repair Program (CDBG) – Funds used to assist owners of existing single family owner occupied housing to repair their homes. This program includes the emergency repair loan program and the accessible ramp loan program. The assistance is determined by the level of need (income eligible) and the amount of repairs. The funds will provide low interest loans to residents with incomes at 80% or below the median income.
   Residential Repair Program (HOME) – Funds will be used to assist existing single family owner occupied households in repairing their homes. The assistance is determined by the level of need (income eligibility) and the cost of needed repairs. The funds are used to supplement the CDBG Residential Repair Program to correct code violations in existing houses.

2. **Project Name:** **Public Services**
   Target Area: N/A
   Goals Supported: CD-3, HO-1, HO-2, HS-3, and HS-2
   Needs Addressed: Community Development Strategy (CD)
   Homeless Strategy (HO)
   Housing Strategy (HS)
   Funding: CDBG: $196,000
   Description: Funds will be used for public service activities to benefit low- and moderate-income populations in the City.
   Planned Activities: **Boys and Girls Club of NWI (CDBG)** – Funds will be used for a portion of the Education and Career Development Program implemented at the East Chicago Katherine House Boys and Girls Club. Funds will be used for Junior staff development, education

and career program, and career program, an on-going core program area of the Boys and Girls Club.

City of East Chicago – Senior Programs (CDBG) – Funds will be used to offer three types of programs for City seniors: Seniors on the Move, Live Long and Stay Strong, and Longevity with Creativity Classes.

City of East Chicago – Summer Youth Employment Program (CDBG) – Funds will be used for wages to employ young people between the ages of 18 and 22 part-time during the summer months, while teaching them valuable job skills. The summer employees will work in various City Departments, including the Parks and recreation Department and the Street Department, and will have duties including pool supervisor, lifeguard, recreation instructor, and labor.

City of East Chicago – Youth Sports Programs (CDBG) – Funds will be used to initiate two new Youth Sports programs: Basketball League and Softball Camp. The Department will hire a Sports Coordinator to work with the Recreation Leaders and other Department staff to schedule the events, arrange for coaches and referees, conduct a coach's clinic, and coordinate scorekeepers.

Haven House (CDBG) – Funds for emergency services to victims of domestic violence and sexual assault. All services are provided free of charge to women and children in need of assistance. The funds will be used to assist East Chicago victims with education, counseling, skills building, and referral. Services include 24-hour hotline intervention information, room and board, case management, and employment information.

Indiana Legal Services, Inc. (CDBG) – Funds used to provide legal services to low- and moderate-income individuals and families. The counseling assists families and individuals to retain their homes. The program also provides legal advice and representation in civil matters of foreclosure and community legal education, and support aimed to help low- and moderate-income individuals to understand their rights.

Northwest Indiana Reinvestment Alliance – Funds will be used to conduct homebuyer workshops for families/individual in preparation to purchase a home. NWIRA will provide One-on-one Pre-purchase Counseling sessions for families/individuals that would like to purchase a home. NWIRSA will conduct post purchase workshop for families/individuals.

United Neighborhood Organization – Funds will be used for Building Dreams After School Youth Tutoring Program and the program will help low/low income parents maintain employment and obtain higher education leading to higher paying jobs.

We Care from the Heart Social Services (CDBG) – Funds will be used to provide a variety of social and health care services targeted

toward seniors and individuals with physical disabilities. The individuals will be provided with professional assistance in their homes to maintain physical, mental, emotional, and living conditions. The activities include monitoring and assistance in the area of access to financial aids and visitation, and to health services that individuals may need.

Homebuyer Incentive Program (CDBG) – Funds will be used for the Northwest Indianan Reinvestment Alliance (NWIRA) to conduct homeownership workshops and one-on-one housing counseling session for individuals and families that would like to purchase a home in the City of East Chicago.

3. **Project Name:** **Administration**
   Target Area: N/A
   Goals Supported: AM-1 and HS-4
   Needs Addressed: Administration, Planning, and Management Strategy (AM) Housing Strategy (HS)
   Funding: CDBG: $261,168
   HOME: $35,706
   Description: Funds will be used for administration of the FY 2014 CDBG and HOME Programs.
   Planned Activities: **General Administration (CDBG)** – Funds will be used for the overall coordination, administration, monitoring, and planning activities of the program. The planning activities that will be funded in 2014 under the general administration include: Fair Housing, Technical Assistance for Business Development, and Planning activities associated with preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER)

   Administrative Reserve (HOME) – Funds will be for the overall coordination, administration, monitoring, and planning activities of the HOME program. The planning activities that will be funded in 2014 under HOME Administrative Reserve include: Fair Housing and planning activities associated with preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).

   CHDO Operating Funds (HOME) – Funds will be used to support the local not-for-profit entity that is a Certified Housing Development Organization (CHDO) in their effort to promote housing development and construction in the City, particularly for those families with low- and moderate-income.

4. **Project Name:** **Affordable Housing Program**
   Target Area: N/A
   Goals Supported: H-4

Needs Addressed:	Housing (H) Affordable Housing (AH) Neighborhood Development (ND) Redevelopment (R) Economic Development (ED)
Funding:	CDBG: $175,686 HOME: $31,874
Description:	Funds will be used for affordable housing programs and activities.
Planned Activities:	**Harbor Action Plan (CDBG)** – Funds will be used to continue previous year's efforts for urban renewal activities and implementation of the Harbor Action Plan. In FY 2013, the Harbor Action Plan is using funds to acquire additional properties in the area. **Acquisition and Rehabilitation Program (CDBG)** – Funds will be used for acquisition and rehabilitation of houses in the City for resale to low-income homebuyers. **Affordable Housing Program (HOME)** – The funds will be used to provide assistance for rehabilitation or construction of owner-occupied single family homes for a low- and moderate-income family. The assistance will encourage homeownership and investment in targeted neighborhoods. The funds will be used to subsidize rehabilitation or new construction costs to make the home affordable to eligible residents.

Analysis of Impediments to Fair Housing Choice

In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing,' each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing.

The City of East Chicago's FY 2014-2018 Analysis of Impediments to Fair Housing Choice has identified the following as potential impediments to fair housing choice in the City. Included with the description of the potential impediment are specific goals and strategies that are recommended in order to address each potential impediment.

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

  The housing, racial and socio economic data from the U.S. Census of 2010, as well as the amount of subsidized housing in the City of East Chicago, illustrated that there is a

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

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

The strategies to meet this goal include:

- **1-A:** Establish a Fair Housing Regional Task Force (FHRT) to affirmatively further fair housing in Lake County with representatives from Lake County, the City of East Chicago, the City of Hammond, the City of Gary, and the surrounding communities of Whiting, Munster, Griffith, and Merrillville, the U.S. Department of Housing and Urban Development (HUD), the local Fair Housing agencies, the local Housing Authorities, and the Board of Realtors.
- **1-B:** the three (3) Federal Entitlement jurisdictions: East Chicago, Hammond and Gary should coordinate and cooperate in promoting fair housing activities in the region and their communities.

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

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

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

The strategies to meet this goal include:

- **2-A:** The City should undertake or contract with an outside independent agency or firm to conduct an in depth review of the mortgage lending practices of the local banks and financial institutions.
- **2-B:** Testing should be performed by an outside independent agency to determine if any patterns of discrimination are present in home mortgage lending practices and insurance underwriting of properties located in lower income areas of the municipality.
- **2-C:** If Federal and State funding becomes available, a higher rate of public financial assistance should be provided to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 3: There is a Lack of Financial Resources**

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

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

The strategies to meet this goal include:

- **3-A:** Contact the Congressmen and Senator from Northwest Indiana to increase the appropriations for the CDBG and HOME programs.
- **3-B:** Encourage and support non-profit housing agencies to apply for funding for housing from federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

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

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

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

The strategies to meet this goal include:

- **4-A:** Continue to promote Fair Housing awareness through seminars and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act, the Americans With Disabilities Act, Violence Against Women Act, and the State Human Relations Act.
- **4-B:** Continue to make available to and distribute literature and informational material, in English and Spanish, o pass out, concerning fair housing issues, an individual's housing rights, and responsibilities to affirmatively further fair housing.
- **4-C:** Include a link on the municipality's website that will provide information of Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.
- **4-D:** Contract with an outside independent Fair Housing Agency to provide testing services, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

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

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

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

The strategies to meet this goal include:

- **5-A:** The City in its review and revisions to the Zoning Ordinance should change the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability."
- **5-B:** The City should review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the "R-3" and "R-4" Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in a "R-1" Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countrywide basis.

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

The median value and cost to purchase and maintain a single family home in the City of East Chicago that is decent, safe, and sound, has increased significantly to over $100,000, and it is even higher in Lake County, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

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

The strategies to meet this goal include:

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

- **6-B:** Continue to support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **6-C:** Partner with the local banks to provide financial assistance in the form of down payment assistance and low interest loans to lower income households to become homebuyers in the City of East Chicago.
- **6-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers and move outside areas of low-income concentration.

- **Impediment 7: There is a Continuing Need for Accessible Housing Units that are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of East Chicago, since 73% of the municipality's housing units were built prior to 1959 and do not have accessibility features.

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

The strategies to meet this goal include:

- **7-A:** Continue the on-going programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing to keep their rents affordable.
- **7-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **7-C:** Continue to enforce the ADA and fair housing requirements for landlords to make "reasonable accommodations and modifications" for their rental properties so they are accessible to tenants who have a disability.
- **7-D:** Continue to provide financial assistance to elderly homeowners in East Chicago to make accessibility improvements to their properties in order for these residents to remain in their own homes.

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

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

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

The strategies to meet this goal include:

- **8-A:** Continue to work with HUD and EPA on the Sustainable Communities Plan for the environmental clean-up of the Calumet Neighborhoods to develop new housing opportunities.
- **8-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.
- **8-C:** Support and promote the acquisition-rehabilitation-resale of vacant residential structure for income eligible homebuyers.

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

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

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

The strategies to meet this goal include:

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

Nicholas Smith – Are there any questions or comments from the audience?

Comment: Lori Dennis – I am a college educated individual and cannot find a job. I have turned to the City for help. There is a need for more job opportunities in the City of East Chicago.

Question: Willie Peterson – I am interested in learning more about the Sunnyside Program. I have received a citation for a deteriorating garage and windows and I am wondering how this program will help me?

Response: Walter Haglund – The rehabilitation program will be activated soon. The garage will not be covered under the program but the windows will be. Talk to the code officer to see if they can hold off on pursuing the citation until you have a chance to apply for funds.

Comment: Christine Russell – It would be helpful to have a City-wide loan program.

Response: Nicholas Smith stated that the Housing Rehab Programs are City-wide.

Question: Lori Dennis – Where do you apply for loans or grants?

Response: Nicholas Smith – (Explained all of the rehabilitation programs). You can go to the City of East Chicago Department of Redevelopment for any questions. The address is:

400 East Chicago Avenue
East Chicago, IN 46312

Question: Willie Peterson – (Additional questions on the rehabilitation loans)

Response: Nicholas Smith – (Explained the available programs again). I am willing to meet with you personally in the City of East Chicago Department of Redevelopment offices located at:

400 East Chicago Avenue
East Chicago, IN 46312

Question: Sandra Esconielle – There have been great new homes build in East Chicago; some are three (3) stories. However, there are no homes for senior citizens. Why is this?

Response: Nicholas Smith – There are one story ranch style homes that have been built. There is actually a home being built now on Carey Street. The Mayor is re-plotting lots to combine parcels to accommodate one story style homes.

Seeing no further comments or questions, the meeting was adjourned at 5:35pm.

City of East Chicago

Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

CITY OF EAST CHICAGO, IN - CONFIDENTIAL CITIZEN QUESTIONNAIRE
COMMUNITY DEVELOPMENT BLOCK GRANT
HOME INVESTMENT PARTNERSHIP GRANT
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The City of East Chicago, Indiana is preparing its Community Development Block Grant (CDBG) and HOME Investment Partnership Grant Program's Five (5) Year Consolidated Plan, Annual Action Plan and its Analysis of Impediments to Fair Housing Choice. As part of the planning process, the City is conducting a survey to identify citizens' needs in the community, ideas on how the residents would like to see funds under the CDBG and HOME Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify citizens' needs and fair housing issues in the City. When completed, please return the survey to the following:

City of East Chicago
Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Attn.: Citizen Survey

You can also complete the survey online at **www.eastchicago.com**. The City would appreciate your response by **Friday, March 21, 2014**.

CITY OF EAST CHICAGO, INDIANA – CONFIDENTIAL CITIZEN QUESTIONNAIRE

PLEASE PRINT

1. What is the name of the street where you live in the City of East Chicago?

Street Name: _____

2. Gender:

☐ Male ☐ Female

3a. Race (choose all that apply):

☐ White
☐ Black / African-American
☐ American Indian or Alaskan Native
☐ Asian
☐ Native Hawaiian/Pacific Islander
☐ Other Race/Races (Please List) _____

3b. Ethnicity

☐ Hispanic
☐ Non-Hispanic

4. Age

☐ 17 or younger
☐ 18 – 20
☐ 21 – 29
☐ 30 – 39
☐ 40 – 49
☐ 50 – 59
☐ 60 or older

5. Number of Persons living in your household?

☐ One / Uno (1)
☐ Two / Dos (2)
☐ Three / Tres (3)
☐ Four / Cuatro (4)
☐ Five / Cinco (5)
☐ Six or more / Seis o más (6+)

13. Are there any programs or services that are missing or under-funded in the City? Please List:

_____

_____

_____

14. Are there any employment issues in the City of East Chicago? Please List:

_____

_____

_____

15. Are there any housing issues in the City of East Chicago? Please List:

_____

_____

_____

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Fair Housing concerns/impediments include any act of discrimination or barriers that might limit the housing choices of families and individuals. Impediments to Fair Housing Choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting the availability of housing choices based on race, color, religion, sex, disability, familial status or national origin.

16. In your opinion, are residents of the City of East Chicago aware of how to report fair housing violations or concerns?

☐ Yes ☐ No ☐ Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

_____

_____

_____

City of East Chicago

Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

CUESTIONARIO CONFIDENCIAL PARA LOS CIUDADANOS
DE EAST CHICAGO, IN
SUBVENCION PARA EL BLOQUE DE DERARROLLO COMUNITARIO
SUBVENCION DE LA SOCIEDAD DE INVERSIONES DE CASA
ANALISIS DE LOS IMPEDIMENTOS A LA ELECCION DE VIVIENDA JUSTA

La ciudad de East Chicago, Indiana está preparando su Subvención para el Bloque de desarrollo comunitario (CDBG) y un programa para la Asociación de Inversión de Casa con un plan a cinco (5) años de inversión consolidada, al igual que el plan de acción anual y su análisis de los impedimentos para elección de vivienda justa. Como parte del proceso de planificación, la ciudad está llevando a cabo una encuesta para identificar las necesidades de los ciudadanos en la comunidad. También quieren obtener ideas de los residentes acerca de cómo les gustaría ver los fondos distribuidos bajo el programas CDBG y CASA, así como de sus preocupaciones de equidad de vivienda, actos tales como la discriminación o barreras que podrían limitar las opciones de vivienda de familias e individuos. Por favor tome unos minutos y sírvase a llenar este **cuestionario confidencial** a lo mejor de su capacidad. Si no está seguro de una respuesta, o la pregunta no le aplica a usted, por favor siéntase libre de evitar esa pregunta. Le agradecemos su cooperación al ayudarnos a identificar las necesidades y los problemas de vivienda justa entre los ciudadanos en la ciudad. Una vez que haya completado la encuesta, por favor devuélvala a la siguiente dirección:

City of East Chicago
Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Attn: Citizen Survey

Usted también puede llenar esta encuesta por internet en la página www.eastchicago.com . La ciudad agradecería recibir sus respuestas a más tardar el viernes, 21 de marzo de 2014.

CIUDAD DE EAST CHICAGO, INDIANA – CUESTIONARIO CONFIDENCIAL CIUDADANO

POR FAVOR IMPRIMA

1. ¿Cuál es el nombre de la calle donde vives en la ciudad de East Chicago?

Nombre de la Calle: _____

2. Género:

☐ Masculino ☐ Femenino

3a. Raza (Seleccione todas las que apliquen):

☐ Blanco

☐ Negro / Afro-Americano

☐ Indio americano o nativo de Alaska

☐ Asiático

☐ Nativo hawaiano/isleño del Pacífico

☐ Otra Raza/razas (por favor anote) _____

3b. Origen étnico

☐ Hispana

☐ No Hispana

4. Edad

☐ 17 o más joven

☐ 18 – 20

☐ 21 – 29

☐ 30 – 39

☐ 40-49

☐ 50 – 59

☐ 60 años o más

5. ¿Número de personas que viven en su hogar?

☐ Uno / Uno (1) ☐ Four / Cuatro (4)

☐ Two / Dos (2) ☐ Five / Cinco (5)

☐ Three / Tres (3) ☐ Six or more / Seis o más (6 +)

6. ¿Cuál es el ingreso familiar total aproximado por año basado en el número de personas en su hogar?

One / Uno (1) persona en el hogar
☐ Más de $35,750 anuales ☐ Menos de $35,750 anuales

Two / Dos / (2) personas en el hogar
☐ Más de $40,850 anuales ☐ Menos de $40,850 anuales

Three / Tres / (3) personas en el hogar
☐ Más de $45,950 anuales ☐ Menos de $45,950 anuales

Four / Cuatro (4) personas en el hogar
☐ Más de $51,050 anuales ☐ Menos de $51,050 anuales

Five / Cinco (5) personas en el hogar
☐ Más de $55,150 anuales ☐ Menos de $55,150 anuales

Six / Seis (6) personas en el hogar
☐ Más de $59,250 anuales ☐ Menos de $59,250 anuales

Seven / Siete personas en el hogar
☐ Más de $63,350 anuales ☐ Menos de $63,350 anuales

Eight or more / Ocho o más (8+) personas en el hogar
☐ Más de $67,400 anuales ☐ Menos de $67,400 anuales

7. Eres un propietario? ☐ Sí ☐ No **8. ¿Es usted un inquilino?** ☐ Sí ☐ No

9. ¿Qué mejoras a las instalaciones de recreación de la ciudad son necesarios? Por favor indique:

_____

_____

10. ¿Hay algún problema en su barrio con el siguiente (Seleccione todas las que apliquen):

☐ Seguridad pública ☐ Calles ☐ Bordillos/aceras ☐ Estacionamiento minusválidos☐Estacionamiento

☐ Tráfico ☐ Alcantarillado de Tormentas ☐ Alcantarillas Sanitarias ☐ Deshechos
☐ Mantenimiento de inmuebles

11. ¿Qué, si los hubiere, atención médica hace falta o no existe en la ciudad de East Chicago y su área circundante? Por favor indique:

_____

_____

12. Utiliza cualquiera de los programas de servicio social en la ciudad? ☐ Sí ☐ No
En caso afirmativo, ¿qué programas usas?

_____

_____

13. ¿Existen programas o servicios que están desaparecidos o insuficientemente financiados en la ciudad?
Por favor indique:

_____

_____

_____

14. ¿Existen problemas de empleo en la ciudad de East Chicago? Por favor indique:

_____

_____

_____

15. ¿Existen problemas de vivienda en la ciudad de East Chicago? Por favor indique:

_____

_____

_____

ANÁLISIS DE LOS IMPEDIMENTOS PARA ELECCIÓN DE VIVIENDA JUSTA

Preocupaciones/impedimentos de Vivienda justa incluyen cualquier acto de discriminación o barreras que podrían limitar las opciones de vivienda de familias e individuos. Impedimentos para elección de vivienda justa se definen como cualquier tipo de acciones, omisiones o decisiones que restringen o tengan el efecto de restringir la disponibilidad de decisiones de vivienda basadas en raza, color, religión, sexo, discapacidad, estatus familiar u origen nacional.

16. ¿En su opinión, los residentes de la ciudad de East Chicago están conscientes de cómo reportar o expresar violaciones y preocupaciones de vivienda justa?

☐ Sí ☐ No ☐ No estoy seguro

17. ¿Cuáles crees que son las principales razones por las cuales no se reportan quejas de vivienda justa?

_____

_____

_____

Por favor, evaluar si las siguientes situaciones causan o crean discriminación o barreras de acceso a vivienda justa en la ciudad de East Chicago.

	Totalmente de acuerdo	Estoy de acuerdo	Neutral / inseguro	En desacuerdo	En total desacuerdo
Concentración de viviendas subvencionadas en ciertos vecindarios	☐	☐	☐	☐	☐
Falta de vivienda con valor accesible en ciertas áreas	☐	☐	☐	☐	☐
Falta de vivienda accesible para personas con discapacidad	☐	☐	☐	☐	☐
Falta de accesibilidad en los barrios (es decir, cortes de la acera)	☐	☐	☐	☐	☐
Falta de Educación de equidad de vivienda	☐	☐	☐	☐	☐
Falta de organizaciones de equidad de vivienda en la ciudad	☐	☐	☐	☐	☐
Leyes Estatales o las locales y las políticas que limitan la elección de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los residentes sobre equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los propietarios y gerentes de propiedades sobre equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los agentes de bienes raíces sobre equidad de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los banqueros/prestamistas sobre equidad de vivienda	☐	☐	☐	☐	☐
Otras barreras	☐	☐	☐	☐	☐

19. ¿Hay algún comentario adicional o preocupación que usted desea compartir?

_____

_____

_____



GRACIAS POR TU PARTICIPACIÓN

CITIZEN PARTICIPATION PLAN

CITY OF EAST CHICAGO, INDIANA

ANTHONY COPELAND, MAYOR

CITIZEN PARTICIPATION PLAN

In Accordance with the HUD Guidelines for the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME)

DESIGNATED RESPONSIBLE ENTITY
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT
400 EAST CHICAGO AVENUE
EAST CHICAGO, INDIANA 46312

MARIA C. BECERRA, EXECUTIVE DIRECTOR

PHONE: 219-391-8513
FAX: 219-391-7005
WEBSITE: WWW.EASTCHICAGO.COM



CITY OF EAST CHICAGO, INDIANA

ANTHONY COPELAND, MAYOR

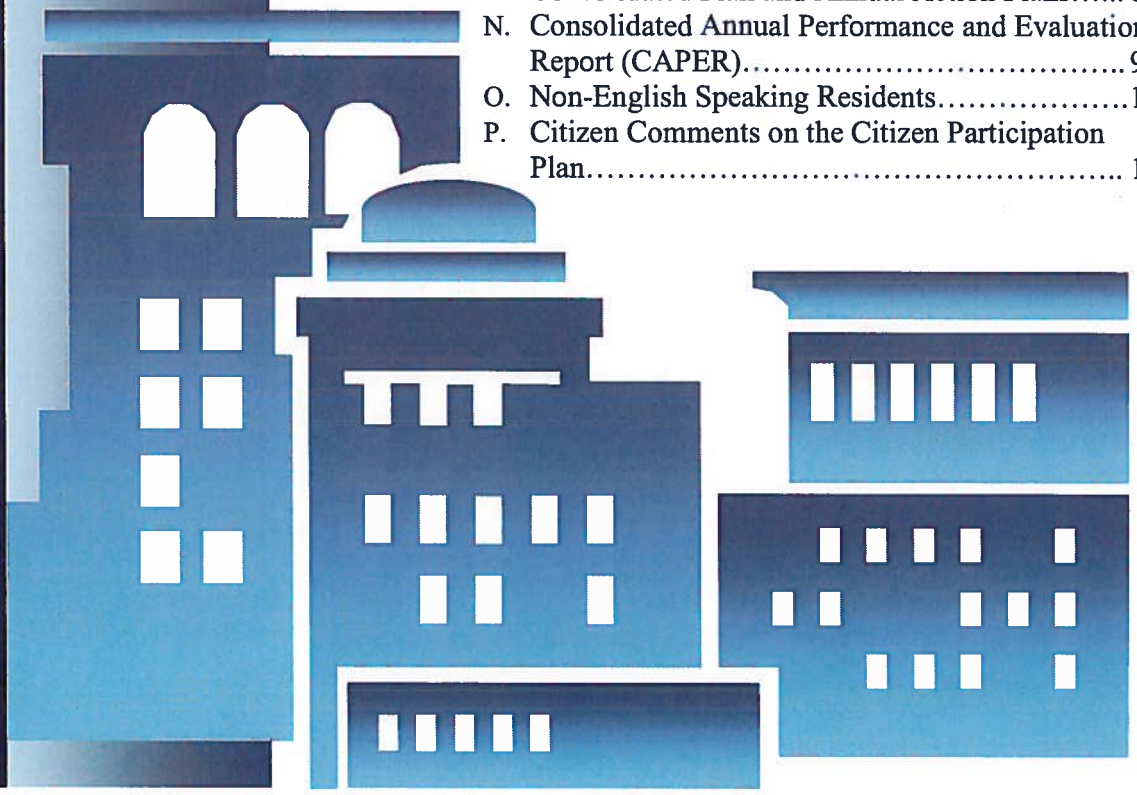
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CITIZEN PARTICIPATION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND
HOME INVESTMENT PARTNERSHIPS PROGRAM (CDBG)

SECTION I – GENERAL:

This Citizen Participation Plan is prepared in compliance with 24 CFR Part 91.105, *Citizen Participation Plan, Local Governments.* This Citizen Participation Plan sets forth the City of East Chicago's policies and procedures for citizen participation by encouraging citizens to participate in the development of the City's Five Year Consolidated Plan and Annual Action Plans, any amendments to these plans, applications for Section 108 Loan Guarantees, and the Consolidated Annual Performance and Evaluation Report (CAPER) and all other programs, if applicable.

SECTION II – STANDARDS OF PARTICIPATION & GOALS FOR PARTICIPATION:

The Standards of Participation and Goals for Citizen Participation in the City of East Chicago, Indiana, are as follows:

A. All aspects of the Community Development Block Grant (CDBG), HOME Investment Partnerships Program and all other programs, if applicable, shall be conducted in an open manner with freedom of access for all interested persons, groups and/or organizations.

B. To the greatest extent possible, there shall be involvement of: (1) low- and moderate-income persons, especially those living in slum and blighted areas; (2) in areas where CDBG and HOME funds are proposed to be used; (3) by residents of predominantly low- and moderate-income neighborhoods; (4) members of minority groups; (5) residents of comprehensive neighborhood revitalization areas; (6) the elderly; (7) persons with disabilities; and (8) all persons directly or indirectly impacted or affected by the Community Development Block Grant Program, HOME Investment Partnerships Program, and Section 108 Loan Guarantee Program and/or all other programs, if applicable.

C. Public Hearings shall be held in areas occupied by and accessible to low- and moderate-income individuals. In addition, the City of East Chicago's Department of Redevelopment staff will speak to any group about the City's Community Development Block Grant and HOME Investment Partnerships Program, its past performance and its proposed or future activities.

D. There shall be, to the greatest extent possible, and throughout all stages of planning and development of the CDBG, HOME Programs, Section 108 Loan Guarantee Program and all other programs, if applicable, a continuity of participation by citizen representatives.

E. Citizens shall be provided, to the greatest extent possible, with timely and adequate information for the purpose of meaningful input into the CDBG and HOME Programs and Section 108 Loan Guarantee Program and all other programs, if applicable.

F. Low- and moderate-income persons, residents of slum and blighted neighborhoods, residents of predominantly low- and moderate-income neighborhoods; members of minority groups; residents of neighborhood revitalization strategy areas (NRSAs); the elderly; persons with disabilities; and all persons directly or indirectly impacted or affected by the Community Development Block Grant Program, HOME Investment Partnerships Program, and Section 108 Loan Guarantee Program and all other programs, if applicable, shall be encouraged to submit their views and proposals regarding the these programs.

G. Advisory groups that may be established for advice and input into the CDBG and HOME programs shall have an adequate representation of low- and moderate-income persons, members of minority groups, and persons directly affected by the CDBG and HOME program activities.

H. Consultation will be made, in conjunction with the East Chicago Housing Authority, the participation of residents of public housing and assisted housing developments, during the process of developing and implementing the Five Year Consolidated Plan and One Year Annual Action Plans, and residents of areas within which developments are proposed.

I. The City of East Chicago shall provide information to the East Chicago Housing Authority about consolidated plan activities related to the Housing Authority's developments and surrounding communities so that the Housing Authority can make this information available in its annual Public Housing Comprehensive Grant Program.

SECTION III – SCOPE OF PARTICIPATION:

A. Application Development:

Prior to the submission of the Five Year Consolidated Plan, Annual Action Plan, any application for CDBG funds, HOME funds, application for Section 108 Loan Guarantee funds, and any other funds, if applicable, and prior to the submission of an application amendment, the City of East Chicago's Department of Redevelopment, in addition to meeting the minimum requirements, shall provide the following for public comment:

1. Application requirements;
2. Eligibility of project activities;
3. Time table for submission;
4. Funding amounts of both CDBG and HOME funds, and program income;
5. Range of activities that may be undertaken with available funds;
6. Estimated amount of benefit to persons of low- and moderate-income; and
7. Any other information necessary to involve citizens in the development of plans and applications

Information provided to the public will be in conformance with Section II above. Furthermore, prior to the development of an annual application for CDBG and HOME funds, the progress of the City's Community Development Block Grant Program and HOME Investment Partnerships Program will be made available to the public at meetings, public hearings and through the local news media.

B. Program Implementation:

Citizen involvement may take the form of advisory committees, direct involvement, self-help efforts or other types of citizen participation during program implementation. The Consolidated Annual Performance and Evaluation Report (CAPER) of the City of East Chicago's Department of Redevelopment will be submitted to the Mayor and then made available to the general public for the purpose of reviewing the accomplishments of the City's CDBG, HOME and other programs, as applicable.

The roles that citizens of the area will play in the implementation of the CDBG and HOME programs are as follows:

1. "Direct involvement and self-help" in project development and implementation
2. "Continued advisory role" via call-ins, write-ins, and group meetings with organized and recognized groups.

C. Monitoring Evaluation:

Opportunities for citizens to monitor and evaluate the CDBG and HOME programs shall be consistent and continuous. Methods available to further these objectives are as follows:

1. Direct contact with staff
2. Direct contact between staff and groups
3. Direct contact between citizens and the Mayor

D. Submission of Views and Proposals:

The submission of views and proposals from low- and moderate-income persons, minority groups, and any other persons or organized groups can be on a continuous basis and shall be encouraged to the greatest extent possible. Submissions can be in the form of:

1. Personal contact;
2. Mail, e-mail, and telephone contact;
3. Petitions;
4. Attendance at public meetings/hearings;
5. Through questionnaires; and
6. Other available means

The submission of views and proposals shall be an on-going process and at a minimum during the following stages:

1. The planning process
2. The annual HUD application process
3. The implementation process

Responses to all submissions shall be in a timely fashion and shall not exceed a period of fifteen (15) days after the voicing of a comment, or the date of receipt of a written comment or inquiry.

E. Complaints:

All complaints regarding any aspect of the Community Development Block Grant Program, HOME Investment Partnerships Grant Program, Section 108 Loan Guarantee Program and all other programs, if applicable, shall be provided in a timely manner and a written response will be provided within fifteen (15) working days after the voicing of a complaint or the date that the written comment was received by the City.

F. Technical Assistance:

The staff of the City of East Chicago's Department of Redevelopment shall provide technical assistance to groups/organizations which are representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered by the City's Consolidated Plan.

The City's staff will assist these groups to prepare their proposals and will provide assistance in preparing cost estimates for projects proposed by low- and moderate income groups.

G. Adequate Information:

The City shall provide full public access to the CDBG and HOME programs information and affirmative efforts to provide adequate information to citizens, especially those who are low- and moderate-income, and those who are residing in predominantly low- and moderate-income neighborhoods or slum and blighted neighborhoods. Information shall be provided on the Community Development Block Grant Program, HOME Investment Partnerships Program, Section 108 Loan Guarantee Program and all other programs, if applicable, including at a minimum the following:

1. At the time when the City begins its Community Development Block Grant Program, HOME Investment Partnerships Grant Program, Section 108 Loan planning process and any other programs, if applicable, including:
    a. Total amount of funds available, including program income;

b. The range of activities that are eligible or ineligible, including the estimated amount that will benefit persons who are low- and moderate-income;

c. Plans to minimize displacement and to assist any persons displaced, specifying the types and levels of assistance the City will make available to persons displaced, even if the City anticipates no displacement. The Five Year Consolidated Plan must state when and how the City will make this information available;

d. The process that will be followed in developing and approving the projects or programs;

e. The standards of participation and goals of the Citizen Participation Program; and

f. Summary of important program requirements.

2. Upon request, copies of all materials relating to the Community Development Block Grant Program, HOME Investment Partnerships Grant Program and all other programs, if applicable, will be made available to any person and/or group for the cost of copying only, particularly documentation concerning the following:

   a. All mailing, promotional material and news releases;

   b. Key documents, including all prior applications, letters of approval, performance and program evaluation reports, and any other applications, proposed or approved, or reports required by HUD;

   c. Copies of the CDBG and HOME regulations;

   d. Information on contracting and purchasing procedures, environmental policies, fair housing, equal opportunity, relocation provisions, the 24 CFR Part 58 environmental review process, affirmative action and any other requirements or regulations relating to the CDBG and HOME programs; and

   e. Cost of copying will be as established by local and state laws.

H. Meetings:

All meetings shall be held in a timely fashion and shall be accessible to all segments of the city's population including accommodations for persons with disabilities. These meetings shall be held at a time and place that is convenient and accessible to potential or actual beneficiaries.

1. Public meeting/hearings shall be held on a continuous basis, at least two (2) times per year at different stages of the program year for the purpose of obtaining citizen views on the development of needs, the review of proposed activities and review of program performance. At least one (1) public hearing must be held before the proposed Five Year Consolidated Plan, Annual Action Plan, Section 108 Loan Guarantee Application and all other program applications, if applicable, is published for comments.

2. Public meeting/hearing notices shall be published at least ten (10) calendar days prior to the hearing date and shall be advertised in the local newspaper of general circulation in the area and simultaneously in the local Spanish newspaper, if available, for the same period of time.

I. Public Notice:

1. A notice will be published in the local newspaper of general circulation in the City and the local Spanish newspaper, if available, that the proposed Five Year Consolidated Plan and Annual Action Plans will be on public display for a period of not less than thirty (30) days in order to receive citizen comments prior to approval by the Mayor.

2. Copies of the proposed plans will be available at the following:
   a. City of East Chicago - Mayor's Office
      4527 Indianapolis Blvd.
      East Chicago, IN 46312
   b. City of East Chicago Dept. of Redevelopment
      400 E. Chicago Avenue
      East Chicago, IN 46312
   c. East Chicago Public Library
      2401 E. Columbus Drive
      East Chicago, IN 46312
   d. East Chicago Public Library
      1008 W. Chicago Avenue
      East Chicago, IN 46312
   e. On the website at www.eastchicago.com

3. The City of East Chicago will provide one free copy of the plan to citizens and groups that request it. Any additional copies will be charged the current copy charge established by the City of East Chicago.

4. The City of East Chicago will consider any comments or views of citizens received in writing or orally at the public meetings/hearings, in preparing the final Five Year Consolidated Plan and Annual Action Plans. A summary of all comments, including those comments not accepted and the reason therefore, shall be attached to the final Five Year Consolidated Plan and Annual Action Plans.

5. Final copies of the Five Year Consolidated Plan and Annual Action Plans will be available for public inspection at the following locations:

   a. City of East Chicago - Mayor's Office
      4527 Indianapolis Blvd.
      East Chicago, IN 46312

   b. City of East Chicago Dept. of Redevelopment
      400 E. Chicago Avenue
      East Chicago, IN 46312

   c. East Chicago Public Library
      2401 E. Columbus Drive
      East Chicago, IN 46312

   d. East Chicago Public Library
      1008 W. Chicago Avenue
      East Chicago, IN 46312

   e. On the website at www.eastchicago.com

6. The Department of Redevelopment will mail/distribute notices for public meetings/hearings to all city departments, City council members, libraries, local churches and organizations, and will be posted at City Hall and in the offices of the Department of Redevelopment.

J. Continuing Activities:

All continuing activities shall be subject to the citizen participation process as herein outlined.

K. Copies of Substantial Amendments to the Five Year Consolidated Plan, Annual Action Plans and Consolidated Annual Performance and Evaluation Reports:

Copies of the above will be available for reading upon request at the offices of the City of East Chicago's Department of Redevelopment and via the website at www.eastchicago.com.

L. Access to Records:

The City shall provide full and timely disclosures of its program records. The City will provide these disclosures within a reasonable period of time. Additionally, all public and non-private records and documentation concerning the Community Development Block Grant Program, HOME Investment Partnerships Grant Program and all other applicable programs shall be made available by appointment during the hours of 9:00 AM to 4:00 PM, Monday through Friday. Personnel records and the personal financial records of program participants/applicants are not available for public inspection.

M. Substantial Amendments to the Five Year Consolidated Plan and Annual Action Plans:

1. Definition:

A substantial amendment to the Five Year Consolidated Plan and Annual Action Plans is:

a. A change in the allocation of priorities, National Objectives, or a change in the method of distribution of funds

b. A proposal to undertake a new activity, using funds from any program covered by the Five Year Consolidated Plan (including program income received from previous year's funds), and not previously described in the annual action plan;

c. A change in the purpose, scope, location or beneficiaries of a previously approved activity;

d. The use of Program Income that was not previously allocated to an eligible activity, based on the following criteria; or

e. The use of contingency or unprogrammed funds, based on the following criteria.

2. Criteria:

The criteria used to determine what constitutes an amendment are based on the following:

a. **Purpose** - the original purpose for which the activity was selected has changed, including the category of the National Objective selected.

b. **Scope** – the size or scope of work of the project activity has increased or decreased which changes the cost of the activity by more than 50% of the total original budgeted dollar amount for that activity.

c. **Location** - the location of the project activity is different from that originally proposed, or the size of the project service area has increased or decreased by 25% in size, or the location of the activity had to be relocated to another area.

d. **Beneficiaries** - the number of beneficiaries has been reduced by 25% or more, and/or the activity no longer serves at least 51% low- and moderate-income persons.

e. **Cost** – the total cost of the activity has increased or decreased by 50% or more than the original budget amount.

f. **New Activity** – a new activity is proposed which was not previously approved.

g. **Deleted or Canceled Activity** – a previously approved activity is proposed to be deleted/canceled from the approved plan.

If any one of the above criteria applies, then a substantial amendment to a project activity has occurred.

3. Procedure:

A description of the substantial amendment to the Five Year Consolidated Plan or the Annual Action Plan will be published in the local newspaper of general circulation. A period of no less than thirty (30) days will be provided to receive citizen comments prior to the approval of the amendment. The date, time, and place of the public meeting/hearing shall be listed.

a. The City will consider any comments or views of citizens received in writing or orally at the public hearing, in preparing the substantial amendment of the Five Year Consolidated Plan or Annual Action Plans. A summary of any comments or views, as well as a summary of any comments or views not accepted and reasons therefore, shall be attached to the substantial amendment of the Five Year Consolidated Plan and Annual Action Plan.

b. The substantial amendment will be presented to the City of East Chicago's Department of Redevelopment Commissioners after the public meeting for review and approval of the substantial amendment.

c. The substantial amendment must be presented to and approved by the Mayor of the City of East Chicago.

d. The City shall submit to HUD a description of the adopted substantial amendment. A letter transmitting such description shall be submitted by the City of East Chicago's Department of Redevelopment and signed by the Mayor.

N. Consolidated Annual Performance and Evaluation Report (CAPER):

A notice will be published in the local newspaper of general circulation in the area informing the public of the availability of the City's CDBG and HOME Consolidated Annual Performance and Evaluation Report (CAPER) and providing the opportunity to comment on the CAPER. A period of no less than fifteen (15) calendar days will be provided to receive citizen comments prior to adoption by the Commissioners of the City of East Chicago's Department of Redevelopment.

A similar notice shall be simultaneously published in the local Spanish newspaper, if available, in the City of East Chicago.

The City will consider any comments or views of citizens, received in writing or orally, concerning its Consolidated Annual Performance Evaluation Report. A summary of these comments or views shall be attached to the CAPER.

O. Non-English Speaking Residents:

The City of East Chicago Department of Redevelopment will need to be notified at least three (3) days in advance of a public meeting/hearing that accommodations are needed, including non-English speaking residents, so that arrangements can be made to accommodate the resident, including a translator, at the public hearing/meeting. Also, a summary of the minutes of the hearing will be transcribed, when applicable, for the benefit of non-English speaking persons.

The City of East Chicago will provide Spanish translations of all public notices, surveys, etc. for those residents who do not speak or read English.

P. Citizens Comment on the Citizens Participation Plan:

The City of East Chicago will provide citizens with the opportunity to comment on this Citizen Participation Plan. Copies of this proposed Citizen Participation plan will be available at the City of East Chicago Department of Redevelopment and on the website at www.eastchicago.com. A public notice will be published in the local newspaper of general circulation in the City and simultaneously in the local Spanish newspaper, if available, for a period of ten (10) calendar days prior to the adoption of the Citizens Participation Plan by the Department of Redevelopment in order for Citizens to comment on the plan. Copies of the Citizens Participation Plan will be made available upon request, in a format accessible to persons with disabilities. Substantial amendments to this plan will follow the same procedure as the adoption of the original plan.

THIS REVISED CITIZEN PARTICIPATION PLAN WAS ADOPTED BY THE CITY OF EAST CHICAGO REDEVELOPMENT COMMISSION, AT ITS REGULARLY SCHEDULED MEETING HELD ON THE 7th DAY OF MAY, 2014.

CITY OF EAST CHICAGO, IN
REDEVELOPMENT COMMISSION

Ronald London, President

Maune Morgan, Vice President

Judy Nava, Secretary

Ezell Foster, Commissioner

Rodger Gates, Commissioner

MEETINGS WITH AGENCIES

HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

HOME funds may be used for activities which include, but are not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years

EQUAL HOUSING OPPORTUNITY

City of East Chicago
Department of Redevelopment

APPLICATION WORKSHOP

for

Non-Profit Agencies

for the

2014-2018 Consolidated Plan

2014 Annual Action Plan

Analysis of Impediments to Fair Housing Choice

for

Community Development Block Grant and HOME Investment Partnerships Grant

Thursday, January 9, 2014
2:00 p.m.
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

Anthony Copeland, Mayor
Maria C. Becerra, Executive Director

Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of Meeting

Current – 2013 Action Plan

Current Program Year: July 1, 2013 – June 30, 2014

CDBG Award Amount:	**$1,153,253**
Estimated Program Income:	**$ 120,000**
	$1,273,253
HOME Award Amount:	**$ 212,490**
Estimated Program Income:	**$ 4,440**
	$ 216,930

2014 Allocation -Has not been announced by HUD as of today

Review Application & Requirements

Lyvette Turk , Programs Manager—Department of Redevelopment

Mr. Walt Haglund, Urban Design Ventures

Application for Funding

Application Deadline: February 4, 2013 by 12:00 noon

East Chicago Department of Redevelopment

400 E. Chicago Avenue

East Chicago, IN 46312

Questions

Final Comments

City of East Chicago – Meeting of Non-Profits to discuss CDBG funding for sub-recipients

01/09/2014 @ 2:00 PM CST

Sub-recipients in attendance:

- Gloria Balerini, United Neighborhoods Organization
- Fatima Harris, United Neighborhoods Organization
- Pat Rocha, United Neighborhoods Organization
- Dianne Craft, We Care from the Heart
- Kim Hunt, We Care from the Heart
- Janet Cypra, City of East Chicago
- Gloria Lupe, Indiana Legal Services, Inc.
- Ron Gyure, Indiana Legal Services, Inc.
- Patricia Hatch, Katherine House Boys & Girls Club
- Willie Winfrey, Katherine House Boys & Girls Club
- Patricia Flax-Hatch, Boys & Girls Clubs of NW Indiana
- Melinda Kersten, Earling Learning Partnerships of NWI
- Amanda Maynard, Meals on Wheels of NWI
- Lisa Wein, Haven House
- Ted Karns, Boy Scouts
- Patricia Scurtu, Boy Scouts
- Donella Bradford, HealthLinc East Chicago
- Pastor Scoss, First Baptist
- Pamela Stalling, NWI Reinvestment Alliance
- Marcia Benyoun, East Chicago Housing Authority
- Myron Steele, Continuum of Care Network of NWI
- Jena Bellezza, Indiana Parenting Institute
- Lyvette Turk, East Chicago Redevelopment Department
- Nicholas Smith, East Chicago Redevelopment Department
- Walter Haglund, Urban Design Ventures

Meeting Notes:

Lyvette Turk called the meeting to order at 2:10 PM CST in the East Chicago Public Library Meeting Room. The purpose of the meeting was to inform the non-profits and social service agencies about the planning process for the Five Year Plan for FY 2014-2018, the FY 2014 Annual Action Plan, and the Fair Housing Analysis Plan.

She welcomed everyone attending the meeting and introduced the City's Planning Consultant, Walter Haglund of Urban Design Ventures, LLC. The following items were discussed:

- The program year is July 1, 2014 through June 30, 2015. The FY 2014 allocation has not been released.
- Need to leverage funds.
- One requirement for the funding of a sub-recipient is that they have to have been in operation for at least one year.
- Applicants should review sub-recipient Handbook to learn about the National Objectives, such as the low- and moderate-income benefit, and eligible activities.
- The City is not requesting "brick and mortar" projects.
- Payment Request Procedure – reimbursement of project funds. Sub-recipient must turn in invoice every 30 days.
- Monitoring of sub-recipients – City will be directly monitoring all of its sub-recipients.
- Records must be maintained for 4 years from the date of the monitoring, or the date that the CAPER is submitted.
- The City will help with applications – do not wait until the last minute. The applications are due February 4, 2014 by 12:00 PM. Electronic copies were sent out on January 10, 2014.
- The application format is divided into seven sections and each is required to be completed.
- Financial audit copies are automatically sent to HUD.
- Include a few sentences for the project description, and how it will be evaluated.
- Send two copies of the application, and certifications.
- There is a different application for Habitat funding for neighborhood needs.

After a series of questions and answers, Ms. Turk adjourned the meeting at 3:10 PM CST.

Conference Calls/Interviews with East Chicago Housing Authority
March 4, 2014 @ 2:30 pm CST
Rita De La Rosa – HUD Compliance Coordinator
Tia Cauley – Executive Director

- 2 high rises – 316 units
- Homes/apartments – 490 units
- Housing Choice Vouchers – 490
- Closed waiting list:
    - 100 of Section 8
    - 300 of public housing
    - Openings in the senior buildings
- Waiting for 501(c)3 for homeownership
- Family Self-Sufficiency program not a lot of people qualify
- 5 handicapped units in Nicosia Towers, Senior Building
- 5 units in the West Calumet Neighborhood
- Doing a LIHTC with private development
- James Hunter Building with a private

City of East Chicago 1/09/2014 @ 2:00pm CST
Meeting of Non-Profits to discuss CDBG funding for sub-recipients

Introduction by Lyvette –

- Discussion of planning process for 5 year planning study
- 3 different plans – Annual Action Plan, 5-Year Plan, and A.I.
- Program Year – July 1st to June 30th.
    - We don't know the FY 2014 Allocation
- Leveraging of funds
- One year in operation as a requirement for funding of sub-recipient
- Review of sub-recipient handbook
    - National objectives
    - Review of low/moderate income benefit
- Payment Request Procedure
    - Reimbursement of project funds
    - Must turn in invoice every 30 days
- Monitoring of sub-recipients
    - City will be monitoring all of its sub-recipients
    - City needs to be out directly monitoring
- Records must be maintained for 4 years from the date of the meeting or the date application submitted

- City will help with applications – don't wait until last minute
- Application s are due February 4th
- Do bricks and mortar projects
- Electronic copies will be going out tomorrow morning, Applications are due February 4th at 12:00 noon.
- Application format – review of the 7 sections required
- Financial audits and copies are sent to HUD
- Description of the project only a couple of sentences. Evaluation of the program?
- Certificates
- Need 2 Copies of the application
- Different Application for Habitat for Funds for neighborhood needs
- Meeting adjourned at 3:10pm

Conference Calls/Interviews with Frank Becerra, Standard Bank Manager, East Chicago branch

I work for a corporate bank. I have been in banking in 40+ years.

Coordinate the 42 branches to Community Reinvestment Act and implement ideas to help neighborhoods.

EC is an incubator city for the bank – both housing and commercial development.

He works closely with the department redevelopment and Mayor Copeland.

Their strength is in commercial lending and support. "We're working closely with business district from mom and pop stores to the steel mills."

They partner with state programs helping with housing down payment assistance – mostly in Illinois and Indiana. They dovetail with the Mayor's program of $10K grant for assistance. People can walk out with $35K down payment with layered programs.

UNMET housing needs:

There's a need for more single family dwellings. Have a lot of rentals. Lots of properties have a single family building in front, with a rental duplex in the back. There's pride of ownership with single family homes. Biggest problems are abandoned buildings and poor credit scores.

Credit is a big barrier to homeowners so they have a Credit Builder program. Bank supplied $1,000 and deposits it to the customer's account and locks it up. They do not give the customer a credit card. Auto payment from the account is $84/month and they then report it to credit companies. This way, they have $1,000 to do whatever they want with at 4.5% interest (loan). It's a forced deposit plan. We're not publicizing it. It works through word of mouth. We're being selfish. $21.83 interest for the whole year. We lose money, but it's our way to help.

Centier Bank has been sending people to Standard Bank because they don't have a program like this.

UNMET commercial needs:

City has programs for façade that helps. Local economy is weak. People still want a walking community. Here to church, to local grocery and school. I think that is what we're missing. They don't exist so people have to recourse but to go outside the community. Helps small businesses open doors and they seem OK, then close a year later. Need more incentives to help small business. Large businesses are doing pretty well.

They want to be a part of the harbor revitalization movement. People have been talking about it for a long time and are excited about all that is happening.

Also have micro loans for small business. As for $5k loan, they wouldn't do it. They do – lighting, small upgrades, salaries. Similar to those in Chicago. $5k top. Credit score can be 600 and they make it easy. They had a luncheon about the microloan program and 75 showed up. Businesses want to survive and grow.

City of East Chicago, Indiana
Housing and Human Services Agencies Meeting Summary:

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

- Boys & Girls Club of Norwest Indiana ECKH Club
- City of East Chicago Building Department
- City of East Chicago Parks and Recreation
- City of East Chicago Housing Authority
- City of East Chicago Marina
- City of East Chicago Urban Enterprise Association
- Foundations of East Chicago, Inc.
- Geminus
- Indiana Parenting Institute
- Northwest Indiana Community Action
- Northwest Indiana Reinvestment Alliance
- McColly Real Estate
- Meals on Wheels of Northwest Indiana
- Regional Mental Health Center
- The Salvation Army East Chicago Corps

Each of these agencies provided feedback on housing-related issues in the City of East Chicago. The following is a summary of some of the comments that were received during the roundtable discussions:

- There is a need for affordable housing in the City; Fair Market Rents and Payment Standards are too low to move poor people out of poverty and into economically stable communities.
- Youth support is an issue.
- Funding for the Family Self-Sufficiency program does not allow housing participants to reach stability and is not adequate.
- There are healthcare services which aren't being used by the residents.
- There is not enough elderly support.
- Businesses have too many absentee building owners.
- A gap analysis between the services provided and the services needed has not been completed.
- The full time student restriction of HCVP is discriminatory against working families achieving self-sufficiency.
- The lack of systematic connection to transportation services connecting low income neighborhoods to employment, shopping, and services is an issue.
- Community connection to resources for basic needs such as food, housing and social services is important.
- There is a need for available emergency housing for displaced individuals, families, runaway children, homeless, and battered women.

- There needs to be an active, supportive city planning process.
- Community involvement is important.
- There is a need for grant funding for all residents, regardless of income, to repair/rehabilitate properties within the City of East Chicago.
- There is a need for more recreation activities for citizens, especially the youth and the elderly.
- With the aged existing housing stock in East Chicago, City blocks appear blighted and in many cases abandoned and should be demolished. Following demolition; infield housing would do a great deal to revitalize the effected blocks and neighborhood.
- There is a need to encourage homeownership for first time homeowners.
- High mobility of children from families in poverty is a huge challenge for educators at every age level, including age 0-5 and the HS/EHS eligible age cohort.
- Many families in poverty cannot afford quality childcare for their children if the need or want to work.
- Homeless individuals need a temporary place to stay so they can qualify for federal programs as they need an address to have their mail sent.
- There is a need for a resource center or website with information about all of the social services provided within the City of East Chicago.
- Food banks need to be in locations strategically placed throughout the City so that it is within walking distance of much of the population.
- The East Chicago Housing Authority has low income and Section 8 assistance but applicants from the Chicago MSA are more familiar with the system than East Chicagoans.
- There is a need for programs to encourage financial independence and living wage jobs for the residents of East Chicago.
- There are many low income or no income families and individuals in East Chicago.
- There is a need for support for single women and mothers who are homeless.
- Many children are alone for most of the day without parental supervision.
- There is a need for quality education and afterschool programs.
- There is a need for more Section 8 housing.
- There is a need for drug treatment for residents of East Chicago.
- There is a need for job development, mentoring and apprenticeship programs to provide living wage employment.
- Providing residents with financial literacy training is important.

CITY OF EAST CHICAGO, INDIANA
AGENCIES & ORGANIZATIONS SURVEY FORM FOR THE CDBG AND HOME PROGRAMS

Name of Agency/Organization:

Address:

Contact: **Title:**

Phone: **Fax:** **E-Mail:**

Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

In your opinion, what are the unmet housing needs in the City?

In your opinion, what are the unmet social service needs in the City?

In your opinion, what, if any, are the Fair Housing issues in the City?

Any comments/Suggestions:

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Health & Social Service Agencies
Wednesday, February 26, 2014, 1:00 PM

Name/Title	Organization	Phone Number	Email Address
Kelly B. Williams Sr. FAITH/Social	G.D.B.C.	219.398.2006	Pastor KBW SR@yahoo.com
Will Wm Social	BGGN.WI	219-348-1344	dwinfrey@bgcnwi.org
Jena Bellezza Mktg. Dir. Social	IN Parenting Institute	219-886-1111	jena@indianaparentinginstitute.org

Social Services

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Health & Social Service Agencies
Wednesday, February 26, 2014, 1:00 PM

Name/Title	Organization	Phone Number	Email Address
Talksa Rogers / Director of Client Services	Haven House, Inc.	219 931 2090	havenhousedvs@aol.com
J. Woznick / ~~FSA~~ Program Manager	FEC	392-4225	Jwoznick@fourcornersec.org
Doug Ward	Regional Mental Health Center	757-1814	doug.ward@geminus.org
Frank J. Mrvan	~~B~~ North Township	746-5792	fjmrvan@comcast.net
Cynthia Thurman	Regional Mental	391-527[illegible]	Cynthia.thurman@regionalmentalhealth.org
Stephen I. Rodriguez, Esq.	IN LEGAL SERVICES INC.	738-6040	stephen.rodriguez@ilsi.net
Anna Schoon	NWICA	219-794-1889	aschoon@nwi-ca.org
Gina Gomez	" "	" "	ggomez@nwi-ca.org

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice

~~**Meeting with Citizens**~~
~~**East Chicago Public Library**~~
~~**Wednesday, February 26, 2014, 5:00 PM**~~

Name	Address	Phone Number	Email Address
Ruben Ramos	330 Aldis Ave	219 391 8482	rramos@eastchicago.com
Fran Nowacki	1615 E 142ND St	219391-8474	FNowacki@eastchicago.com
Miguel G Arredondo	4444 Railroad Av.	219391-8357	mgarredondo@eastchicago.com
Nina Guzman	"	219391-8294	nguzman@eastchicago.com
Mayor Anthony Copeland	-	-	-
Ingrid Foster		219-391-8355	IFoster@ EAST CHICAGO .com
Maine Morgan	3908 Evergreen	219) 776-4498	morganredevelopec@yahoo.com

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with ~~Citizens~~
~~East Chicago Public Library~~ Redevelopment Staff
~~Wednesday, February 26, 2014, 5:00 PM~~ 2/27 2-3:30 pm

Name	Address	Phone Number	Email Address
Talaya Jones	400 E Chicago	391-8513	tjones@eastchicago.com
AL ESPINOZA	400 E. CHICAGO	391-8513	AESPINOZA@EASTCHICAGO
GLORIA HINOJOSA	400 E. Chicago	391-8513	ghinojosa@eastchicago.com
Nicholas D. Smith	400 E. Chicago	391-8513	nsmith@eastchicago.com
Lyvette Turk	400 E. Chicago	391-8513	LTURK@EASTCHICAGO.COM
Ashonda Stephens	400 E. Chicago	391-8513	astephens@eastchicago.com
Maria C. Becerra	400 E. Chicago	391-8513	MBecerra@east Chicago.com
Ezell Stayed	as well		

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice
Meeting with Employment/Business/Training Agencies
Thursday, February 27, 2014, 3:30 PM

Name/Title	Organization	Phone Number	Email Address
Yolanda Argandona, Mortgage Consultant	First Merchants Bank	219228-2209	Yargandona@ First Merchants.com
Lili Del Toro	Centier Bank	219-378-9583	lilideltoro@Centier.Com
Pamela Stalling Housing Counselor	Northwest Indiana Reinvestment Alliance	219-931 9300	pstalling@hotmail.com
Brandi Anstine Dir. of Development	HealthLinc	219-462-7173	banstine@healthlinccbc.org
DonElla Bradford Site Manager/ ~~Health~~	HealthLinc		dbradford@healthlinccbc.org
Rita De La Rosa, President → (also East Chicago Hsg Auth) - (HUD Compliance	NWI HCC Northwest Indiana Hispanic Chamber of Commerce	219-588-4851	rdlr7725@aol.com
Emiliano Perez	ECFD	219-746-7705	ECFYR@ Net zero.com

Five Year Plan, Annual Action Plan & the Analysis of Impediments to Fair Housing Choice

~~Meeting with Citizens~~
~~East Chicago Public Library~~
~~Wednesday, February 26, 2014, 5:00 PM~~
FRIDAY, FEBRUARY 28, 2014

Name	Address	Phone Number	Email Address
Concuelo G. Magaña CHR	5433 Walsh Ave E. Chicago IN 46312	(219) 808-2619	cgp4183@gmail.com cMagana@eastchicago.com
Rev. James H. Hunter FAITH	3715 Buttermilk East Chicago	398-2963	
Jezreel Rodriguez ENG	4444 Railroad Ave. East Chicago, IN	219-391-8355	Jrodriguez@eastchicago.com
John Verbich Deputy Police Chief	2301 E. Columbus Dr. 46312	219-391-8312	~~jverbich@eastchicago.com~~ jverbich@eastchicago.com

Minutes
Public Meeting
February 26, 2014, 5:00-8:00 PM

Attending:

Deven A. Gibbs, Presidential Management Fellow (DG)	312-913-8667	Deven.a.gibbs@hud.gov
Lyvette Turk (LT)		
Walt Haglund (WH)		
Deborah Knox		

- HUD has been working on Sustainable Communities efforts in the Neighborhood Revitalization Strategy Area (NRSA).
- WH: The City has been funding public improvements in this area for the past 5 years, so it was a natural fit to designate it as an NRSA, and the City could aggregate its activities. It enables the City to target areas for rehab and do multiple projects. There was a good turnout for the NRSA meeting last year. This was an opportunity for housing providers and social service agencies to identify needs in the area.
- The City funds home improvements at $10K/each. The City tries to help current residents, and assist renters in becoming homeowners.
- The City had a lot of rentals because there were immigrants who were brought in to work in the mills.
- The City needs to address the homeless.
- There has been a lot of positive economic development.
- The Corps of Engineers is dredging the canal, and BP is getting ready to expand its plant that straddles the cities of East Chicago, Hammond, and Whiting. The expansion will add 50 jobs.
- A pedestrian bridge over Cline, the Harbor Area, the waterfront revitalization, and housing rehab are all good City projects.
- The Calumet Superfund site is working with the EPA on cleanup and rehab coordination. The Federal agencies (EPA & HUD) are working together to for site cleanup and a land use strategy for the end use of those properties. The next step will be a land use plan. Now there are over 300 vacant or abandoned homes.
- Another piece for HUD is foreclosure prevention assistance. They can focus resources to help people stay in their homes until the site is healthy.
- Calumet still has block clubs. Other neighborhoods don't have them.
- Roxanna Marsh assets are the train station and the recently cleaned marsh, which is a beautiful wetland restoration. This area is being looked at for economic stimulation and a "gateway" to the City.
- Transit Oriented Development (TOD) would be a good fit here.
- A design charrette is scheduled to explore TOD and the marsh as a recreational asset. There have been 64 interviews conducted in the City.

Minutes
Redevelopment Staff (with 2 Board members)
2/27/2014
2:00 – 3:00 pm

Individuals in Attendance:
Maria Becerra
Nicholas Smith
Lyvette Turk
Al Espinosa
Walter Haglund, Urban Design Ventures
Deborah Knox

1. *Residential Repair Program: All code items are eligible in the program. The maximum that may be allocated for a project is $33,500 but only $7,500 can be a grant.*
    a. *This program is not only available to seniors but they make up around half of the recipients.*
    b. *Shana's been developing a list of eligible seniors.*
    c. *The program used to be 100% grant. 20% of the money coming in from loan repayments goes to admin costs ($120K/year).*
    d. *Redevelopment rests with the landlord of those homes. Some homes set for demolition could potentially be rehabilitated and rented out as a source of income.*
2. *Emergency Rehab*
    a. *This program covers rehabilitations that are catastrophic or threatening and could include repairs on roofs or furnaces.*
3. *Accessibility – $7,000 is the maximum that may be allocated with half of the funding as a grant.*

For these programs, the loan and grant funds are in the same pot of money. It was suggested that if people are not qualifying for loans, why not move more money into the grant area to increase the effectiveness of the program? This change would be made possible if the Board voted to do so.

- The Redevelopment Department is just one option for programs like these. Other options include a Bank Line of Credit or housing services organizations.
- The Redevelopment Department is supposed be the last resort for those in need of assistance.

- Nicholas Smith stated that he would like to see more lease/option to buy properties. There is currently no lease/purchase agreement policy in place. There are currently six buildings that could be in this category but are currently not.
- The Rehabilitation program in Al Espinoza's office has a staff of 1.5 people.
- The program is 30 years old.
- The program used to offer deferred loans but shut down the program in 2006 when they initiated the current program. Under the old program they were getting no seniors and funds were decreasing, so they had to make a change.
- The new program has participants that are over 80% income. However, if people are in East Calumet or are over income, they do not qualify.
- The Analysis of Impediments needs a policy to outline eligibility guidelines.
- Many programs, such as the NRSA façade program and one- time aide, should be analyzed for their effectiveness.
- People on both lists can get one or the other loan.
- There could potentially be a 5-year limit on getting financial assistance.
- How long will it take to change the policies? We could potentially make the changes within a week if we make a commitment to get it done.
- We can start to meet and make Amendments to policies and begin to implement them.
- There are requirements for HUD that we have exceeded, but wonder if we are in compliance.
- The façade program doesn't have the proper documentation now.
- If there is city funding, over-income people could be helped without HUD requirements.
- In the Sunnyside project there were levels of difficulty because we had to do whole buildings, even if there were multiple owners.
- Al stated that the City can't help out Sunnyside because they are over income. However, Al said we can get grant $$ for demolitions
- In regards to garage demolitions, STM demolition offered payment plans that worked for low income owners. However, they don't have a demolition license any more. Al knows him and will contact him.
- The Redevelopment Department is in need of general assistance – they have a board and will need assistance with rehab programs and Sunnyside. They will take time to make policy changes, but they have to be thoughtful and will take time.
- Ezell talked about space planning around blighted properties but, Lyvette said that you can't use federal money. Maybe Broadway could be using other funds.

- Nick said "We're still running a lease/option to purchase program. The two documents don't mesh. It's just rental agreement, but the lawyers didn't create the document. Big thing is property management if these are problems. Renters usually do not take adequate care of the property. People now don't have the same type of pride and should be getting counselling about home ownership."
- Most redevelopment authorities get City support, but EC only has CDBG funding for salaries. They don't pay rent or utilities (except telephones) which can count as City support but they buy their own supplies. Two different non-federal funds pay for down payments of houses. Casino funding only allows 2.5% for administration and TIF offers none. Both of these funds have restrictions. Gaming and TIF are only $200,000 each. They received an additional $200,000 more (through Public Works Board). There were 210 people who took the home buyers workshop, and 60 people were successful. Stopped funding down payments. Too many restrictions. The City only gets about $200,000 HOME dollars.
- The funding breakdown is: 15% CHDO and HOME 60%, brings to 75%. But Al doesn't want to use the percentage of funds from HOME because of restrictions. Redevelopment still has oversight responsibilities. Walt suggested committing money to TCB in exchange for 2 apartments. Their projects often have 5-6 funding sources. They'd lose CHDO money if they don't use it, and it can't be used for TCB project. Regarding CHDO money – the Housing Authority didn't realize there were strings attached, but Mayor wants them to use it.
- MCHA is the Housing Authority's CHDO.
- Under CHDO, they have $55K to offer homeowners to buy and rehab a house. Program admin gets $5,500. If it's a redevelopment property, it doesn't matter.
- Lyvette said the ECHA jumped in and bought some property in anticipation of CHDO certification. Wanted to get it for HA clients who weren't ready to be homeowner.
- ECHA would need to go in and do relocation letters, environmental remediation, and they didn't follow regulations. Now they're going to evict.
- Yes, will continue to fund new non-profits. Reports were in. One non-profit had their status revoked. Non-profits didn't fill out forms properly. Told them no in-kind donations and they added that in. Also asked for letters of commitment and they didn't include.
- Lease-purchase problems
- Finance problems
- Staffing insufficiency
- Granting problems
- They are having problems using 51% low income, need to focus on poor blocks.

Minutes
John Verbich, Deputy Chief
Walt Haglund
Deborah Knox
2/28/2014, 2:30 pm

- The Police Department has a Department of Justice Grant which will help them create a 5-year plan. The Redevelopment Department will help the Police Department with their plan.
- Manpower is the biggest need for the police force. The Department has 84 officers, but it needs 98. There are nine (9) graduating from the Police Academy, but the force will not grow due to retirements. The Department can't use the officers until they finish the Police Academy and field training.
- The Department will work on implementing a community-oriented police model. This concept should be presented. Businesses, teachers, students, clergy, and seniors could all be involved.
- The Police Academy has a gym and serves food. It interacts with the community. The Academy goes door to door in all neighborhoods passing out literature.
- The U.S. Attorney helped them arrest 32 gang members, and 29 have been convicted.
- There is a new building next to the library.
- A new program is the Stop Team. The program increased the number of tickets from 3,000 to over 10,000 last year.
- The Police Department met with the High Intensity Drug-Trafficking Area (HIDA), and will also meet with the FBI, ATF, and the DEA under one umbrella in Lake County. In these meetings, the Police Department realized there was a need for the Stop Team.
- The Police Department has partners from other communities in a cooperative group called "One Vision, One Region" which works really well.
- There has been a big reduction in crime on Guthrie Street. Crime has reduced by 20%.
- The Police Department can get by with 98 officers, but 115 would be better.
- On the technical side, the Police Department could use new computers. The computers they have are about 7 years old. There is a need for cameras on police cars. The new facility has problems with door key-fobs. The other facility was built in 2002 and could use an HVAC upgrade.
- The Police Department has good tech support from their vendors and don't need in-house support.

Minutes
Parks & Recreation / Marina
8:30 – 9:30 AM
2/27/2014

Ruben Ramos	Director, City Marina
Fran Nowicki	Director, Parks & Recreation Department
Walt Haglund	Consultant
Deborah Knox	Consultant

Marina

- The Marina was built in 1980. There is a need for additional boat slips at the Marina.
- $7 million will be put into the Marina for lakefront development.
- The infrastructure needs a lot of improvements. For example, in cold months, the ice is pulling support poles out.
- The Marina rents slips for boating. The Marina occupancy is 163 out of 200-plus, and has been declining. Most occupants are from Illinois. The cities of Hammond and Portage have nicer marinas.
- Some planning has been undertaken for the replacement of the entire marina.
- Shower facilities and restrooms are not accessible.
- The restaurant side of the Marina has elevators where their offices were supposed to be. The restaurant uses both floors – the 2nd floor is for larger parties and is 25-30 years old. The restaurant has trouble paying their lease. The food quality is not consistent and prices are expensive, although there is a nice outdoor buffet in the summer.
- Maybe the Casino could take over the restaurant, or maybe it could become a seasonal restaurant.
- There is a need for more lighting in the parking lot, new signage, and accessibility improvements. The gas pumps are not credit card or cash compliant.
- Signage is missing and old.
- There are no elevators to the Marina offices, which are not handicap accessible.
- The DEP says a person has to be there in case someone falls in the water.
- There is a leak in the dry stack roof where boats moored in winter.
- The Marina and the beach are packed for the Fourth of July fireworks.
- If the filtration plant is closed, there will be more room to expand.
- A splash park could be a nice addition.

Parks and Recreation

- The greatest need in the City is to make improvements to the community centers. Every neighborhood had its own community center, but they are old. They were built in the 1960's and 1970's. A new center for the whole City is needed.

- The Roxanna Center was built as a school. It needs a new roof and interior improvements.
- The P&R Center only has a gym, and the Headstart program uses the rest of the building.
- In order to do capital improvements, a tenant would need a lease for 5-7 years.
- All of the community centers need new roofs.
- A flat roof will cost $30-$40K to repair.
- The City is looking for a site for a consolidated community center. The Bessie Owens site might be the best site because it would span almost an entire block. However, the site is too close to the Superfund site and 3 tank farms. The EPA requires a safe distance from tanks.
- All centers need accessibility improvements.
- Instead of one community center, could the schools be used?
- Public Works does maintenance for the centers via work orders.
- The gyms are only half-court with linoleum floors on cement slab. They do not have wood floors. The gyms were used for emergency shelters in the past.
- There is a plan for one big center.
- Could there be a cooperation with the School District for the school pools and other services to serve the community?
- The Police Academy has a gym where a senior even will be held, but for liability and security reasons, some community programming can't be offered there.
- Parks & Recreation just completed their 5-year plan.
- The Parks & Recreation Department takes care of the beach adjacent to the Marina.
- Hammond and Whiting have big beaches with lots of events like music fests and cruise nights.
- Parking is an issue. The Casino has people that park near beach. There are new owners at the Casino, so it might be a good time to look into instituting new parking controls and fees.
- Parks & Recreation is meeting with the County Tourism group and discussing the "Taste of East Chicago" event scheduled for August 15-16 of this year.
- The City could look into sponsorships and other ways to maintain the ball fields long-term. There is little parent involvement with community sports.

Minutes
Financial Institutions and Other Social Service Agencies
3:30 – 5:00 pm
2/27/2014

Lili Del Toro	Centier Bank
Yolanda Argandona, Mortgage Consultant	First Merchant's Bank
Pamela Stalling, Housing Counselor	NW Indiana Reinvestment Alliance
Brandi Anstine, Director of Development	Healthlinc
Donella Bradford, Professional Change Agent	Healthlinc
Rita De La Rosa, President/Compliance Coordinator	NW Indiana Hispanic Chamber of Commerce & East Chicago Housing Authority
Nicholas Smith	Department of Redevelopment
Lyvette Turk	Department of Redevelopment
Walt Haglund	Consultant
Deborah Knox	Consultant

- Would like to see a one-stop resource center with a temporary shelter– Catholic Charities or another agency could be the central point of contact and support.
- In Illinois, they can use the public aid office.
- Utilities have to be current with paid bills confirmation to get housing.
- Banks – interest in buying? Percentage of homeowners has gone up, but there are challenges to get qualified for a loan including credit challenges. There's a need for credit counseling with down payment assistance. People don't realize that they'll have closing costs. They try to get people to come back in a year, but they don't.
- After the course, some potential homebuyers get discouraged. They just had a class of six students, and none of them wanted a personal counseling appointments. Students either come to class ready or decide that's not a worthwhile goal. They have to follow through. Lenders are invited to the classes as well.
- Some are motivated. 200 took the class in 2013. 60 applied for mortgages and 40 were approved.
- Have to take class for document assistance. Not qualified if they have bad or no credit. Then come back in the year.

- A lot of people call the City about more affordable housing or the Section 8 program
- 211 does not have any housing referral information.
- First Merchant Bank sees a lot of people coming out of bankruptcy. Back to work counseling.
- Foreclosure rate? Not many these days, mainly because mortgages are harder to get. People who had a previous foreclosure have a longer waiting period. Loss of job can result in bad credit. It takes time to rebuild your credit.
- Everyone depends on local industry. There were 9 months of layoffs last year.
- People come to the banks wanting to lower interest rates and most don't qualify. Foreclosures are usually from illness or loss of jobs.
- First Merchants Bank (out of Muncie) has programs where people can have down payment of 3% - and the local office is working with them.
- Centier Bank has an 80/20 mortgage loan program called "Emerging Markets" and works closely with Nick Smith. Those loans are made in-house and serviced by them. They waive origination fees, points. Their low census tract is 3.75% on 80% of balance. Moderate is on base rate with underwriting, origination, points fees waived. Underwritten by the bank. Minimum credit score for the program is 620. All of them are in this category. Hammond 50/50 of these. Nick doesn't do post-counselling. It is needed though.
- NWI provides post-purchase counseling but people don't come back. NWI has to make it a requirement. The consultants suggested making them give $100 deposit that they can get back when they take the class.
- Only 3 people inquired about credit or pre-purchase counseling.
- Getting a lot of renters moving into the area from Illinois. Often times they aggressively get Section 8 housing because they are more computer savvy. The population is younger, single, with a lot of kids, no fathers. It's a result of them tearing down a lot of public housing in Chicago. Have waiting list. Section 8 has waiting list too. Funding for that has been reduced. Also no funds for administration of these programs.
- Healthlinc has the Community Health Center. They deal with health disparities and charge on a sliding scale. They ask for contributions in lieu of payment, but homeless are free. Medicaid has transportation and access to medication issues. One RN case manager does referrals about housing for OB patients, food assistance, transportation issues and domestic violence. MH/MR are in other centers, hopefully will be together soon. It will be on the location of the old community health center (Chicago Avenue – by American Legion).
- Healthlinc has a navigator to help them with health assistance and help with insurance coverage.
- A lot of clients use Dial-A-Ride, but you have to call 24 hours ahead.
- Senior towers pays fair market rent but are full.

Minutes
Redevelopment Authority Board (with Maria Becerra)
12:30 – 2:00 pm
2/27/2014

Individuals Present:
Marne Morgan, Morgan Redevelopment, East Chicago
Ezell Foster, Code Enforcement
Maria Becerra
Lyvette Turk

Points to Discuss:

- The Mayor is pushing for the rehabilitation of houses.
- Last year the City approved a NRSA for the Harborside so the City can aggregate projects, as long as more than 51% is low income.
- City needs to provide for the low-income and also help the middle-income individuals.
- Duplex owners living in one side and rent the other side in the Sunnyside Neighborhood.
- Need to look at program guidelines. Problem with programs that have a one-time-only grants. This a self-imposed regulation, not a HUD guideline.
- Over-income people need help, including issues with titles to properties. Nicholas has had great success in first time homebuyer program.
- Times have changed. Regulations are flexible in many ways and you can work in the system. Mayor says, "Let's march together."

Discussion:

- Sunnyside is CDBG-funded, so it has different rules.
- Ezell Foster: Garage issues are prevalent. The City can't afford the liability. Had success using an outside demolition firm. Look at other programs.
- Most of the bad housing around the harbor is gone. We don't want to have just homeowners, need renters too.
- Renters are abusing the system. Once an owner gets a letter from code enforcement they are slow to react and sometimes tenants get evicted because of the owner's inaction. Some owners don't care since they are getting paid electronically.
- There is a program in Gary that oversees tenant's rights.
- Marne – biggest issues are with public housing. They have 78-80 families on a waiting list, but those removed from the list are not eligible for the grants and have to get loans. If the grants could be increased, those not eligible for the loans would be good – such as the elderly/poor. It's not a HUD decision. It's internal.

- The number of people who need housing rehabilitation work keeps growing. The amount of grant funds needs to be increased. We have to keep the attitude that we are rehabbing houses, not people.
- Gave example of a handicapped woman with two senior handicapped children. Their home doesn't have a handicap accessible bathtub.
- Residential Repair program has a maximum of $33,500, with grant amount up to $7,500.
- Emergency Rehab program has a maximum of $15,000 – all loan.
- Accessibility rehab program has a maximum of $7,000, with 50/50 grant/loan.
- Staff says they need to have program income to supplement the 10% administration cap for the HOME Program.
- They need a policy committee meeting and consider totally revamping the plan.
- Need to have learning/training seminars.
- Marna – last policy update was drafted by a consultant around 2006 or 2007.
- Discussion about specific buildings on Ivy, Catalba, Butternut, Dill, (not houses in Calumet). Demolition list needs to be changed because many properties can be fixed.
- They need to have better communication with the staff – houses on the list were familiar and NOT beyond repair.
- 3900 block of Dill is awful and owners wanted to give 3 properties to the Redevelopment Department. Other properties are nuisances.

Minutes
Fire Chief Emiliano Perez
5:00 – 6 pm
2/27/2014

Strong executive form of mayor in East Chicago.
Political machine is a barrier to new development in EC
Mayor Copeland is above reproach.
The Mayor gets very little pushback from council.

Demolitions have helped with less crime and fires, since there are fewer places for criminals to hide.
He moved back to the city when he became Fire Chief.
Mayor Copeland brought in a former FBI agent to be police chief.

- The schools are horrible. They have their first elected school board and "political barflies" went to school district. Their budget is $63 million. His wife works at GED program, which gets inundated. They funnel kids that have any type of problem into the GED track. The district received a "D" rating from the State. His son's in a college tract.
- The support mechanisms start at home, and that is missing in many families.
- People have roots here. If we can gentrify, people will come back.
- What we need, money can't give us. Continue educating our people that we're not a welfare community. Free garbage, free bus service is provided.
- Police Department and Fire Department used to bring two Walmart trucks full of bikes every year to the schools, and kids had backpacks full of free school supplies.
- He talked about pride, and how he took driving privileges away from a fireman who did not take care of his City-owned car.
- Change is so evident now.
- Pension cost is a lot of the budget.
- The bottom line is that people need to feel safe here.
- Most new people coming into East Chicago are from Chicago, and are black
- Growing Arabic community. Not too many Asians.
- Very international city.

Minutes
Human Relations Commission
Consuelo Gonzalez Magana
9-10 AM
2/28/2014

Introduction:

- The department reviews all charges related to an issue, makes a summary report and goes before the Board. They can then approve, overturn/reverse, ask for more information or say there is or isn't probable cause. If there's an appeal, Commission would hear appeals. The commission also oversees the two staff members.
- Do people know who to contact? When they have a problem, they make an effort and generally call the City and eventually make their way to the Human Relations Commission.
- Would education/classes help to understand what are the protected classes?
- Employment questions are the most frequent.
- 80% of calls are about not paying rent or landlord issue and she refers them to Indiana Legal Services and HUD.
- Legal services is in Catholic Charities, not in the Clemente Center.
- Sherriff evicts here after 45 days.
- HRC doesn't have a HUD80. She doesn't address housing issues, officially.
- Lost their EEOC contract, but wants to certify the HRC to expand its jurisdiction. Gary and Hammond both have contracts but don't investigate. She was certified until last October, but still investigates.
- Office had HUD certification about 15 years ago, and lost it. Gary kept theirs.
- Gets employment related calls every day. We can take their charge, the majority from Hammond. $50/intake and $600 per investigation. Used to have 80/year, now about 20. City provides salaries and equipment.
- What do you think are the greatest discrimination issues?
    - Residents need to be educated about place to go for information about discrimination
    - Landlords need to be educated about utilities
    - All need to be educated about terminology.
    - Only Centier Bank is doing mortgages.
    - Lyvette had to go to Merryville to refinance a mortgage – still faced discrimination.
    - They hide it under the data. Will fund in Lake County, but not in EC.
    - Only Centier Bank has a local mortgage loan officer in EC.
    - Minorities are "not getting past the doors." No loan officers, so then they say, EC people don't want mortgages."

    - She was discriminated in insurance. Insurance would decrease in cost by 50% outside EC. $1100-1200/year on her homeowner's insurance. They set rates by zip codes.
    - Consuelo has a home in Roxanna. Has rental property. Agent said there were claims on the property. They put claims from other homes on her property – adjacent properties. Base premiums on history.
    - Didn't even know she had a reason to be upset until she changed agents. They said she was not eligible for re-compensation.
    - If you go through an independent broker, they don't have to file a claim.
    - No literature about fair housing. Lyvette has held classes about fair housing. One year they targeted renters – well attended, and one for landlords. Now there isn't funding.
    - Mayor proclamation didn't happen in April – Fair Housing Month.
    - Would put on conference for about 500 people at Geminus for 3 city area. They tried to move it to Merryvale in a hotel and lost big-time.
    - Consuelo held meetings, but residents didn't come. Last year, they had a Mayoral Story Hour and the disabled could attend. That was successful and wants to do it again this year and start a tradition.
    - She would like signage for their events.
    - They moved last summer to City Hall and nobody knew they had moved.
    - Most Hispanics don't speak English clearly, but understand it.
    - Most Hispanics are from Mexico and Texas and came in search of jobs.
    - Used to be Serbians in East Chicago. Churches with dome tops.
- Specific targeted education to the Hispanic population.
- Slum landlords don't have educated tenants.
- Many Mexican immigrants are not well educated.
- Problem in Roxanna is the foreclosures. Her mother's house was devalued from $100K now to $15-20K. Her brother paid $300K for his house, now it's worth $80K. The housing market borders on Hammond. Hammond side of the street is very low income.
- Taxes are going to go up on her rental property. Officially, the property tax is capped at 2 percent, but they don't tell you there's a debt service that adds 1% or sometimes 2% to the tax bill.
- Carnegie Arts Center is being taxed at 2 + 1.25 or more debt service. They needed it for new market tax credits. Assessment is going to be based on the amount they spent for renovations.

Minutes
Mayor Anthony Copeland
10:30 - NOON
2/27/2014

Individuals Present:
Mayor Copeland
Maria Becerra
Lynette Turk
Emiliano Perez (Fire Chief/Mayors campaign manager)
Walt Haglund
Deborah Knox

Walt's Comments: There has been a positive change in the city and improvements to social services, attendance at meetings, and code enforcement. He complimented the mayor on working to rehabilitate properties rather than build new, where possible. He talked about the Sunnyside façade program and commended him for looking at creative solutions with limited funding.

Mayor: I focus my attention on new housing, even though I knew it would cost us. It ended up stabilizing the market and raising the price point. Now it's about salvaging, buying up homes, and flipping them.
Sunnyside is the market – almost like a gated community. These things are cyclical – hopefully will come through in the next election.

What do you want to see? Do? You can't stop what you've started, even with limited funds:

- It's about prioritizing. I'm going to have to use the Federal Funds and keep reinvesting in the people.
- Existing homes – funds will stabilize neighborhoods over the course of 30 years. We need to get buy-in because it is the only source of additional revenue to spur economic development.
- Have to put funds into single family housing stock.
- When the mayor started, the City was $13 million in debt. Had to raise the debt to $15 million. He wants to commit $3 million in smaller amounts of $25,000 each as an average per house, to fix up houses. Promote first time homebuyer programs.
- Walt Haglund: Sunnyside/Harbor Area – encourages people to stay and improve their properties. It demonstrates taking stock, building on it, and improving it.

- Mayor Copeland – We would like to stabilize those markets like Prairie Park. We may have to capture some larger value ($80K) to encourage even more.
- Everything will revolve around that.
- We do total reconstruction when we do any street project. We now do that every year. Gives us the opportunity to leverage the work.
- BP Oil Company involvement? We're speaking now about tax abatement and they have talks scheduled for next week. They will be making a $5 billion expansion but we are not sure how many jobs it will create. Tax abatement is linked with creating a program through Ivy Tech to train workers.
- Residency Requirement – state said the police can live anywhere, but we gave them residency points on their entry exam. Now top 10 are all local, and they'll be hiring 8 more policemen.
- The housing stock attracts people to come here.
- Crime has gone down 3 years in a row. It's all tied to housing.
- Added shots fired technology (Shot Spotter) that has triangulated audio. Last year did 29 stops in a day. 10,000+/year. Working with every federal agency went back and looked at murders – solved from 10 years ago. RICO laws regarding gangs. It's a mosaic. Also, there is now a regional "stop team." We accept all mutual aid from other police departments and law enforcement agencies. Reciprocity with law enforcement to help work out some of the misconceptions about EC. All has to be incorporated into the 5-year plan.
- Maria Becerra: What would you like to explore? Superfund? Harborside? Everything is safety first. That'll reassure every resident in EC. In Calumet we put new cameras in. Last 4 or 5 incidents helped catch those people. We would also like to increase standards across all housing stock.
- We also need strict rules about eviction. If you live here, you need to maintain your property. We should be able to mix housing types. It's going to take a while to fix.
- Millennium is coming into the harbor. It is a $34 million renovation to the Lakeside Apartments – more landscaping. That will be next to Ivy Tech. Good code enforcement is the tool to set the new standard.
- We'll be able to clean up Calumet. In the past 2.5 years under the tax sale the City has gobbled up 250 plus houses. We'll control the area and do a controlled clean up. Demolition of abandoned properties, add residential, light industrial – whatever we want. EPA and HUD working on a Long Range Plan for Calumet.
- Discussed the Roxanna area with EPA and their thoughts on development. They wanted a piecemeal plan, but he has insisted that they do a comprehensive plan.
- We owe it to our residents to be safe, everyone should be proud of where they reside without stigma. That's how you empower people.

- Broadway and Main – focused on "T" intersection to show on a small scale, what needs to done and said we can do this in other places too. Infrastructure needed – **so they can be "shovel" ready.** Starting in early spring. Plaza on Main Street will be the first place - ambient space with sculptures. Let them experience the business district on a higher level.
- Façade improvements – did 80-20 match for costs for paint, awnings.
- Casino money is good now, but when Illinois opens up their gaming, that revenue will decrease. Now about $106 million/year right now.
- Moving forward, it all revolves around neighborhood stabilization.

Minutes
Health & Social Services Agencies Group Meeting
2/26/2014
1:00 PM – 3:00 PM

In Attendance:

Talisa Rogers, Director/Client Services	Haven House, Inc.	219-931-2090 havenhousedvs@aol.com
J. Wozniak, Program Manager	FEC	219-392-4225 jwozniak@foundationsec.org
Doug Ward	Regional Mental Health Center	219-757-1814 Doug.ward@geminus.org
Frank J. Mrvan, Trustee	North Township	219-746-5792 fjmrvan@comcast.net
Cynthia Thurman	Regional Mental Health Center	219-391-526 cynthiathurman@regionalmentalhealth.org
Stephen I. Rodriguez, Esq.	In Legal Services, Inc.	219-738-6040 Stephen.rodriguez@ilsi.net
Anna Schoon	NWICA	219-792-1829 aschoon@nwi-ca.org
Gina Gomez	NWICA	219-792-1829 ggomez@nwi-ca.org
Kelly B. Williams, Sr.	G.D.B.C	219-398-2006 pastorkbwsr@yahoo.com
Will Winfrey	Boys and Girls Club NWI	219-398-1344 wwinfrey@bgcnwi.org
Jena Bellezza, Marketing Director	In Parenting Initiative	219-886-1111 jena@indianaparentinginstitute
Walt Haglund	Consultant	
Deborah Knox	Consultant	

1. What are the needs over the next 5 years for the City of East Chicago?

   HOUSING

   - Part of the problem is people cannot find housing. There is a long waiting list for affordable housing.
   - The shelters are overcrowded.
   - There are no homeless facilities inside the City of East Chicago.
   - There are no resources for transitional housing; only short-term or permanent housing is funded. There is a long wait for both short-term and permanent housing.

- When people live in transitional or short-term housing, and then apply for permanent housing, landlords run credit checks and if the applicants are temporarily unemployed or are low-income, some landlords won't rent to them.
- Indiana Legal Services gets involved at the point of eviction. There is a need for more community education about landlord/tenant rights. There is a wrong assumption that if tenants complain about repairs and the repairs are not made, they can withhold rent until repairs are made.
- The City should be more proactive about housing issues and educate people before it's too late and cases go to court.
- There are illegal practices by landlords.
- Eviction issues include non-payment of rent, illegal guests, etc.
- Providers are not aware of discrimination and they have not seen in East Chicago.
- Housing choice voucher programs in northern counties in Indiana saw a reduction in voucher amounts, which forces some families to live in unsafe neighborhoods.
- The current Family Self-Sufficiency program needs to be improved because it doesn't work to help families gain independence.
- The City needs to keep bus routes in more populated areas.
- A living wage means an affordable cost of living. It would be nice to reduce housing costs so residents could also pay for utilities, food, and transit needs.
- People need educational support for all family members.
- Transitional housing is supposed to be temporary, but there are not enough resources to get out of temporary situations, which is a huge issue.
- The City has some classes on home ownership.
- From a social service viewpoint, kids at the Boys & Girls Club are often living in bad conditions. Some say they have to do community service to have access to housing.
- The Housing Authority requires classes in parenting skills and home management skills classes for some applicants to receive a voucher.
- If housing conditions are tenuous and a family is moving frequently, it detracts from strong relationships. Stability is important for kids lacking socialization skills.
- There is a lack of available shelters, especially for the mentally ill. Shelters are mostly for females. Providers often refer potential clients to Illinois to use "Brother's Keeper."
- Men are less likely to go to shelters and ask for help.
- There are literacy and language barriers for the Hispanic population. There is a need for bilingual case managers.
- There is room in male shelters, and less room in female shelters.
- The homeless count is 72 (the highest number ever) according to the Point in Time Survey. No financial support is given to East Chicago. Gary and Hammond supported the counts financially for East Chicago.
- There is a housing program for the disabled that is always full. All landlords want security and damage deposits, but if a person is only receiving social security, they can't give a deposit.

There are services in group homes, but when disabled people are independent, it's difficult to connect them with services. There is housing through Catholic Charities for the disabled.

- All foundations get funds from the casino, then reinvest them on residents. There are grants given for immigration assistance, financial literacy, and utility and rent assistance. Agencies can come and apply for support.
- 2-1-1 links people to services – www.NWI211.com. Northwest Indiana 2-1-1 has an online book that is always updated and connects people to services.
- Transient populations have problems accessing funds. Many have no address. Having information available would be good to hand out to people.
- Providers would like to see a collaborative effort for multi-phased assistance. A "Fresh Start" program, life skills, etc. for a holistic approach.
- "We sometimes give people a handout, and not a hand up."
- North Township Trustee also advocated for a central point for assistance.
- Homeless assistance needs include blankets, coats, and identification so they can access services.
- Violent ex-offenders have a difficult time reintegrating into the community.
- The City has no shelters, and there are zoning issues that exist for new shelters.
- Parolees need food and medicine. There are laws that limit what they can and cannot do.
- Many are not educated on how to help the homeless.
- Disability assistance might take months to process, and many people might be staying with friends and can be considered homeless.
- Some homeless can't be in a one-bedroom apartment because they need more space.
- Housing authorities should have referral offices to assist clients.
- Casino funds help with financial education.
- East Chicago has a large number of transients.
- There is a need for education on the foreclosure process.
- There are a disproportionately high number of renters. Providers want to see renters become homeowners.
- HUD is working with the Continuum of Care on coordinating services.
- The Continuum of Care is working in Gary, but not in Hammond and East Chicago. Gary put a lot of funding into their program due to changes in administration.
- Public housing residents should have case managers to link them to a wide range of services.
- It's hard to keep track of people after they leave shelters. On-going support would help.
- The bus system is limited.
- Low-income people are in survival mode all the time.
- Some elderly are not able to age in place. Homes have to be eligible for assistance.
- Credit issues are a barrier for many people who are looking to buy a home.
- Elderly and disabled units are usually in isolated areas, and there is a lack of available units.

2. Is homeownership still a priority in the City?

- Providers need to educate people and prepare them for homeownership.

3. Have you noticed any housing, social or economic trends?
    - Since the last Analysis of Impediments to Fair Housing Choice was conducted, problems in the City are more related to employment.
    - East Chicago has a high rate of transient housing. There is a need for more assistance for renters because the City has so many renters.

4. What housing issues are you seeing on a Citywide level?
    - Renters are afraid of retaliation by landlords if they complain.
    - Better education is needed in regard to the Housing Choice Voucher program.

5. What could the City do better?
    - There is no vision for economic growth in the City.
    - The City needs new businesses and new homeowners.
    - The Carnegie Arts Center is set to open in Spring of 2014, which will be good for the City.
    - The City needs a workforce with more skills and training.
    - The City supports rent-to-own. Some people don't want to own, but many people do. The City gives $25,000 for new construction and $10K for existing houses.
    - The City is starting to offer homeowner preparation classes in Spanish. The Department of Redevelopment held five (5) courses last year.
    - Industries don't support economic growth initiatives any more. The Casino does, but not to the level that they used to.
    - Different non-profits in the City could host satellites programs for other agencies.
    - The City should look into funding the CoC.
    - The transient population stays 3-to-4 years, and then many want to go back to Chicago.
    - Elderly housing needs include rehab work and weatherization. Currently, funds can't be put into weatherization if other rehab work is required.
    - The rehab program is short-staffed and has very limited funds.
    - HUD funds redevelopment, but there are restrictions.
    - There are very few units for the elderly and disabled.
    - It would be great for residents to get information on new businesses moving into the City.
    - Information on the City's programs for down payment assistance would also be useful for residents.

Minutes
Engineering and Public Works
1:30 – 2:30 PM
2/28/2014

Jezreel Rodriguez
Deb Knox
Walt Haglund

- The City Engineer has approximately 13 projects scheduled for this year:
  1. The reconstruction of 145th Street from Barry to Homerly will cost approximately $1.2 million. Work will include new pavement, sewers, water main lines, landscaping, and curb cuts.
  2. The reconstruction of Norcutt Street from 151st Street to Chicago Avenue will cost approximately $2.6 million. The project is a full reconstruction (except new lighting) of the half mile stretch that covers four blocks.
  3. The Barry Street reconstruction from 151st Street to 145th Street is an IDOT project where EC is contributing a 20% match. Total project cost is approximately $4 million. The project is a full reconstruction of the street, except lighting.
  4. The reconstruction of Main Street from Broadway to Columbus Drive will cost approximately $5.5 million. The project is a total reconstruction including traffic signals.
  5. The reconstruction of Broadway from Deodor Street will cost between $1.3-$1.5 million.
  6. An architect was hired for the 138th and Main Street Plaza project. More will be known about this project in Spring of 2014.
  7. The demolition of 28 properties in the Harbor Area will cost approximately $300,000.
  8. Street resurfacing - $400,000.
  9. The relining of sewer pipe will cost approximately $300,000.
  10. Broadway Street – Full reconstruction from Euclid to Fir Street. The project will be undertaken by IDOT with a local match from the City. It will start in July of 2014 and cost approximately $3.5-$3 million.
  11. The repaving/resurfacing of Guthrie Street from Michigan, connecting to Watley, to Dickey Road.
  12. Columbus Drive Roundabout project.
  13. Lakefront Development, Phase 1 – Regional Development Authority (RDA) Funds will be used for resurfacing, a splashpad, and improvements to the beach area.

14. There is only one engineer in the City who takes care of demos, specs, and design work.
15. The City Engineer performs some inspections instead of the Building Department.
16. There is a 20-year plan for the Canal. The City hired a consultant for the waterway.
17. The City is updating its utilities, separating sewer lines, and replacing water lines.
18. The City is in need of street work.
19. There is a separate water board and sanitary authority.
20. The Calumet Superfund EPA/HUD project will involve Engineering and the Planning Department.
21. Phase II for the Waterfront will occur soon and will use RDA funds. There is a master plan for the Waterfront.

Minutes
Faith-Based Groups
12:00 PM – 1:30 PM
2/28/14

Rev. James Hunter
Tabernacle Missionary Baptist Church
Walt Haglund
Deborah Knox

- The Tabernacle Church supports missionary work in Haiti.
- The Church's programs include Sunday school, Ministry, and a Birthday program.
- The Church wants to see the community benefit from the money they raise so they formed a foundation.
- There have been a lot of improvements to housing in the Harbor Area. The Terrace Apartments project was a successful effort for the City.
- One of the biggest problems is a lack of jobs in the City. There were a lot of jobs in manufacturing - Inland Steel and Youngstown Sheet and Tube. The schools didn't worry about training in the past due to the demand for steelworkers.
- It is difficult to help some parents and grandparents understand the value of education. They don't see the long-term effects. Some parents need to understand the value of education and college.
- Some parents aren't motivating kids to go to school, and many aren't involved in their child's schoolwork.
- Single parents and mothers have to work. Many kids take advantage of the lack of parental supervision.
- Many residents work in an unskilled or low-skilled job.
- The police are working together as a team to control crime.
- Drugs and gambling are problems for some residents.
- Indiana has a counselling program, but it is not utilized very often.
- When the Cabrini-Green Housing Project was demolished, a lot of Section 8 Voucher holders came to the Church's neighborhood. Some joined the church, but some moved back to the city.
- If the faith-based groups could work together, they could do better things to help the City. There used to be a ministerial association that it no longer exists.

Minutes
Building and Code Enforcement
9:30 – 10:30 AM
2/27/2014

Winna Guzman, Building Commissioner
Miguel "Mike" Arredondo, Manager, Code Enforcement

- WG: There is a lack of funding available for residents to repair their homes. Repairs have to be done within 2 years. Maybe the City should decrease this time frame. The City has been conducting block by block surveys. Systematic code enforcement is needed.
- The Free and Reduced School Lunch program is the largest in the State at 93%. Only 7% of students in the School District pay for lunches.
- The City would like to see more owner-occupied residences.
- Landlords are not making accessibility accommodations. Homeowners make accessibility improvements.
- MA: There are many garages in the City that are in bad shape. A total of 550 garages need to be demolished and rebuilt to code. A demolition program for garages is needed in the City.
- There is a program in the Sunnyside neighborhood for façades for main structures. Garages could be included in the program.
- If the City demolishes a structure, they charge lien on the property in the amount of $1,200.
- The City has never foreclosed on a lien.
- If the City demolishes a private property, it becomes an insurance liability.
- The owner of a home on Broadway Street passed away and the family doesn't want the house. Could the City incur the cost of demolition? Yes, they could donate the property to the Department of Redevelopment.
- If the City condemns a home or if someone has a vacate order, the Housing Authority of East Chicago steps in and helps.
- The Building Department did a survey 5 years ago.
- The transient population wreaks havoc on rentals. There is a lot of turnover. There are no funds for rental rehabilitation.
- The Redevelopment Department has to review guidelines to assist renters and criteria for landlords. The Department has to ensure that rents are within income limits.
- New homes are scattered sites. New homes cannot be sold for higher costs in areas with abandoned houses.

- The Building Department is currently working in the Calumet area. There are many properties to demolish, some of which are occupied.
- The Board of Public Safety reviews vacant and condemned properties. There is an attorney hired by the City that assists in overseeing demolitions.
- The City has a Land Bank. The Building Department recently referred 80 properties to the Department of Redevelopment. They were advertised and formally bid. No one bid on the properties. The Land Bank has 300+ properties that have come to them from the County over the past 2 years, and the City has to maintain them by mowing and shoveling.
- There are many contaminated sites in the City.
- The City is coordinating with the Environmental Protection Agency on the Calumet Superfund Site. A program could be created to rebuild and renovate this area alone. HUD is involved because there are several public housing units nearby. There are 312 properties, with 131 of these slated for demolition. There is only one big building that is owned by the Redevelopment Department.
- WG: Maybe the City could expand the façade program Citywide to include upgrades to electric, insulation, etc. The City of Whiting's program includes these upgrades. British Petroleum (BP) funded the Whiting façade program.