CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2018 Annual Action Plan - Substantial Amendment

In Accordance with the HUD Guidelines for the

Community Development Block Grant and
HOME Investment Partnerships Program Grant

DRAFT

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

Substantial Amendment # 4:

The City of East Chicago is substantially amending its FY 2018 Annual Action Plan by making the following amendments: Housing Rehabilitation Programs – Reallocate $46,285.00 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. Harborside Apartment Renovation Project – Reallocate $83,856.25 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. Affordable Housing Program (CHDO) – Reallocate $46,028.25 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. Acquisition Rehabilitation and Resale – Create a new project/activity and fund the project/activity in the amount of $176,169.50. The City will fund the purchase, rehabilitation, and resale of a single family housing unit to a low- and moderate-income family.

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Substantial Amendment # 3:

The City of East Chicago is Substantially amending its FY 2018 Annual Action Plan by increasing one (1) existing Project budget. The City is increasing the Housing Rehabilitation Program budget by $60,000 for a new budget amount of $692,544.92. The City is decreasing the Acquisition/Rehabilitation Program budget by $60,000 for a new budget amount of $240,000. This Substantial Amendment was approved by the City of East Chicago Redevelopment Commission on July 20, 2021.

Substantial Amendment # 2:

The City of East Chicago is Substantially amending its FY 2018 Annual Action Plan by increasing one (1) existing Project budget. The City is increasing the Housing Rehabilitation Program budget by $132,826.10 for a new budget amount of $632,544.92. This Substantial Amendment was approved by the City of East Chicago Redevelopment Commission on October 6, 2020 and the Mayor on October 5, 2020.

Substantial Amendment # 1:

The City of East Chicago amended its FY 2018 Annual Action Plan by making the following amendments: Housing Rehabilitation Program Delivery - reduce the line item budget amount by $150,000.00 for a new budget amount of $150,000.00; Housing Rehabilitation Program - reduce the line item budget amount by $123,000.00 for a new budget amount of $499,718.82; Acquisition/Rehabilitation Program - create a new activity in the amount of $300,000.00; Boys and Girls Clubs of Greater Northwest Indiana - reduce the line item budget amount by $10,000.00 and delete this activity; Catholic Charities - reduce the line item budget amount by $7,000.00 and delete this activity; East Chicago Parks & Recreation – Summer Camp Stars Camp - increase the line item budget amount by $8,000.00 for a new budget amount of $33,000.00; East Chicago Housing Authority - reduce the line item budget amount by $8,000.00 and delete this activity; Consumer Credit Counseling Services of NWI - reduce the line item budget amount by $5,000.00 and delete this activity; and The Salvation Army - reduce the line item budget amount by $5,000.00 and delete this activity.

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Executive Summary

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

1. Introduction

The City of East Chicago is an entitlement community, under the Community Development Block Grant (CDBG) program and a participating jurisdiction, under the HOME Investment Partnership (HOME) program and receives funding from the U.S. Department of Housing and Urban Development (HUD). The City is required to prepare and submit an Annual Action Plan (AAP) which outlines how the City plans to spend those funds. The AAP is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Strategies. This is the City of East Chicago's fifth and final AAP of the FY 2014-2018 Five Year Consolidated Plan (ConPlan).

The ConPlan describes the housing and non-housing needs of City residents and presents a five-year strategy to address those needs. The FY 2018 AAP for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2018 and ending June 30, 2019. In addition, the Plan includes the HOME funds that the City will receive in FY 2018. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2018 AAP outlines the actions to be undertaken in Fiscal Year 2018 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2018 AAP will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income

residents. The City's previous performance under the CDBG Program was discussed at the Public Meetings.

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

Available Funds:

The FY 2018 AAP anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2014-2018 Consolidated Plan.

Revised FY 2018 CDBG and HOME Budget:

Administration - $238,898.22

- General Administration (CDBG) $192,869.97 (18%)
- HOME Administrative (HOME) $46,028.25 (10%)
- ~~CHDO Operating (HOME) $15,342.75 (5%)~~

Housing Programs - $1,301,783.42

- Housing Rehabilitation Program (CDBG) $692,544.92
- Housing Rehabilitation Program Delivery (CDBG) $150,000.00
- Acquisition/Rehabilitation Program (CDBG) $240,000.00
- Housing Rehabilitation Program (HOME) ~~$100,000~~ $53,715.00
- ~~Harborside Apartment Renovation Project (HOME) $119,238.50~~ $35,382.25

Public Services - $51,173.90 (3.8%)

- City of East Chicago Parks & Recreation – Summer Stars Camp (CDBG): $23,907.51
- City of East Chicago Sports Voucher Program (CDBG) - $6,905.00
- Haven House Inc. (CDBG) - $9,990.50
- Indiana Legal Services, Inc. (CDBG) - $15,000.00
- Northwest Indiana Reinvestment Alliance (CDBG) - $17,754.32
- Summer Youth Employment Program (CDBG) - $50,000.00
- We Care From the Heart (CDBG) - $15,000.00

~~**Affordable Housing Program - $46,028.25 (15%)**~~

- ~~Affordable Housing Program (HOME-CHDO) $46,028.25~~

Acquisition Rehabilitation and Resale Program - $176,169.50

- Acquisition Rehabilitation and Resale (HOME) $176,169.50

Total CDBG and HOME Budget: $1,712,267.22

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2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

HOUSING STRATEGY –

Priority Need: Additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

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

- Housing Rehabilitation Program Delivery (CDBG)
- Housing Rehabilitation Programs (CDBG)
- Acquisition/Rehabilitation Programs (CDBG)
- Housing Rehabilitation Programs (HOME)
- ~~Affordable Housing Program (CHDO)~~

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

- Acquisition Rehabilitation and Resale Program (HOME)

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

- NWI Reinvestment Alliance - Homebuyer Workshops (CDBG)

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

- ~~Harborside Apartment Renovation Project (HOME)~~

HOMELESS STRATEGY –

Priority Need: Housing opportunities for homeless persons and persons at-risk of becoming homeless.

Goal:

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

- Haven House, Inc. (CDBG)

OTHER SPECIAL NEEDS STRATEGY –

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Priority Need: Housing opportunities, services, and facilities for persons with special needs.

Goal:

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

- We Care from the Heart (CDBG)

COMMUNITY DEVELOPMENT STRATEGY –

Priority Need: Improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

Goal:

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.

- City of East Chicago Parks & Recreation: Summer Stars Camp (CDBG)
- City of East Chicago Sports Voucher Program (CDBG)
- Indiana Legal Services, Inc. (CDBG)

ECONOMIC DEVELOPMENT STRATEGY –

Priority Need: Increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.

Goal:

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

- City of East Chicago Summer Employment Program (CDBG)

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY -

Priority Need: Planning, administration, management, and oversight of federal, state, and local funded programs.

Goal:

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

- CDBG Administration (CDBG)
- HOME Administration (HOME)
- CHDO Operating Funds (HOME)

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AM-2 – Provide planning services for Special Studies, Environmental Clearance, Fair Housing, and compliance with all Federal, State and Local Laws and Regulations.

- CDBG Administration-Planning (CDBG)
- HOME Administration-Planning (HOME)
- CDBG Administration-Fair Housing (CDBG)
- HOME Administration-Fair Housing (HOME)

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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 2016 CAPER, which was the fourth CAPER for the FY 2014-2018 Five Year Consolidated Plan, was submitted to HUD on September 29, 2017. In the FY 2016 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low and moderate-income persons. The City expended 15.00% of its funds during the FY 2016 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 20.00% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The ratio is currently 1.4, which is below the 1.5 maximum drawdown ratio.

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4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of East Chicago's approved Citizen Participation Plan has been submitted to HUD and was utilized in the preparation and development of the FY 2018 Annual Action Plan. Each proposed activity is designed to benefit the low- and moderate-income residents of the City of East Chicago.

During the development of the FY 2018 Annual Action Plan, the City of East Chicago held a public hearing to obtain citizen input and an application workshop for the nonprofit agencies that provide services to East Chicago residents. The City e-mailed notifications of the application workshop to various social service and housing agencies/organizations on October 26, 2017, November 28-29, 2017 & December 4, 2017.

The mandatory application workshop was held on Tuesday, December 5, 2017 at 10 AM at Ivy Tech Community College, 410 East Columbus Drive, East Chicago, Indiana. The workshop entailed

the following: (1) purpose of the application/proposal process, (2) review of the application, and (3) answered any questions regarding the application and funding process. If agencies/organizations were unable to attend the mandatory application workshop or if this was their first time applying for funding, then one-on-one technical assistance was provided. The applications/proposals were due by 12:00pm on Monday, February 5, 2018.

The notice for the public hearing and the draft FY 2018 Annual Action Plan on display was published on Friday, June 22, 2018, July 6, 2018 & July 11, 2018 in The Times newspaper. The public hearing was held on Tuesday, July 17, 2018 at 5:00pm at City Hall Council Chambers, 4525 Indianapolis Boulevard, 2nd Floor, East Chicago, Indiana. During the public hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2018 Annual Action Plan. The FY 2018 Annual Action Plan was on public display beginning on Friday, June 22, 2018 through Monday, July 23, 2018 via the following:

- The City's website: www.eastchicago.com
- City of East Chicago Mayor's Office, 4527 Indianapolis Blvd., East Chicago, IN
- City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., 2nd Floor, East Chicago, IN

The following schedule was used in the preparation of the FY 2018 Action Plan:

- The following schedule was used in the preparation of the FY 2018 Annual Action Plan:
- Citizen, provider, and stakeholder consultation – December 5, 2017 through June 6, 2018
- Published the application workshop – E-mailed the notice October 26, 2017, November 28-29, 2017 & December 4, 2017
- The application workshop – December 5, 2017
- Published the public hearing notice – June 22, 2018, July 6, 2018 & July 11, 2018
- FY 2018 Annual Action Plan on display – begin 30-day public comment period – Friday, June 22, 2018
- Public hearing – Tuesday, July 17, 2018
- End of 30-day public comment period – Monday, July 23, 2018

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Monday, June 3, 2019 through Tuesday, July 2, 2019. The City held a Public Hearing on the Substantial Amendment on Tuesday, June 18, 2019 at 4:45 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2019 CDBG Program Year.

Substantial Amendment # 2:

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The Substantial Amendment was available for comment from September 4, 2020 through October 5, 2020. The City held a Public Hearing on the Substantial Amendment on Tuesday, September 15, 2020 at 5:00 p.m. in the Council Chambers at City Hall. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2018 CDBG Program.

Substantial Amendment # 3:

The Substantial Amendment was available for comment from June 18, 2021 through July 19, 2021. The City held a Public Hearing on the Substantial Amendment on Tuesday, July 6, 2021 at 5:00 p.m. in the Council Chambers at City Hall. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2018 CDBG Program.

Substantial Amendment # 4:

The Substantial Amendment was available for comment from March 20, 2026 through April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 PM in the Council Chamber at City Hall. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2018 HOME Program.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Newspaper notices, the sign-in sheets, and the summary of the minutes from the public hearings are included at the end of this document in the Exhibits Section.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 3:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 4:

The City will include all comments received in the final submission of the Substantial Amendment.

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

Minutes are included at the end of this document in the Exhibits Section.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

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

Substantial Amendment # 3:

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

Substantial Amendment # 4:

The City will include all comments received in the final submission of the Substantial Amendment.

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7. Summary

During the FY 2018 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as anticipated CDBG and HOME Program Income.

- CDBG Funds - $1,331,267.00
- CDBG Program Income - $82,705.00
- HOME Funds - $306,855.00
- HOME Program Income - $4,440.00
- **Total: 1,725,267.22**

During the FY 2018 CDBG and HOME Program Year, the City of East Chicago proposes to address the following priorities in its Five Year Consolidated Plan: Housing; Homeless; Other Special Needs; Community Development; and Administration, Planning, and Management.

A “draft” of the FY 2018 Annual Action Plan was placed on display at the Mayor's office located at 4527 Indianapolis Boulevard and at the offices of the Department of Redevelopment located at 4525 Indianapolis Boulevard. The display period started on Friday, June 22, 2018 through Monday, July 23, 2018 for a 30-day display period. In addition, the City put the draft Plan on its website

(www.eastchicago.com). A public hearing was held on Tuesday, July 17, 2018 to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2018 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on or about August 3, 2018.

Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, July 2, 2019 and the FY 2018 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2018 Annual Action Plan:

1. **Housing Rehabilitation Program Delivery -** reduce the line item budget amount by $150,000.00 for a new budget amount of $150,000.00.
2. **Housing Rehabilitation Program -** reduce the line item budget amount by $123,000.00 for a new budget amount of $499,718.82.
3. **Acquisition/Rehabilitation Program -** create a new activity in the amount of $300,000.00.
4. **Boys and Girls Clubs of Greater Northwest Indiana -** reduce the line item budget amount by $10,000.00 and delete this activity.
5. **Catholic Charities -** reduce the line item budget amount by $7,000.00 and delete this activity.
6. **East Chicago Parks & Recreation – Summer Camp Stars Camp -** increase the line item budget amount by $8,000.00 for a new budget amount of $33,000.00.
7. **East Chicago Housing Authority -** reduce the line item budget amount by $8,000.00 and delete this activity.
8. **Consumer Credit Counseling Services of NWI -** reduce the line item budget amount by $5,000.00 and delete this activity.
9. **The Salvation Army -** reduce the line item budget amount by $5,000.00 and delete this activity.

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The Substantial Amendment was available for public comment for a period of 30 days beginning June 3, 2019 and ending July 2, 2019.

Substantial Amendment # 2:

The City of East Chicago Redevelopment Commission approved the Substantial Amendment on October 6, 2020 and the Mayor signed the Substantial Amendment on October 5, 2020. The FY 2018 Annual Action Plan Substantial Amendment was submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments:

1. **Housing Rehabilitation Programs** - Increase the line budget amount by $132,826.10 for a new budget amount of $632,544.92. Funds will be used to assist existing single family owner occupied households in repairing their homes and interim controls and/or

abatement. The funds are used to supplement the CDBG Residential Repair program to correct code violations in existing houses.

2. **CDBG Administration –** decrease the line item budget amount by $87,383.43.
3. **City of East Chicago Parks & Recreation – Arts Programs –** decrease the line item budget amount by $15,000.00.
4. **City of East Chicago Parks & Recreation – Senior Programs –** decrease the line item budget amount by $5,000.00.
5. **City of East Chicago Parks & Recreation – Summer Stars Camp –** decrease the line item budget amount by $9,092.49.
6. **City of East Chicago Sports Voucher Program –** decrease the line item budget amount by $2,095.00.
7. **Haven House, Inc. –** decrease the line item budget amount by $5,009.50.
8. **Indiana Parenting Institute –** decrease the line item budget amount by $5,000.00.
9. **Northwest Indiana Reinvestment Alliance –** decrease the line item budget amount by $4,245.68

The Substantial Amendment was available for public comment for a period of 30 days beginning September 4, 2020 and ending October 5, 2020.

Substantial Amendment # 3:

The City of East Chicago Redevelopment Commission approved the Substantial Amendment on July 20, 2021. The FY 2018 Annual Action Plan Substantial Amendment was submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments:

1. **Housing Rehabilitation Programs** - Increase the line budget amount by $60,000 for a new budget amount of $692,544.92.
2. **Acquisition/Rehabilitation Program –** decrease the line item budget amount by $60,000.

The Substantial Amendment was available for public comment for a period of 30 days beginning June 18, 2021 and ending July 19, 2021.

Substantial Amendment # 4:

The City of East Chicago Redevelopment Commission approved the Substantial Amendment on April 21, 2026. The FY 2018 Annual Action Plan - Substantial Amendment was submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments:

1. **Housing Rehabilitation Programs** – Decrease the line item budget amount by $46,285.00 and close out this activity.
2. **Harborside Apartment Renovation Project** – Decrease the line item budget amount by $83,856.25 and close out this activity.

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3. **Affordable Housing Program** – Decrease the line item budget amount by $46,028.25 and delete this activity.
4. **Acquisition Rehabilitation and Resale** – Create a new activity in the amount of $176,169.85.

The Substantial Amendment was available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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
HOME Administrator	EAST CHICAGO	Department of Redevelopment

Table 1 – Responsible Agencies

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Narrative (optional)

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

Consolidated Plan Public Contact Information

- Contact Person: Mr. Frank Rivera, Executive Director
- Address: 4525 Indianapolis Avenue, East Chicago, IN 46312
- Phone: (219) 391-8513
- Fax: (219) 391-7005
- Email: frivera@eastchicago.com
- Website: http://www.eastchicago.com

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of East Chicago Department of Redevelopment placed calls for in-person consultations and held meetings with the nonprofit agencies, housing providers, social service agencies, community and economic development organizations, and other City departments. Input from meetings and public hearings was used to develop the Annual Action 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(l))

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending the application workshop, public hearings, and informational meetings. A complete list of these groups is included in the Exhibit Section of the Plan. **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)** – Indiana's Balance of State Continuum of Care - Oversees the Continuum of Care Network of Northwest Indiana. **Lake County Housing Taskforce (The City is a participant)** - A consortium of agencies/business located in Lake & Porter Counties, which include governmental agencies, realtors, financial/bankers/mortgage companies, non-profit agencies specializing in housing and others, that meet on a monthly basis to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County.

In 2018, key local agencies and organizations which were suggested via HUD's Citizen Participation Consultation Toolkit were consulted during this plan's development. Agencies that responded included the following:

- Continuum of Care Network of Northwest Indiana – Region 1-A
- Joe Wszolek, local Appraiser
- Northwest Indiana Community Action
- Northwestern Indiana Regional Planning Council
- Several departments within the City of East Chicago

Agencies contacted but which did not provide a response were as follows:

- City of Hammond Department of Community Development
- City of Gary Department of Community Development
- Lake County Community Economic Development Department

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- City of East Chicago Health Department
- City of East Chicago Building Department
- City of East Chicago Department of Economic Development & Planning
- City of East Chicago Engineering Department
- City of East Chicago Fire Department
- City of East Chicago Public Works
- East Chicago Marina
- East Chicago Public Schools
- East Chicago Urban Enterprise Academy
- Each Chicago Lighthouse Academy
- Ameristar Casino
- Consumer Credit Counseling Services
- Lake Area United Way
- Northwest Indiana Reinvestment Alliance
- Habitat for Humanity of NWI
- Lake Shore Chamber of Commerce
- St. Catherine's Hospital
- Mayor's Committee on Disabilities

Attempts were made to these stakeholders via phone and email and followed up with each at least twice.

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 maintains its partnership with the Continuum of Care Network of Northwest Indiana Region 1a (CoC Network), which covers Lake County. The CoC Network-Region 1a, is one of 15 regions in the State of Indiana under the Balance of State Continuum of Care. The City of East Chicago attends meetings of the Continuum of Care Network of Northwest Indiana Region in order to enhance coordination.

The CoC Network-Region 1a is an IRS approved Section 501(c)(3) non-profit organization. The CoC Network-Region 1a Board serves and acts as the oversight and planning body on preventing and ending homelessness for the Indiana Balance of State CoC General Membership Body. 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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The City of East Chicago with the extended support of the Continuum of Care works with several agencies and organizations to reach out to those identified as homeless including the unsheltered and will include assessing their individual needs. One specific organization a non-member of the Continuum of Care identified as 'Grace Beyond Borders' does the *"definitive street outreach"* to the unsheltered through the daily process of going out into the community to the areas identified as locations frequented by the homeless. Grace Beyond Borders outreach team does the daily outreach but also provides information relative to the support systems available and offers the listing of resources needed by the homeless including health care, food, housing, and job search as appropriate. There is a second organization identified as 'We Care From The Heart' that has varied outreach processes to the homeless.

The Continuum of Care membership of approximately 60 agencies, which are located in nearby communities do outreach through their service offerings including providing soup kitchens, day shelters, and night shelters and are willing to avail themselves to the homeless of East Chicago.

The Continuum of Care coordinates the annual Point-in-Time Count (PIT), which provides the outreach count for those individuals, families and unaccompanied youth that are un-sheltered in the city. The outreach is held the fourth Wednesday of January annually. That annual outreach service will continue to be made available to the City of East Chicago.

The Continuum of Care through their Coordinate Entry (CE) steering committee, has begun the process of using a vulnerability index tool called VI SPDAT. The goal is to identify the most vulnerable individuals, families, and/or youth to assist in the prioritization process for providing and/or meeting housing needs. All individuals, families, and/or youth identified as homeless are screened through the process and a referral system is utilized for guiding the assistance to those plagued with homelessness and/or precariously housed. The VI SPDAT is a tool approved by the State of Indiana' Balance of State/Continuum of Care (BOS/COC) and is being placed in the HMIS for uniformity through-out the BOS/COC of which the Continuum of Care is a member. The Tool will be offered to East Chicago for such outreach of the homeless.

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One other system used in the outreach process for assisting the homeless eradication process is the 211 call systems that is funded through the United Way and housed and operated by the North West Indiana Community Action agency (NWICA).

Since the City of East Chicago is not a direct recipient of ESG funds, it encourages the nonprofit homeless providers to apply through the CoC for these State funds.

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

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

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Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	EAST CHICAGO
	Agency/Group/Organization Type	Housing Services-Children Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2018 Annual Action Plan and the availability of funding through CDBG and HOME funds.
2	**Agency/Group/Organization**	EAST CHICAGO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients. The Housing Authority was contacted and submitted a funding request. The City has allocated CDBG funds for the Housing Authority of East Chicago Program in 2018.
3	**Agency/Group/Organization**	CITY OF EAST CHICAGO DEPARTMENT OF HUMAN RESOURCES
	Agency/Group/Organization Type	Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Human Resources Department was contacted and submitted a funding request. The City has allocated CDBG funds for the Summer Employment Program in 2018.
4	**Agency/Group/Organization**	CITY OF EAST CHICAGO PARKS & RECREATION
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City has allocated CDBG for the Youth Performing Arts, Summer Stars Camp and the Seniors Program in 2018.

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5	**Agency/Group/Organization**	City of East Chicago Department of Redevelopment
	Agency/Group/Organization Type	Services - Housing Services-Children Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2018 Annual Action Plan and how to allocate the FY 2018 CDBG and HOME funds.
6	**Agency/Group/Organization**	HAVEN HOUSE, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Haven House was contacted and submitted a funding request. The City has allocated funds for Haven House, Inc. in 2018.
7	**Agency/Group/Organization**	INDIANA LEGAL SERVICES, INC.
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City has allocated funds for Indiana Legal Services, Inc. in 2018.
8	**Agency/Group/Organization**	INDIANA PLAN
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and did not submit a funding request.
9	**Agency/Group/Organization**	Boys and Girls Clubs of Northwest Indiana
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City has allocated funds for the Boys and Girls Club in 2018.
10	**Agency/Group/Organization**	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City has allocated funds for the NWI Reinvestment Alliance in 2018.
11	**Agency/Group/Organization**	WE CARE FROM THE HEART SOCIAL SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	We Care from the Heart was contacted and submitted a funding request. The City has allocated funds for We Care From the Heart in 2018.
12	**Agency/Group/Organization**	The Salvation Army Gary-Merrillville
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army was contacted and submitted a funding request. The City has allocated funds for The Salvation Army in 2018.
13	**Agency/Group/Organization**	JE Wade
	Agency/Group/Organization Type	Services-Education Services - Victims Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	JE Wade Ministries was contacted but did not submit a proposal.
14	**Agency/Group/Organization**	INDIANA PARENTING INSTITUTE
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Parenting Institute was contacted and submitted a funding request. The City has allocated funds for the Indiana Parenting Institute in 2018.
15	**Agency/Group/Organization**	NORTHLAKE POP WARNER
	Agency/Group/Organization Type	Services-Children Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City has allocated funds for the Sports Voucher Program in 2018.

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16	**Agency/Group/Organization**	Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care Network NWI, Inc. on behalf of the City of East Chicago and its surrounding partner communities conducts a monthly meeting with agencies/organizations that service the homeless and precariously housed. The monthly meeting provides the environment with a full agenda including presentations when appropriate to discuss challenges faced by specific homeless populations in gaining independence and stable housing. Multiple challenges are discussed monthly including the coordinated systems of standardized assessment and access for the homeless individuals and families, which has culminated in the Coordinated Entry (CE) steering committee that has established criteria, policies, procedures for the use of the Vulnerability Index Tool namely the VI SPDAT for (Families, Individuals, and Youth), that scores the vulnerability to assist in prioritizing housing assistance for those most vulnerable especially the chronically homeless.
17	**Agency/Group/Organization**	Grace Beyond Borders NWI, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Grace Beyond Borders was contacted but did not submit a proposal.
18	**Agency/Group/Organization**	First Baptist Church of East Chicago
	Agency/Group/Organization Type	Services-Education Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	First Baptist Church was contacted but did not submit a proposal.

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

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

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	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.
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the 2014 City of East Chicago Analysis of Impediments to Fair Housing Choice into the FY 2018 Annual Action Plan.
2016 Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The 2016 Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County. https://www.in.gov/isdh/files/lead%20report%202016-new.pdf

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of East Chicago has consulted and coordinated with various agencies and organizations, locally, and statewide. The culmination of these efforts has resulted in the FY 2018 Annual Action Plan.

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AP-12 Participation – 91.105, 91.200(c)

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

The FY 2018 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. Required public hearings were used as a tool for engagement. A separate extensive outreach process through the application workshop was held in order to engage social services providers in the process using a combination of e-mail and direct mail and as a result, the meeting was very well attended. The City provided the following opportunities: requests for proposals for funding (RFP) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2018 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2014-2018 Five Year Consolidated Plan.

Substantial Amendment # 1:

The FY 2018 Substantial Amendment was available for public comment beginning on June 3, 2019 and ended on July 2, 2019. The City held a Public Hearing on the Substantial Amendment on June 18, 2019 at 4:45 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 2:

The FY 2018 Substantial Amendment was available for public comment beginning on September 4, 2020 and ending October 5, 2020. The City held a Public Hearing on the Substantial Amendment on September 15, 2020 at 5:00 p.m. in the Council Chambers at City Hall. No comments were received.

Substantial Amendment # 3:

The FY 2018 Substantial Amendment was available for public comment beginning on June 17, 2021 and ending July 19, 2021. The City held a Public Hearing on the Substantial Amendment on July 6, 2021 at 5:00 p.m. in the Council Chambers at City Hall. No comments were received.

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Substantial Amendment # 4:

The FY 2018 Substantial Amendment was available for public comment beginning on March 20, 2026 and ending April 20, 2026. The City held a Public Hearing on the Substantial Amendment on April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall.

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	Application Workshop	Agencies/Organizations Serving These Populations	30 attendees representing 20 agencies/organizations were in attendance.	See summary of comments in Appendix.	None	Not Applicable
2	CDBG Funding Requests	Agencies/Organizations/City Departments	The City received 15 requests for funding. The City has allocated funding for 14 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not Applicable.
3	Newspaper Ad	Non-targeted/Broad Community		See summary of comments in Appendix.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations		See summary of comments in Appendix.	None.	Not Applicable.
5	Internet Outreach	Non-targeted/broad community	None.	None.	None.	www.eastchicago.com
6	Draft Display Period	Persons with disabilities	None.	None.	None.	www.eastchicago.com
7	Substantial Amendment # 1 - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations				Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Substantial Amendment # 1 - Public Meeting	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations		See summary of comments in Appendix.	None.	Not Applicable.
9	**Substantial Amendment # 1 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Monday, June 3, 2019 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	**Substantial Amendment # 1 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, June 18, 2019 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
11	Newspaper Ad # 2	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	None.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Hearing # 2	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	A public hearing was held on Tuesday, September 15, 2020 at 5:00 p.m.	Summary comments from the public hearing are included in the exhibit section of this plan.	All comments were accepted.	Not Applicable.
13	Newspaper Ad # 3	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	None.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Public Hearing # 3	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	A public hearing was held on Tuesday, July 6, 2021 at 5:00 p.m.	Summary comments from the public hearing are included in the exhibit section of this plan.	All comments were accepted.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Newspaper Ad # 4	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	The public hearing notice was published on Thursday, March 19, 2026 in the newspaper.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
16	Public Hearing # 4	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	A public hearing was held on Tuesday, April 7, 2026 at 5:00 PM	Summary comments from the public hearing are included in the exhibit section of this plan.	All comments were accepted.	Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of East Chicago is applying for $1,331,267.00 in CDBG funds, anticipating $70,000 in CDBG Program Income, $306,855 in HOME funds, and anticipating $4,440 in HOME Program Income for the FY 2018 program year. The program year runs from July 1, 2018 through June 30, 2019. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2018 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,331,267	82,705.22	0	1,413,972.22	0	3 projects/activities will be funded with the FY 2018 CDBG allocation. Housing Rehab Program & Public Services.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	306,855	4,440	0	311,295	0	3 projects will be funded with the FY 2018 HOME allocation. CHDO Program (includes CHDO Operating), Housing Rehab Program & Harborside Apartment Renovation Program

Table 5 - Expected Resources – Priority Table

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

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.

- **Moving Forward 3.0 –** On June 1, 2017, Indiana Housing & Community Development Authority announced plans for a special set-aside of its LIHTC funds in order to support two new housing developments that will provide "safe, energy efficient affordable housing and transportation options" for approximately 80 Lake County families.
- **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 provides funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City is currently receiving funds from the agency.
- **Indiana Department of Mental Health under 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.
- **Regional Development Authority (RDA) –** The RDA recently awarded the City of East Chicago more than $30 million for projects in the North Harbor Neighborhood, the community's Neighborhood Revitalization Strategy Area (NRSA). The City of East Chicago residents are able to apply directly:
- **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.
- **Catholic Charities of Gary –** This agency provides rental and mortgage assistance, utility assistance & operates a food pantry. For more information, visit www.catholic-charities.org/services/emergency/services

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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 and development, while utilizing outside developers to meet the goals of the FY 2018 Annual Action Plan and the FY 2014-2018 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago through Tax Deeds and/or donations. These sites will be utilized for housing and commercial development.

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1	2014	2018	Affordable Housing	CITYWIDE	Housing Strategy	CDBG: $1,301,783.42 HOME: $53,715.00	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	HS-2	2014	2018	Affordable Housing	CITYWIDE	Housing Strategy	HOME: $176,169.50	Homeowner Housing: 1 Household Housing Unit
3	HS-3	2014	2018	Affordable Housing	CITYWIDE	Housing Strategy	CDBG: $22,000	Public service activities for Low/Moderate Income Housing Benefit: 240 Households Assisted
4	~~HS-4~~	~~2014~~	~~2018~~	~~Affordable Housing~~	~~CITYWIDE~~	~~Housing Strategy~~	~~HOME: $119,239~~	~~Rental units rehabilitated: 11 Household Housing Unit~~
7	HO-2	2014	2018	Homeless	CITYWIDE	Homeless Strategy	CDBG: $15,000	Homeless Person Overnight Shelter: 10 Persons Assisted
10	SN-3	2014	2018	Non-Homeless Special Needs	CITYWIDE	Other Special Needs Strategy	CDBG: $20,000	Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	CD-3	2014	2018	Non-Housing Community Development	CITYWIDE	Community Development Strategy	CDBG: $36,557.33	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
15	ED-1	2014	2018	Non-Housing Community Development	CITYWIDE	Economic Development Strategy	CDBG: $50,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
18	AM-1	2014	2018	Non-Housing Community Development	CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $192,869.97 HOME: $21,186	Other: 1 Other
19	AM-2	2014	2018	Non-Housing Community Development	CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $63,000 HOME: $9,500	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	HS-1
	Goal Description	CONSERVE AND REHABILITATE THE EXISTING HOUSING STOCK IN THE COMMUNITY, INCLUDING EMERGENCY REPAIRS, HANDICAP ACCESSIBILITY, AND THE DESIGNATED CENSUS TRACT EXTERIOR FACADE RENOVATION PROGRAM. • **Housing Rehabilitation Program Delivery (CDBG):** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. • **Housing Rehabilitation Programs (CDBG):** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. • **Acquisition/Rehabilitation Program (CDBG):** Funds will be used to acquire and rehabilitate of a single-family home for a low- and moderate-income homebuyer. • **Housing Rehabilitation Programs (HOME):** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes.

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		• ~~**Affordable Housing Program (CHDO):** The CHDO funds will be used to provide assistance for acquisition/rehabilitation of single family homes for low- and moderate-income homebuyers~~
3	**Goal Name**	HS-2
	Goal Description	INCREASE THE SUPPLY OF OWNER OCCUPIED HOUSING UNITS. • **Acquisition Rehabilitation and Resale (HOME):** The City will fund the purchase, rehabilitation, and resale of a single family housing unit for low- and moderate-income family.
3	**Goal Name**	HS-3
	Goal Description	ASSIST LOWER-INCOME HOMEBUYERS TO PURCHASE A HOME THROUGH HOUSING COUNSELING, DOWN PAYMENT AND CLOSING COST ASSISTANCE. • **Northwest Indiana Reinvestment Alliance (CDBG)** - Funds will be used to conduct homebuyer workshops, which are provided once a month by a HUD Certified Counselor, and will cover the following topics: preparation for homeownership; budgeting and credit management; financing a home; selecting a home; maintaining a home; and how to avoid delinquency and foreclosure.
4	**Goal Name**	HS-4
	Goal Description	IMPROVE THE SUPPLY OF AFFORDABLE RENTAL HOUSING UNITS AND PROVIDE RENTAL ASSISTANCE. • **Harborside Apartment Renovation Project (HOME)** - Funds will be used to renovate an 11-unit multifamily apartment building.
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. • **Haven House, Inc. (CDBG)** - Funds will be used to provide temporary emergency shelter for East Chicago residents and their dependents who are victims of domestic violence.

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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. • **We Care From the Heart (CDBG)** - Funds will be provided for services that will include: case management, home health care, and a home care companion aide for those who are seniors or special needs.
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/WELFAIRE PROGRAMS THROUGHOUT THE CITY. • **City of East Chicago Parks & Recreation: Summer Stars Camp (CDBG)** - Funds will be provided for a Summer Program that will include, Fitness, Sports and Field Trips. • **City of East Chicago Sports Voucher Program (CDBG)** - Funds will be provided for East Chicago Youth to participate in East Chicago Little League and Northlake Pop Warner Football & Cheerleading. • **Indiana Legal Services, Inc. (CDBG)** - Funds will be provided for Low-to-Moderate Income East Chicago residents to have access to legal services.
15	**Goal Name**	ED-1
	Goal Description	SUPPORT AND ENCOURAGE NEW JOB CREATION, JOB RETENTION AND JOB TRAINING OPPORTUNITIES. • **City of East Chicago Summer Employment Program (CDBG)** - Funds will be provided for the Summer Employment Program for persons from the ages of 18-21 who are registered in school.

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18	**Goal Name**	AM-1
	Goal Description	PROVIDE PROGRAM MANAGEMENT AND OVERSIGHT FOR THE SUCCESSFUL ADMINISTRATION OF FEDERAL, STATE AND LOCAL FUNDED PROGRAMS. • **CDBG Administration (CDBG):** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • **HOME Administration (HOME):** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • ~~**CHDO Operating Funds (HOME):** Funds will be used to provide general operating assistance to the certified "Community Housing Development Organization" (CHDO).~~
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. • **CDBG Administration-Planning (CDBG):** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Administration-Planning (HOME):** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **CDBG Administration-Fair Housing (CDBG)**: Funds will be used for Fair Housing activities. • **HOME Administration-Fair Housing (HOME)**: Funds will be used for Fair Housing activities.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of East Chicago will fund the following projects using FY 2018 Funds.

Projects

#	Project Name
1	ADMINISTRATION
2	HOUSING REHABILITATION PROGRAMS
3	PUBLIC SERVICES
~~4~~	~~AFFORDABLE HOUSING PROGRAM~~
5	ACQUISITION, REHABILITATION, AND RESALE

Table 7 - Project Information

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

- 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 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 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 2018 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 its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality

of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

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

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AP-38 Project Summary

Project Summary Information

1	**Project Name**	ADMINISTRATION
	Target Area	CITYWIDE
	Goals Supported	AM-1 AM-2
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: $192,869.97 HOME: $46,028
	Description	FUNDS WILL BE USED FOR ADMINISTRATION OF THE FY 2018 CDBG AND HOME PROGRAMS.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Not Applicable

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	Planned Activities	• **CDBG Administration (CDBG) $129,869.97:** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • **HOME Administration (HOME) $21,185.50:** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • ~~**CHDO Operating Funds (HOME) $15,342.75:** Funds will be used to provide general operating assistance to the certified "Community Housing Development Organization" (CHDO).~~ • **CDBG Administration-Planning (CDBG) $60,000.00:** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Administration-Planning (HOME) $9,000.00:** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **CDBG Administration-Fair Housing (CDBG) $3,000.00:** Funds will be used for Fair Housing activities • **HOME Administration-Fair Housing (HOME) $500.00:** Funds will be used for Fair Housing activities.
2	**Project Name**	HOUSING REHABILITATION PROGRAMS
	Target Area	CITYWIDE
	Goals Supported	HS-1 HS-4
	Needs Addressed	Housing Strategy
	Funding	CDBG: $1,301,783.42 HOME: $53,715

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	Description	FUNDS WILL BE USED FOR HOUSING REHABILITATION PROGRAMS.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 47 families will benefit from the proposed activities
	Location Description	Housing Rehabilitation Programs - Citywide • The Exterior Renovation Program is located in the NRSA only Harborside Apartment Renovation Project - 3507 Guthrie Street - This project is located in the North Harbor Area
	Planned Activities	• **Housing Rehabilitation Program Delivery (CDBG) $150,000.00:** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. • **Housing Rehabilitation Programs (CDBG) $692,544.92:** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. Estimated Number of Households: 27 ; **AMI**: 4 0% - 30%; 9 30% - 50%; 20 50%-80%. • **Acquisition/Rehabilitation Program (CDBG) $240,000:** Funds will be used to acquire and rehabilitate of a single-family home for a low- and moderate-income homebuyer. Estimates number of Households: 1. • **Housing Rehabilitation Programs (HOME) $53,715:** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. Estimated Number of Households: 5 ; **AMI**: 2 0%-30%; 1 30%-50%; 2 50% - 60%; 0 60%-80% • ~~**Harborside Apartment Renovation Project (HOME) $35,381.75 -** Funds will be used to renovate an 11-unit multifamily apartment building. Estimated No. of Households: 11 ; **AMI**: 5 0%-30%; 4 30%-50%; 2 50% - 60%; 0 60%-80%~~
	Project Name	PUBLIC SERVICES

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3	**Target Area**	CITYWIDE
	Goals Supported	HS-3 HS-5 HO-2 SN-3 CD-3 ED-1
	Needs Addressed	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: $51,173.90
	Description	FUNDS WILL BE USED FOR PUBLIC SERVICE ACTIVITIES TO BENEFIT LOW- AND MODERATE-INCOME POPULATIONS IN THE CITY.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	858 families will benefit from these activities, including 10 homeless, 3 "at risk" of becoming homeless, 85 special needs, and 760 low- and moderate-income families.
	Location Description	Citywide

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	Planned Activities	**City of East Chicago Parks & Recreation: Summer Stars Camp (CDBG) $23,907.51** - Funds will be provided for a Summer Program that will include, Fitness, Sports and Field Trips. **City of East Chicago Sports Voucher Program (CDBG) $6,905.00** - Funds will be provided for East Chicago Youth to participate in East Chicago Little League and Northlake Pop Warner Football & Cheerleading. **Haven House, Inc. (CDBG) $9,990.50** - Funds will be used to provide temporary emergency shelter for East Chicago residents and their dependants who are victims of domestic violence. **Indiana Legal Services, Inc. (CDBG) $15,000.00 -** Funds will be provided for Low-to-Moderate Income East Chicago residents to have access to legal services. **Northwest Indiana Reinvestment Alliance (CDBG) $17,754.32** - Funds will be used to conduct homebuyer workshops, which are provided once a month by a HUD Certified Counselor, and will cover the following topics: preparation for homeownership; budgeting and credit management; financing a home; selecting a home; maintaining a home; and how to avoid delinquency and foreclosure. **City of East Chicago Summer Employment Program (CDBG) $50,000.00** - Funds will be provided for the Summer Employment Program for persons from the ages of 18-21 who are registered in school. **We Care From the Heart (CDBG) $15,000.00** - Funds will be provided for services that will include: case management, home health care, and a home care companion aide for those who are seniors or special needs.
4	~~**Project Name**~~	~~AFFORDABLE HOUSING PROGRAM~~
	~~**Target Area**~~	~~CITYWIDE~~
	~~**Goals Supported**~~	~~HS-1~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $46,028~~
	~~**Description**~~	~~CHDO FUNDS WILL BE USED TO PROVIDE ASSISTANCE FOR ACQUISITION/REHABILITATION OF A SINGLE FAMILY HOME FOR A LOW-AND MODERATE-INCOME HOMEBUYER.~~
	~~**Target Date**~~	~~6/30/2019~~

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	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~One (1) family~~
	~~**Location Description**~~	~~CHDO Target Area - Citywide~~
	~~**Planned Activities**~~	• ~~**Affordable Housing Program (CHDO) $0.00:** The CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single family home for a low- and moderate-income homebuyer. Estimated No. of Families: 1 ; AMI: 0 0% - 30%; 0 30% - 50%; 1 50% - 80%~~
	Project Name	**Acquisition, Rehabilitation, and Resale**
	Target Area	CITYWIDE
	Goals Supported	HS-1
	Needs Addressed	Housing Strategy
	Funding	$176,169.50
	Description	HOME funds will be used for the purchase and rehabilitation of a single-family housing unit which will be sold to an eligible low- and moderate-income family.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Low/Moderate Income Family.
	Location Description	TBD
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).

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AP-50 Geographic Distribution – 91.220(f)

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

The 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 2010-2014 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:

- Between 1980 and 2010, the population decreased by approximately 25.4%, dropping from 39,786 to 29,698.
- Since 2000, the population has dropped 9.34%, which is expected to continue.
- The 2010 Census reports the City's population as 29,698.

Age:

- Median age in East Chicago is 29.8 years old.
- Youth under age 18 account for 31.0% of the population.
- Seniors age 62 and over are 13.4% of the City's population.
- Adults between the ages of 35 and 60 account for 29.02% of the population.

Race/Ethnicity:

- 39.8% are Black or African American
- 50.0% are Hispanic
- 27.5% are White
- 29.5% are Some Other Race

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $64,000 for 2018. The following is a summary of income statistics for the City of East Chicago:

- At the time of the 2010-2014 American Community Survey, median household income in the City of East Chicago was $27,215 which was lower than Lake County ($60,293) and the State of Indiana ($48,737).
    - 32.6% of households have earnings received from Social Security income.
    - 5.8% of households have earnings received from public assistance.
    - 18.4% of households have earnings, received retirement income.
    - 65.6% of female headed households with children were living in poverty.

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- 53.9% 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 62.05%.

Economic Profile:

- 16.1% of the employed civilian population had occupations classified as management, professional, or related.
- 23.2% of the employed civilian population had occupations classified as sales and office.
- 31.4% were in the service sector.
- The education, health, and social service industry represented 21.1% of those employed.
- 86.5% of workers were considered in private wage and salary workers class.
- 1.7% of workers were considered in the self-employed workers in their own not incorporated business

Geographic Distribution

Target Area	Percentage of Funds
CITYWIDE	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. Approximately 85% of the City's CDBG funds that are budgeted for those activities will principally benefit low- and moderate-income persons and approximately 15% of the City's CDBG funds will be allocated to the Neighborhood Revitalization Strategy Area (NRSA). The following guidelines for allocating CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- The public facilities activities are either located in a low and moderate-income census tract/block group, have a low and moderate-income service area benefit, or the clientele is over 51% low and moderate income.
- The acquisition and demolition of structures are either located in low and moderate-income census tracts/block groups or these activities are eligible under the prevention or elimination of slum and blight on a spot basis or area wide basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets

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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 2018 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.

Discussion

The geographic locations and the public benefit for the FY 2018 CDBG and HOME Activities/Projects are as follows:

- **General Administration –** Citywide
- **HOME Administration –** Citywide
- ~~**CHDO Operating –** Citywide~~
- **Housing Rehabilitation Programs -** Citywide Low/Mod Housing (LMH)
- **Housing Rehabilitation Program Delivery -** Citywide Low/Mod Housing (LMH)
- **Acquisition/Rehabilitation Program -** Citywide Low/Mod Housing (LMH)
- **Acquisition, Rehabilitation, and Resale Program -** Citywide Low/Mod Housing (LMH)
- ~~**CHDO Affordable Housing -** Low/Mod Housing (LMH)~~
- **Public Services -** Citywide Low/Mod Clientele (LMC) and Presumed Benefit

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2018 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	37
Special-Needs	0
Total	**37**

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	**37**

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

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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 two (2) project, Acquisition/Rehabilitation Program (CDBG) and the Acquisition, Rehabilitation, and Resale Program funded by HOME funds to acquire, rehabilitate, and resale affordable housing.
- The City has one (1) project, the Housing Rehabilitation Programs (CDBG and HOME), to rehabilitate 35 housing units. ~~and the Harborside Apartment Renovation Project, to rehabilitate 11 rental units.~~

AP-60 Public Housing – 91.220(h)

Introduction

Mid 2016, ECHA experienced an unexpected Emergency Health and Safety event in its West Calumet (AMP3) housing development of 346 units. A relocation plan has included tenant protection vouchers for 332 families at West Calumet. With the assistance of HUD both through the State Office and a Special Projects Advisor; CVR Consultants; and ICHDA, it successfully moved forward to assist tenants in obtaining other housing. This process was completed in June of 2017.

Simultaneously, ECHA continues with plans outlined in 2016, one of which is the replacement housing for the Nicosia Sr. Building, AMP 2. ECHA is working with a development team to build three – four story buildings in the North Harbor side of the city for the Nicosia residents. A RAD Application was submitted in October 2017 to replace some of the units. The rest of the units will be Project Based Rental Assistance Units. ECHA continues its commitment to modernizing the rest of its existing portfolio by creating new affordable housing opportunities and by assisting residents in reaching self-sufficiency goals. The agency intends to accomplish these important goals by working closely with the City and other local agencies to pool resources and capitalize on the momentum of redevelopment opportunities, such as the North Harbor Revitalization.

ECHA continues its plans for a major redevelopment of the James Hunter Senior Building in phases; the building and the apartments will be completely overhauled. The ECHA team is working to bring in private resources to invest in its affordable housing communities and is continuously looking for ways to operate more efficiently. The uncertain economic times have made the way the agency carries out its mission more critical than ever. ECHA is working to ensure that they maximize their funding available to improve the agency's properties, explore new development opportunities in a wider range of neighborhoods, and discuss the vision for the future of ECHA.

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The vision includes the following:

1. Review and discuss five-year goals
2. Review housing needs monthly. (waiting lists/demographics/City Consolidated Plan)
3. Vision for existing portfolio
    - AMP 1: James Hunter Senior Building
    - AMP 2: John B. Nicosia Senior Building – Development in North Harbor
    - AMP 3: West Calumet – Replacement units throughout the City with HUD's approval
    - AMP 4: Scattered Sites/Columbus Drive Apartments
4. Priorities for the Agency Modernization (Required/Preferred) /Development/Homeownership Housing Choice Voucher Program/Community and Supportive Services
5. Tools ECHA Affiliates/Instrumentalities Disposition/Conversion/RAD (Rental Assistance Demonstration Program)/PBRA (Project Based Rental Assistance Community

Partnerships/Memorandums of Agreement

6. Funding Sources Capital Funds/Program Income/CDBG and HOME Funds/Federal Home Loan Bank/Youthbuild/Family Self-Sufficiency/Resident Opportunities and Self-Sufficiency
7. Future Goals Strategies/Policies and Procedures

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

The East Chicago Housing Authority has budgeted the following funds under its 2018 Capital Funds Budget:

- **Operations:** $337,384.25
- **Management Improvements:** $57,500.00
- **Administration:** $134,957.70
- **Fees and Costs:** $43,000.00
- **Site Improvement:** $8,000.00
- **Dwelling structures:** $344,601.05
- **Dwelling Equipment – Nonexpendable:** $5,000.00
- **Demolition:** $119,124.00
- **Relocation Costs:** $100,000.00
- **Mod Used for Development Activities:** $200,000.00
- **Total: $1,349,577.00**

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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; it provides a variety of social, educational, and recreational activities including operating a youth center. The activities it offers include: employment training, “Teen Scene,” “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

Not applicable.

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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 of Northwest Indiana 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. On June 3, 2018, the Indiana Housing and Community Development Authority (IHCDA) announced findings from the 2018 Balance of State (BoS) Point-in-Time (PiT) Count. Among the findings was a two percent decrease in the overall homeless population.

Agency officials attribute the continued reduction to the state's BoS homeless population to coordination both regionally and at the local level on implementing strategies to reduce homelessness. This includes the collaboration and partnership on a statewide Coordinated Entry system. Additional findings from the 2018 BoS PiT include:

Overall Numbers

- 3,576 people identified themselves as homeless*
- 11% decrease in the total number of households with dependent children
- 13% increase in the total number of households without children

*2% decrease from 2017

Chronic Homelessness

- 53% decrease in families
- 16% decrease in veterans
- 8% increase in individuals

Special Needs Populations

- 18% increase in adults who identified themselves as having a substance abuse disorder
- 8% increase in adults who identified themselves as having a serious mental illness

Rapid Rehousing

- 14% increase in available units

The PiT count for 2018 took place on January 24, 2018. IHCDA is the collaborative applicant for the Indiana Continuum of Care (CoC) BoS which is charged with aligning the state's homeless service and prevention

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programs in 91 of 92 Indiana counties.

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.

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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 2018 CDBG Program, the City will support agencies and programs which aim to prevent homelessness.

The Continuum of Care Network of Northwest Indiana - Region 1a 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 a participant

in the CoC Network NWI. As a part of the City's Five Year Consolidated Plan, there is a "Discharge and Coordination Policy."

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 Continuum of Care Network NWI.

The Regional Mental Health Center, which has a location in East Chicago, manages six (6) transitional housing units in the City of East Chicago. They offer services for adults and children that consists of the following: Feelings of panic or depression, problems with drugs or alcohol, anxiety and stress, marital and family conflict, unemployment or job dissatisfaction, loss of a loved one and provide counselors who specialize in people who are severely depressed, anxious or are in danger of harming themselves or others. 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 permanent housing, the City will rely on the current facilities in the region for permanent housing. Moving forward, the City will monitor and support this movement to permanent 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 35.5% of the City of East Chicago's residents live in poverty, while only 18.2% of Lake County residents live in poverty and 15.5% of the State of Indiana residents live in poverty. Female headed households with children are particularly affected by poverty at 65.6%. This information is from the U.S. Census "2010-2014 American Community Survey." The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and by working with outside 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 home buyer programs will enable wealth creation in the form of purchasing a home. In addition, the City's strategy is to provide

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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.

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 sex offenders 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.

Potential partners at this point are the Department of Redevelopment, City of East Chicago Police Department, Regional Mental Health Center, 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.

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Discussion

The City is planning to assist persons with other special needs (i.e. elderly, frail elderly, persons with disabilities, which includes mental, physical, development, persons with alcohol or other drug additions), persons with HIV/AIDS and their families, and public housing residents by providing funding to various Public Service agencies/organizations.

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.

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

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

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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.

The City Planning Department has not yet completed its review and revisions to the City’s Zoning Ordinance.

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 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.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers. Indiana Legal Services, Inc.:
- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. 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 (NWIRA):

- Assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- Provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Modification Counseling, Financial Literacy Counseling & Training, and Small Business Development

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Entrepreneurial & Small Business Training & Development and Neighborhood Stabilization Program (NSP) Counseling.

- The Lake County Housing Task Force will conduct a review of the mortgage lending practice in Lake County. The Lake County Housing Taskforce, created through a cooperative agreement between the Lake County Community Economic Development Department and the Northwest Indiana Reinvestment Alliance, continues to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County. The City of East Chicago participates in the meetings held by the Lake County Taskforce. Currently, the Task Force is focused on foreclosures in the area and completed a community benefit plan.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- The Northwest Indiana Reinvestment Alliance's Banker Community Council consist of representatives from Northwest Indiana's top banks, plus representatives from community groups who work to explore ideas and projects where nonprofits, and governmental agencies and the financial sector can work together

Consumer Credit Counseling Services of NWI:

- Will be providing Fair Housing Education and Information.

Indiana Parenting Institute:

- Funds will be provided for the FM101 Employment Retention Program, which are interactive workshops that will add skill-based and family strengthening components to address the barriers which prevent working parents, and those parents who want to work, from getting and keeping jobs and working towards steady income for their families.

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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
- Major rehabilitation of the City's older 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 2018, 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.

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

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

- Acquisition Rehabilitation and Resale Program (HOME)

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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 contractor performs 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.

Actions planned to reduce the number of poverty-level families

Approximately 35.5% of the City of East Chicago's residents live in poverty, while only 18.2% of Lake County residents live in poverty and 15.5% of the State of Indiana residents live in poverty. Female headed households with children are particularly affected by poverty at 65.6%. This information is from the U.S. Census "2010-2014 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

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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.

Actions planned to develop institutional structure

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

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

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

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

The City of East Chicago consulted with business and civic leaders during its Consolidated Planning

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process. This includes, but is not limited to, the following:

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

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

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

Discussion:

The Department of Redevelopment maintains the lead responsibility for monitoring the CDBG and HOME programs. The policies and procedures 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 2 CFR Part 200. 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, timely disbursement, and achievement of goals. Desk reviews are done every time an invoice is submitted to the Department of Redevelopment. In addition, agencies are monitored at least once during the course of the

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year. Based on a risk analysis the City will monitor more frequently as needed.

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.

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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	70,000
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:	**70,000**

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.	0.70%

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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, 2018 that it has not yet programmed. It anticipates that it will receive $4,440.00 in HOME Program Income during the FY 2018 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 Appendix.

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

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

HOME Match Requirements:

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

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HOME Program Income:

The City of East Chicago anticipates it will receive $4,440.00 in HOME Program Income from mortgage and rent receipts during this program year.

CHDO Organizations:

The City of East Chicago is in the process of certifying a new CHDO Organization. CDBG Program Income:

- The City of East Chicago anticipates it will receive $70,000.00 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 20%
- Public Service Percentage - 3.8%
- Low and Moderate-Income Percentage - 70%
- No Slum and Blight Activities.
- Overall Benefit Years: 2017 & 2018

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OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-18-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	CITY OF EAST CHICAGO
* b. Employer/Taxpayer Identification Number (EIN/TIN):	35-6001011
* c. Organizational DUNS:	1680593010000

d. Address:

* Street1:	4525 INDIANAPOLIS BLVD.
Street2:	
* City:	EAST CHICAGO
County/Parish:	LAKE
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
DEPARTMENT OF REDEVELOPMENT	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	FRANK
Middle Name:			
* Last Name:	RIVERA		
Suffix:			

Title:	EXECUTIVE DIRECTOR
Organizational Affiliation:	CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT
* Telephone Number:	219-391-8513
Fax Number:	219-391-7005
* Email:	FRIVERA@EASTCHICAGO.COM

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Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants (CDBG)/Entitlement Grants

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

City of East Chicago's FY 2018 CDBG Annual Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

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Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2018 * b. End Date: 06/30/2019

18. Estimated Funding ($):

* a. Federal	1,331,267.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	70,000.00
* g. TOTAL	1,401,267.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

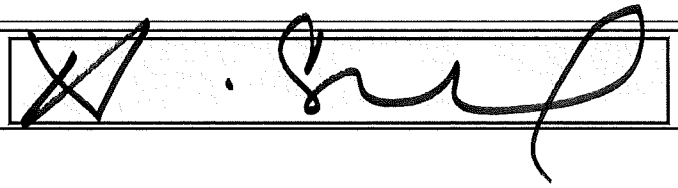
Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219) 391-8200
Fax Number:	(219) 391-8397
* Email:	IVERA@EASTCHICAGO.COM
* Signature of Authorized Representative:	
* Date Signed:	8.9.18

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

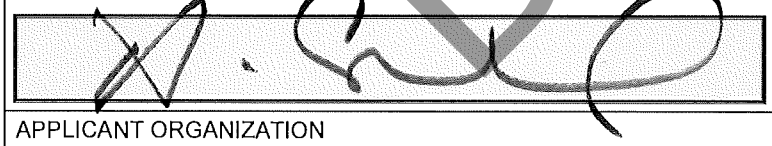
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF EAST CHICAGO, INDIANA	8.5.15

OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: M-18-MC-18-0210

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. Organizational DUNS: 1680593010000

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD.
Street2:
* City: EAST CHICAGO
County/Parish: LAKE
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: FRANK
Middle Name:
* Last Name: RIVERA
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: 219-391-8513
Fax Number: 219-391-7005

* Email: FRIVERA@EASTCHICAGO.COM

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program (HOME)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

City of East Chicago's FY 2018 HOME Annual Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

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Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2018 * b. End Date: 06/30/2019

18. Estimated Funding ($):

* a. Federal	306,855.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	4,440.00
* g. TOTAL	311,295.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

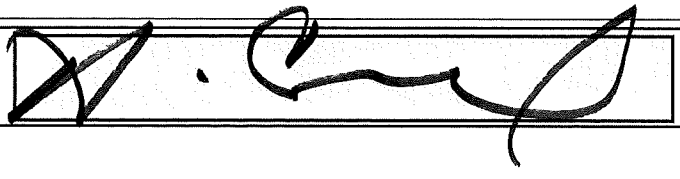
Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219) 391-8200
Fax Number:	(219) 391-8397
* Email:	IVERA@EASTCHICAGO.COM
* Signature of Authorized Representative:	
* Date Signed:	8.9.18

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

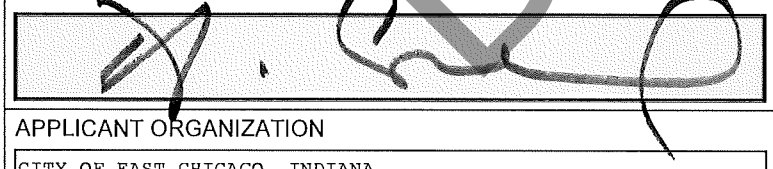
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF EAST CHICAGO, INDIANA	8.5.25

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

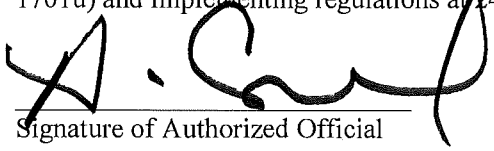
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and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

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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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.



Signature of Authorized Official

8.9.18

Date

Mayor

Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2017 & 2018** [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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

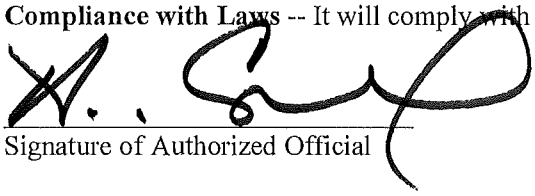
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

8.9.18

Date

Mayor

Title

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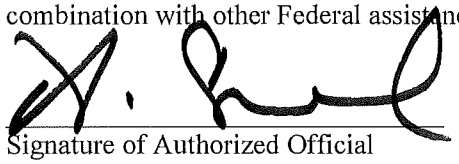
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

8.9.18

Date

Mayor

Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2018-RED-1760

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2018 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME Investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 the 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

WHEREAS, a draft of the FY 2018 Annual Action Plan appeared on public display from June 22, 2018 to July 23, 2018 and public meeting on the aforementioned plan 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 2018 Annual Action 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

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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 2018 Annual Action Plan with the U.S. Department of Housing and Urban Development, 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 24th DAY OF JULY 2018 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Ezell Foster, President

Maune Morgan, Vice President

Judy Nava, Secretary

Christine Russell, Commissioner

Loretta Mosley, Commissioner

Frank Rivera, Executive Director

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Exhibit A

Budget For FY 2018 Action Plan

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2018 ACTION PLAN BUDGET
JULY 1, 2018 - JUNE 30, 2019

				CDBG
	HOUSING PROGRAMS			
	HS-1	HOUSING REHABILITATION PROGRAM DELIVERY		$ 300,000.00
	HS-1	HOUSING REHABILITATION PROGRAMS		$ 610,013.60
		Subtotal	**65%**	**$ 910,013.60**
	PUBLIC SERVICES			
	CD-3	BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA		$ 10,000.00
	HO-2	CATHOLIC CHARITIES OF THE DIOCESE OF GARY		$ 7,000.00
	CD-3	CITY OF EAST CHICAGO PARKS & RECREATION - YOUTH PERFORMING ARTS		$ 15,000.00
	SN-3	CITY OF EAST CHICAGO PARKS & RECREATION - SENIOR PROGRAMS		$ 5,000.00
	CD-3	CITY OF EAST CHICAGO PARKS & RECREATION - SUMMER STARS CAMP		$ 25,000.00
	CD-3	CITY OF EAST CHICAGO SPORTS VOUCHER PROGRAM		$ 9,000.00
	CD-3	EAST CHICAGO HOUSING AUTHORITY		$ 8,000.00
	HS-5	CONSUMER CREDIT COUNSELING SERVICES OF NWI		$ 5,000.00
	HO-2	HAVEN HOUSE INC		$ 15,000.00
	CD-3	INDIANA LEGAL SERVICES, INC.		$ 15,000.00
	ED-1	INDIANA PARENTING INSTITUTE		$ 5,000.00
	HS-3	NORTHWEST INDIANA REINVESTMENT ALLIANCE		$ 22,000.00
	ED-1	SUMMER YOUTH EMPLOYMENT PROGRAM		$ 50,000.00
	CD-3	THE SALVATION ARMY		$ 5,000.00
	SN-3	WE CARE FROM THE HEART INC.		$ 15,000.00
		Subtotal	**15%**	**$ 211,000.00**
	ADMINISTRATION			
	AM-1 / AM-2	CDBG ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	**20%**	$ 280,253.40
		Subtotal		**$ 280,253.40**
		Total		**$ 1,401,267.00**
		Total amount to fund		**$ (1,401,267.00)**
		Remaining to be funded		**$ -**

2018 Allocation	CDBG	HOME
Grant	$ 1,331,267.00	$306,855
Estimated PI	$ 70,000.00	$ 4,440.00
Total	$ 1,401,267.00	$ 311,295.00

Public Services	
Grant	$ 1,331,267.00
Times 15% Cap	15%
	$ 199,690.05
2017 Actual PI	$ 79,510.47
as of 6-30-2018	15%
Total	$ 11,926.57
	$ 199,690.05
	$ 11,926.57
	$ 211,616.62

General Administration	
Grant	$ 1,331,267.00
Times 20% Cap	20%
	$ 266,253.40
2018 Estimated PI	$ 70,000.00
	20%
	$ 14,000.00

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2018 ACTION PLAN BUDGET
JULY 1, 2018 - JUNE 30, 2019

	HOUSING PROGRAMS			HOME
	HS-1	HOUSING REHABILITATION PROGRAMS	32%	$ 100,000.00
	HS-4	HARBORSIDE APARTMENT RENOVATION PROJECT	38%	$ 119,238.50
	HS-1	AFFORDABLE HOUSING PROGRAM (CHDO)	15%	$ 46,028.25
		Subtotal		**$ 265,266.75**
	ADMINISTRATION			
	AM-1 / AM-2	HOME ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	10%	$ 30,685.50
	AM-1	CHDO Operating Funds	5%	$ 15,342.75
				$ 46,028.25
		Total HOME		**$ 311,295.00**
		Total amount to fund		$ (311,295.00)
		Remaining to be funded		$ -

HOME - CHDO	
Grant	$ 306,855.00
Times 15% Cap	15%
Total	$ 46,028.25

Admin	
Grant	$ 306,855.00
Times 15% Cap	10%
Total	$ 30,685.50

CHDO Operating	
Grant	$ 306,855.00
Times 15% Cap	5%
Total	$ 15,342.75

Prepared By: Lyvette E. Turk Date: 7/20/2018
Lyvette Turk, C.D. Programs Manager

Reviewed By: Frank Rivera Date: 7/26/18
Frank Rivera, Executive Director

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2018 ACTION PLAN BUDGET
JULY 1, 2018 - JUNE 30, 2019

				CDBG
	HOUSING PROGRAMS			
	HS-1	HOUSING REHABILITATION PROGRAM DELIVERY		$ 300,000.00
	HS-1	HOUSING REHABILITATION PROGRAMS		$ 610,013.60
		Subtotal	**65%**	**$ 910,013.60**
	PUBLIC SERVICES			
	CD-3	BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA		$ 10,000.00
	HO-2	CATHOLIC CHARITIES OF THE DIOCESE OF GARY		$ 7,000.00
	CD-3	CITY OF EAST CHICAGO PARKS & RECREATION - YOUTH PERFORMING ARTS		$ 15,000.00
	SN-3	CITY OF EAST CHICAGO PARKS & RECREATION - SENIOR PROGRAMS		$ 5,000.00
	CD-3	CITY OF EAST CHICAGO PARKS & RECREATION - SUMMER STARS CAMP		$ 25,000.00
	CD-3	CITY OF EAST CHICAGO SPORTS VOUCHER PROGRAM		$ 9,000.00
	CD-3	EAST CHICAGO HOUSING AUTHORITY		$ 8,000.00
	HS-5	CONSUMER CREDIT COUNSELING SERVICES OF NWI		$ 5,000.00
	HO-2	HAVEN HOUSE INC		$ 15,000.00
	CD-3	INDIANA LEGAL SERVICES, INC.		$ 15,000.00
	ED-1	INDIANA PARENTING INSTITUTE		$ 5,000.00
	HS-3	NORTHWEST INDIANA REINVESTMENT ALLIANCE		$ 22,000.00
	ED-1	SUMMER YOUTH EMPLOYMENT PROGRAM		$ 50,000.00
	CD-3	THE SALVATION ARMY		$ 5,000.00
	SN-3	WE CARE FROM THE HEART INC.		$ 15,000.00
		Subtotal	**15%**	**$ 211,000.00**
	ADMINISTRATION			
	AM-1 / AM-2	CDBG ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	**20%**	$ 280,253.40
		Subtotal		**$ 280,253.40**
		Total		**$ 1,401,267.00**
		Total amount to fund		**$ (1,401,267.00)**
		Remaining to be funded		**$ -**

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2018 Allocation		*CDBG*	*HOME*
Grant	$	*1,331,267.00*	*$306,855*
Estimated PI	$	*70,000.00*	$ *4,440.00*
Total	***$***	***1,401,267.00***	***$ 311,295.00***

Public Services		
Grant	$	*1,331,267.00*
Times 15% Cap		***15%***
	$	***199,690.05***
2017 Actual PI	$	*79,510.47*
as of 6-30-2018		*15%*
Total	***$***	***11,926.57***
	$	*199,690.05*
	$	*11,926.57*
	$	***211,616.62***

General Administration		
Grant	$	*1,331,267.00*
Times 20% Cap		***20%***
	$	***266,253.40***
2018 Estimated PI	$	*70,000.00*
		20%
	$	***14,000.00***

2018 ACTION PLAN BUDGET
JULY 1, 2018 - JUNE 30, 2019

	HOUSING PROGRAMS			HOME
	HS-1	HOUSING REHABILITATION PROGRAMS	**32%**	$ 100,000.00
	HS-4	HARBORSIDE APARTMENT RENOVATION PROJECT	**38%**	$ 119,238.50
	HS-1	AFFORDABLE HOUSING PROGRAM (CHDO)	**15%**	$ 46,028.25
		Subtotal		**$ 265,266.75**
	ADMINISTRATION			
	AM-1 / AM-2	HOME ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	**10%**	$ 30,685.50
	AM-1	CHDO Operating Funds	**5%**	$ 15,342.75
				$ 46,028.25
		Total HOME		**$ 311,295.00**
		Total amount to fund		**$ (311,295.00)**
		Remaining to be funded		**$ -**

HOME - CHDO		
Grant	*$*	*306,855.00*
Times 15% Cap		***15%***
Total	***$***	***46,028.25***

Admin		
Grant	*$*	*306,855.00*
Times 15% Cap		***10%***
Total	***$***	***30,685.50***

CHDO Operating		
Grant	*$*	*306,855.00*
Times 15% Cap		***5%***
Total	***$***	***15,342.75***

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Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

Resale and Recapture Guidelines for Homeownership Programs

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OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or
(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\text{Direct HOME Subsidy}}{\text{Direct HOME Subsidy + Homebuyer Investment}} \times \text{Net Proceeds} = \text{HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\text{Homebuyer Investment}}{\text{Direct HOME Subsidy + Homebuyer Investment}} \times \text{Net Proceeds} = \text{Amount to Homebuyer}$$

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Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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SAVE THE DATE
Non-Profit Agencies

CDBG GRANT APPLICATION WORKSHOP

Non-Profit Organizations that service East Chicago residents and would like to apply for the FY 2018 Community Development Block Grant (CDBG) and/or HOME Investment Partnerships Grant (HOME) are invited to attend this mandatory workshop.

THIS MEETING IS A REQUIREMENT FOR SUBMISSION OF THE APPLICATION. If for some reason you are unable to attend this meeting, please call 219-391-8513 to make other arrangements. The City, through its Department of Redevelopment, will provide you with a review of eligible Community Development Block Grant and HOME Investment Partnership Grant activities previously funded and will provide suggestions for projects, which may be eligible for funding by the City of East Chicago.

TUESDAY, DECEMBER 5, 2017

10:00 AM

IVY TECH COMMUNITY COLLEGE
EAST CHICAGO CAMPUS
410 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

If special arrangements need to be made to accommodate persons in order for them to participate in the meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513 by *Wednesday, November 29, 2017*

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

EQUAL HOUSING OPPORTUNITY

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FY 2018 ACTION PLAN
CDBG APPLICATION WORKSHOP
E-MAIL LIST

Name	Organization
Abraham Marin (abraham_marin@usc.salvationarmy.org)	The Salvation Army
Amanda Maynard <amanda@mealsonwheelsnwindiana.org>	Meals on Wheels Northwest Indiana
April Pugh <asongbird33@aol.com>	
Bettie Robinson <bettielrobinson@gmail.com>	St. Luke AME Food Pantry
Beverly Tate <bjtate@live.com>	St. Luke AME Food Pantry
Bob Long <bob@mealsonwheelsnwindiana.org>	Meals on Wheels Northwest Indiana
Charlene Mahone <charlene.mahone@sbcglobal.net>	NAACP
Cheryl Smith <smithcheryl57@yahoo.com>	Feed My Sheep Resource Center, Inc.
Marcia Woodard <cia3174@gmail.com>	Grace Baptist Church
Darlene Flack (Fchr@sbcglobal.net)	Faith Temple COGIC
Deana Johnson <deanajohn@ymail.com>	Zion Baptist Church
Deborah Williams <goldadew@aol.com>	Top 20, Inc.
Dianne Craft (ecwcfth@yahoo.com)	We Care From the Heart
Douglas Sloss <pastorsloss@aol.com>	First Baptist Church of East Chicago
Dr. Sharron Liggins <sharronliggins@aol.com>	Continuum of Care Network of NWI
Elder Jeff Jones - Harvest Apostolic Church (info@harvestac.com)	Harvest Apostolic Church
Eloisa Leal <eloisa_0227@yahoo.com>	East Chicago Little League
Ericka Robinson <erob33@yahoo.com>	Safe Haven Ministries
Ernest Signars <esignars@echa-in.org>	East Chicago Housing
Jean Ishmon (jean@ishmon.com)	Northwest Indiana Reinvestment Alliance
Jená Bellezza <jena@indianaparentinginstitute.org>	Indiana Parenting Institute
Jillian Van Volkenburgh <jillian@southshoreartsonline.org>	South Shore Arts
Joan Worthem Leech (joan_leech@usc.salvationarmy.org)	Salvation Army
Joe Ochoa <joe8aces@hotmail.com>	East Chicago Little League
John Cain <john@southshoreartsonline.org>	South Shore Arts
Joyce Read <nhcdc@sbcglobal.net>	New Horizons Child Care
Judith Samson (jsamson@ci.gary.in.us)	City of Gary Housing Counselor
K. Tyrone Spann <tnpsconsult@gmail.com>	TNPS Consulting
Kim Hunt (hammondwecarefromtheheart@yahoo.com)	We Care From the Heart
LaShawn Jones-Taylor <ljtaylor@catholic-charities.org>	Catholic Charities
Laura Wynn <lswynn@indianaparentinginstitute.org>	Indiana Parenting Institute
Leon Kendrick <eclkyouthvoicesunited@gmail.com>	East Chicago Leon Kendrick Youth Voices United
Leta Marin (leta_marin@usc.salvationarmy.org)	Salvation Army
Lisa Wein <havenhousedvs@aol.com>	Haven House
Lois Wagner-Glover (loiswagnerglover@yahoo.com)	Northwest Indiana Reinvestment Alliance
Madalyn Hurt [mhurt@bgcnwi.org]	Boys & Girls Club
Marco "Art" Salazar <marcosart0107@gmail.com>	South Shore Arts
Marcus Martin (mmminc53@gmail.com)	Grace Beyond Borders
Marlon Mitchell <mrmitche@gmail.com>	United Way
Mayra Acosta (macosta@eastchicago.com)	City of East Chicago Parks & Recreation
Melinda Kersten <melindak@elpnwi.org>	Early Learning Partnership of Northwest Indiana
Orlando Drummond <odrummond@bgcnwi.org>	Boys & Girls Club
Patricia Roman Hass <Patricia.RomanHass@ilsi.net>	Indiana Legal Services
Rev. Kelly B. Williams, Sr. <greater_dbc@yahoo.com>	Greater Destiny Bible Church / W.O.W. Fest
Rita De La Rosa (rdelarosa@echa-in.org)	East Chicago Housing Authority
Robin Ballard <robin.ballard@ilsi.net>	Indiana Legal Services
Ron Gyure <ron.gyure@ilsi.net>	Indiana Legal Services
rosemary_salazar@usc.salvationarmy.org	Salvation Army

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FY 2018 ACTION PLAN
CDBG APPLICATION WORKSHOP
E-MAIL LIST

Name	Organization
Samuel Smith <sam@divinityfuneralhome.com>	Divinity Funeral Home (the nonprofit division)
Serrita Davis <serritadavis@gmail.com>	East Chicago Leon Kendrick Youth Voices United
Terra Samuel (TerraSamuel@yahoo.com)	Consultant to Nonprofit Agencies
Tom Dabertin (tom@sharedresourcesolutions.com)	Grant Writer for the City Departments

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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

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

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City of East Chicago

Department of Redevelopment

Anthony Copeland, Mayor

GRANT APPLICATION WORKSHOP

2018 Annual Action Plan

For the

Community Development Block Grant (CDBG)

December 5, 2017
10:00 a.m.

Ivy Tech Community College
410 E. Columbus Dr.
East Chicago, IN

CDBG COMMUNITY DEVELOPMENT BLOCK GRANT

HOME HOME INVESTMENT PARTNERSHIPS PROGRAM

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of Meeting

Current – 2017 Action Plan

Current Program Year: July 1, 2017 – June 30, 2018

CDBG Award Amount:	$1,199,552
Estimated Program Income:	$ 80,000
	$1,279,552
HOME Award Amount:	$ 214,811
Estimated Program Income:	$ 4,440
	$ 219,251

2018 Allocation -Has not been announced by HUD as of today

Review Application & Requirements

Lyvette Turk , Programs Manager—Department of Redevelopment

Jason Rusnak-Neighborly Software

Application for Funding

Online Application Available: Monday, December 11, 2017

Submission Deadline: February 5, 2018 by 12:00 noon

Additional Information:

How to Use CDBG for Public Service Activities

https://www.hudexchange.info/programs/cdbg/public-services/

Questions

Final Comments

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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.

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
Ivy Tech Community College-East Chicago Campus
410 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, December 5, 2017 at 10:00 a.m.

CDBG COMMUNITY DEVELOPMENT BLOCK GRANT

HOME HOME INVESTMENT PARTNERSHIPS PROGRAM

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	NAME/NOMBRE	ORGANIZATION /ORGANIZACIÓN	SIGNATURE/FIRMA	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Acosta, Mayra	City of East Chicago Parks & Recreation Department		1615 E. 142nd St. East Chicago, IN	219-391-8474	
2	Ballard, Robin	Indiana Legal Services		7863 Broadway Merrillville, IN 46410	219-738-6040	Robinballard@ilsi.net
3	Bandura, Tim	Catholic Charities		3901 Fir Street East Chicago, IN 46312	219-397-5803	
4	Bellezza, Jená	Indiana Parenting Institute		504 Broadway Gary, IN 46402	219-886-1111	jena@indianaparentinginstitute.org
5	Dabertin, Tom	City of East Chicago Department of Human Resources	Tom was present but did not sign	4525 Indianapolis Blvd. East Chicago, IN 46312	219-391-8479	
6	Davis, Serrita	Leon Kendrick Youth Voices United of East Chicago	Did not attend	3601 Grand Blvd. East Chicago, IN 46312		
7	De La Rosa, Rita	East Chicago Housing Authority	Did not attend	4920 Larkspur Drive - P.O. Box 498 East Chicago, IN 46312	219-397-9974	
8	Drummond, Orlando	Boys & Girls Club of NWI		8392 Mississippi St. Merrillville, IN 46410	219-881-1060	odrummond@bgcnwi.org
9	Elliott, Kylah	City of East Chicago Parks & Recreation Department		1615 E. 142nd St. East Chicago, IN	219-391-8474	Kelliott@eastchicago.com
10	Glover, Lois	Northwest Indiana Reinvestment Alliance	Did not attend	5209 Hohman Ave Hammond, IN 46320	219-750-1206	

J

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

CDBG
COMMUNITY DEVELOPMENT BLOCK GRANT

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
Ivy Tech Community College-East Chicago Campus
410 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, December 5, 2017 at 10:00 a.m.

HOME
HOME INVESTMENT PARTNERSHIPS PROGRAM

DRAFT

	NAME/NOMBRE	ORGANIZATION /ORGANIZACIÓN	SIGNATURE/FIRMA	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
11	Gyure, Ron	Indiana Legal Services		151 N. Delaware, Suite #1850 Indianapolis, IN 46204	(317) 829-3082	
12	Hobson, Grace	Haven House, Inc.	Grace was present but did not sign	PO Box 508 Hammond, IN 46325	219-931-9800	
13	Hunt, Kim	We Care From the Heart		5272 Hohman Avenue Hammond, IN 46320	219-933-7111	ecwcftheyahoo.com
14	Hurt, Madalyn	Boys & Girls Club of NWI Kathrine House		2009 E 138th St. East Chicago, IN 46312	219-398-1344	mhurt@bgcnwi.org
15	Ishmon, Jean	Northwest Indiana Reinvestment Alliance		5209 Hohman Ave Hammond, IN 46320	219-750-1206	
16	Johnson, Rev. Robert	Grace Missionary Baptist Church	Did not attend	3602 Ivy St. East Chicago, IN		
17	Jones-Taylor, LaShawn	Catholic Charities		3901 Fir Street East Chicago, IN 46312	219-397-5803	LJTaylor@CatholicCharities.org
18	Kendrick, Yvetta	Leon Kendrick Youth Voices United of East Chicago	Did not attend	3601 Grand Blvd. East Chicago, IN 46312		
19	Leech, Joan	The Salvation Army/Lake County		8225 Columbia Munster 46321	219-838-1328 x 211 (office) 219-384-4929 (cell)	~~Joan.Leech@~~ Joan_Leech@salvationarmy.org
20	Marin, Lieutenant Leta	East Chicago Corps of The Salvation Army		513 W. Chicago Ave. East Chicago, IN 46312	219-398-2939	Leta_Marin@usc.salvationarmy.org

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

CDBG COMMUNITY DEVELOPMENT BLOCK GRANT

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
Ivy Tech Community College-East Chicago Campus
410 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, December 5, 2017 at 10:00 a.m.

HOME HOME INVESTMENT PARTNERSHIPS PROGRAM

DRAFT

	NAME/NOMBRE	ORGANIZATION /ORGANIZACIÓN	SIGNATURE/FIRMA	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
21	Nowacki, Fran	City of East Chicago Parks & Recreation Department	Fran Nowacki	1615 E. 142nd St. East Chicago, IN	219-391-8474	FNowacki@eastchicago.com
22	Patrick, Lisa	Boys & Girls Club of NWI Kathrine House	LPatrick	8392 Mississippi St. Merrillville, IN 46410	219-881-1060	LPatrick@bgcnwi.org
23	Roman-Hass, Patricia	Indiana Legal Services	Did not attend	7863 Broadway Merrillville, IN 46410	219-738-6040	
24	Samson, Judith	City of Gary Commerce Department Community Development Division	Judith L. Samson	839 Broadway Avenue, Suite 302N Gary, IN 46402	(219) 881-5075, Ext. 6753	JSAMSON@ci.gary.in.us
25	Signars, Ernest	East Chicago Housing Authority		4920 Larkspur Drive - P.O. Box 498 East Chicago, IN 46312	219-397-9974	
26	Smith-Woodard, Marcia	Grace Missionary Baptist Church	Did not attend	3602 Ivy St. East Chicago, IN	317-809-6712	
27	Wein, Lisa	Haven House, Inc.	Lisa Wein	PO Box 508 Hammond, IN 46325	219-931-9800	
28	Wynn, Laura	Indiana Parenting Institute		504 Broadway Gary, IN 46402	219-886-1111	IPI@indianaparentinginstitute.org
29	Turk, Lyvette	East Chicago Dept. of Redevelopment		400 E. Chicago Ave. East Chicago, IN 46312	219-391-8513	
30	Ramos, Laura	East Chicago Dept. of Redevelopment	Laura Ramos	400 E. Chicago Ave. East Chicago, IN 46312	219-391-8513	

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

CDBG
COMMUNITY DEVELOPMENT BLOCK GRANT

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
Ivy Tech Community College-East Chicago Campus
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HOME
HOME INVESTMENT PARTNERSHIPS PROGRAM

DRAFT

NAME/NOMBRE	ORGANIZATION /ORGANIZACIÓN	SIGNATURE/FIRMA	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
Joseph Ochoa	East Chicago L.L.	Joseph Ochoa	2740 Guadalupe Cir	2197755668	joe8aces@hotmail.com
Jason Rusnak	Neighborly Software	Jason Rusnak	3652 Mayfair Rd	703.861.7231	jason.rusnak@neighborlysoftware.com
Vanessa Dabney	NWIRA		21 Merrillville	(219)741-6669	DABNEY213@yahoo.com
Phil Snorden	Consumer Credit Counseling		600 E 86th Ave		
Latonya Hicks	ECPL		2401 E. Columbus Dr.	219.397-2453	lhicks@ecpl.org
Tom Dubenetz	City of EC			219 218 2735	
GRACE Hobson	HAVA House			219-931-2040	grace.hobson@yahoo.com
Robin Ballard	Indiana Legal				
Janece Simms	Far South CDC CSNWI		9923 S. Halsted	312-613-5923	janece@farsouthcdc.org
James Andrews	Area Enterprise LLC		4313 Franklin St	708.261.2057	jandrews120925@gmail.com

CITY OF EAST CHICAGO

CDBG GRANT APPLICATION WORKSHOP

TUESDAY, DECEMBER 5TH, 2017

10:00 A.M.

MINUTES

Lyvette Turk: Hi, my name is Lyvette Turk. I am the Community Development Programs Manager, for the Department of Redevelopment. On behalf of Mayor Copeland, along with my Executive Director, Frank Rivera, we would like to welcome you to the 2018 Community Development Block Grant, also known as the CDBG Application Workshop. The applications should be available online, Monday, December 11th. We have Jason with us, from Atlanta. We have a new software, called Neighborly Software, so he will be talking at some point, during our training this morning.

If you have any questions after this workshop, please set up a meeting with me. We've got some time. This application will not be due back until February 5th. Tentatively we are trying to have this go live, Monday, December 11th. So, you will receive an e-mail. If you did not receive an e-mail from me, before this meeting, please let me know, because that means that I need to add you to the group listing, so that once it goes live, you will

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receive an e-mail with the confirmation, so we have confirmation that you did actually receive the application.

The applications are due, and you'll hear me say this numerous times, on February 5th, at 12:00 noon. So, do not wait. I am not sure how this software is going to work, but do not try to submit this at 11:59. So, please do this well in advance of 12 noon. We have given you a little extra time to allot for the software, but it is very simple, more simple than even the last software that we had. If you want to apply for separate programs, you must do a separate application for each program. Please do not combine programs together, because one may get funded and one may not. How many of you got an opportunity to watch the videos. I do admonish you to watch those videos, before you start the application. Those of you that watched it, did it seem helpful to you, what we required for the application.

AUDIENCE MEMBER: I believe so. Absolutely. It was much simpler.

AUDIENCE MEMBER: It also made it very clear the activities that you have to align with whatever program you are applying for.

LYVETTE TURK: Very good. That's what I was getting ready to highlight. By watching those videos, it talks about our five-year plan, which is coming up -- this will be the last one for our five-year plan, and we will be starting

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a new one in 2018. So, when you come up with your programs, it still needs to line up with our five-year plan. So, as a part of the funding that we receive, we're required to do a five-year plan. And then we do annual action plans. So, each year, we are just grabbing from the five-year plan, so everything is feeding off of that.

Next year, we have quite a few plans due. It will be historic for East Chicago. We have five plans due next year. There are two that are really, really important. There is the Fair Housing Plan, which is the new process that we have to do, to talk about impediments, to get to housing. Some of your programs actually help with that Fair Housing Plan. Because some of the things that you are doing through your programs, are actually helping people to be sustainable, so they can go through housing. And that is not only housing that a person may buy, and have a mortgage, but it is also for rentals. And, so, we will be doing that plan, which is due in October. But we will also be starting our new five-year plan. And I really, really will need your input on both of those two plans. Those are things that we need to hear from you as public service agencies. What you're doing, how we can go forward. That document is supposed to be a workable document that we can use to help the residents of East Chicago. So, next year you may hear us call you about five or six times. If you can, please

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send a representative from your agency. It makes all the world of difference. It also helps with your program, so we know what those needs are with your program, so it goes into the five-year plan, which makes it much easier for you to apply for the loan.

For those of you that are keeping up with me, I'm in the Application, on Page 3. I am now at E. All Exhibits and Attachments must be typed and single sided. No handwritten documents, if at all possible, should be uploaded. All attachments must be letter sized 8 1/2 by 11. Each applicant must attend the meeting that you are here for today. If you are going through this workshop and you say, wow, Sue should have been here. Please have them call me and set up a meeting with me as soon as possible, and we will go through some of the highlights that we went through today, that make sure that your application submission is successful. No hard copies will be accepted, we are completely electronic. Jason will go into it. This application software will start from now, and it will take you all the way until the grant goes out. Everything including invoices will be submitted through the software. The deadline again is February 5th, 12:00 noon, Central/Standard Time.

Key Point I: Funding provided by this process, will be awarded for Fiscal Year 2018. However, no contracts can

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be executed until the City, which is us, has completed any necessary environmental assessments and executed funding agreements with HUD. Due to that fact, the city generally receives its funding through HUD around September or October. This year it did not happen that way; in fact, it was later. I just got the okay for it last week, to go ahead and execute agreements, for 2017's funding. They still haven't made the decision for 2018 funding. But when you hear that news about Congress not appropriating funds, it affects this funding. This year they did not announce it until June 15th. We had to go back through a citizen participation process, which was delayed. We are going to try to make sure this time that we don't have to go back and do a second one, and we can get it a little bit sooner. For additional information you can go to HUDexchange.info to learn more about the Community Development Block Grant. And, again, you can go and watch the four videos, and they are not real long. But there are four videos to actually help you before you do the application.

Just to give you an idea, what we will be using is our current program -- and I apologize, because it says 2018, and it should say 2017. Currently this is what we are dealing with for our Fiscal Year 2017, which is technically not going to start until January for us, because we are just getting the approval. We have only gotten approval for a

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portion of our funding, we don't have 100 percent approval, because there are some activities that do require an environmental assessment. Yours does not, so it only requires us to provide your agency name, to get approval, in order to start it. This is what we will be using as our guide to try to set up for 2018. It does not stop the clock. Everything is still due to HUD by a certain time. So, even though we don't have the award, we can't wait until they announce it. So, we use this as our guide. The 1.2 million is what we will use. But for public service entities, we can only use 15 percent of that; which if I'm not mistaken, is around $195,000. Historically, it's been $195,000 to $200,000, for public service agencies. So, it doesn't leave a whole lot. It makes it a lot more competitive, because there is not a lot of money to go around, after we do the city programs, and then we try to fund others with the plan. So, about $195,000 is what we are using for our cap for the funding for that.

A question that people ask a lot of times is how much can I apply for. Well, you can always ask for as much as you think you need. But historically it is usually around $15,000. If you're a new entity, it may only be $5,000. There is a lot to this funding, and there are a lot of things that you have to follow, and there are a lot of regulations involved. You must have been running it for at

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least a year, before you can apply for our funds. That determines the amount, along with how strong it looks. We are looking to see how long the program has been running, and what are the outcomes of the programs are, that we are running so far. If you have clients that have written sentences, like this program has really helped me, and this, and that. All those things will help you with your application.

The selection criteria, I just want to briefly go through that. It is going to slightly change. We are working on some things to try to simplify it, but these are some of the key point:

A) Does the proposed program/activity meet the national objective?

For those of you who watched the video, it talked about it must provide low-to-moderate income persons, elimination of slums and blights. Which your activities, I'm not aware of any that would need that. That is usually something that we are doing. Like the North Harbor, at one point, was designated a slum and blight area. It has turned around since that time, since the 90's. And urgent needs. Urgent needs only usually happens when we have a disaster. So, for instance, when Katrina came up through the Mississippi and came up this way, we had FEMA here. There were some urgent needs, because the flooding caused that. So, your programs

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are usually considered to be Number 1, low-to-moderate income persons.

B) Is the proposed program/activity eligible under CDBG regulations?

So, I cited the regulations for you, and it talks about income and eligibility. You have to make sure that it is actually eligible. So, if you're not sure if your program is eligible, or if you're submitting an application for a new program, again, call me. I can't say that enough. And last year we did get a whole lot of calls, and we had some things that we had questions on. It didn't fit. It didn't really fit with our program or it didn't fit as a program, and we had to work some things out. And we had some that did call. And we went through, and we kind of got some of the logistics out of the way; this is what we need, and this is how it needs to be, in order to fit with the plan, in order to make it eligible.

C) Does the program/activity meet a goal or priority as identified in the Consolidated Plan?

Does it meet a goal outlined in Table 1 or 2. It must meet the priority needs and the goals.

D) What amount of public benefit will be achieved, by the program/activity relative to the cost?

So, if you tell me I need $20,000, but I'm only going to help one person, it's probably not going to get the

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funding. We need to see some numbers. We need to be able to maximize the small amount of dollars that we have, and be able to reach more people.

E) Past Performance, this is a key element. With this new software, starting in 2018, we usually have a review committee, and I am a part of the review committee, but the other person sitting there doesn't know the history of the entity applying for funding. They will now be able to look online, and see if you submitted things on time. If we have to send things back, they can see it all on the screen. They no longer have to get it all from me. So, it's very important that submit your invoices in on time. It will also allow them to see your progress reports.

F) Does your organization have any audit concerns or findings in the past three (3) years that have not been resolved?

That has happened with a couple of our agencies, where if you have findings, it will delay your funding, until you get those findings answered.

G) Did the organization define the outcomes and measurement of those outcomes?

When you fill out your application, can you tell me what your outcomes are supposed to be. Your measures, how you are going to measure. As the invoices are coming in, can I actually see that that is actually happening, what you

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said was going to happen.

H) Does the program/activity leverage other funding sources, demonstrating cost sharing opportunities, program sustainability, and in-kind contributions?

If you're only getting $10,000 or $15,000 from us, then you have to be able to leverage for this program. So, we are looking at that, and seeing the other funding sources. Those that are actually committed already, look better than those that were just supplied. But we also know that it's early, and some of you won't know some of this before you apply. But it always looks good if you have gotten that funding before.

I) Will the project be ready upon notification of funding?

That has happened to us. It's a new program. Because if it's CDBG, if you watched the video, it talked about this either has to be a new one, or an activity that is being expanded, to allow more persons to get to the funding. It needs to be ready to go. Even though we don't know when that is going to happen, you need to be ready to go within at least 30 to 60 days. We will go the 60, but we would prefer that within the 30 days, that the program is ready to go.

J) Does the organization have the administrative capacity to successfully carry out the program/activity?

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This has been a problem. But this software should hopefully help you on some of that, and we don't have to keep going back and forth, and sending invoices back.

K) Does the organization have the financial capacity to operate the program until the funds are available, and the ability to operate on a reimbursable basis.

CDBG funds are reimbursable funds. So, you have to be able to submit your funds, before you can submit for this. You have to be able do that. So, as a city we have not advances funds, it always has to be reimbursable. So, that means you have to have funds to be able to float, until we can get it.

L) Does the application describe collaborative efforts (as applicable) with other service providers and/or agenciesIt looks good if you can operate with other agencies. Sometimes we get the same programs, from two different agencies. So, if you an collaborate and partner, it actually helps your application, and it gives you more resources in partnering with another agency.

On Page 8, you will see a list of HUD's Outcome Performance Measurement System. So, it actually your program or project must fit in one of the four:

1) It must be a suitable living environment. In general, this objective relates to activities that are designed to benefit communities, families, or individuals.

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by addressing issues in their living environment.

2) Providing decent housing by addressing issues in their living environment.

3) Creating Economic Opportunities. So, for those of you that have job training programs, that is where that fits.

4) Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-to-moderate income people; including persons with disabilities.

5) In this category accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to low-and-moderate income people where they live. For some of you it may be affordability, and this program is now affordable to those who weren't able to do it.

6) Sustainability, promoting livable and viable communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, hoping to make them livable and viable by providing benefits and purchases of low and moderate income, by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

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If you notice I keep saying low and moderate. The Community Development Block Grant requires that you at least reach 70 percent of the residents who are low and moderate. They actually provide a chart and everything, and I believe that is on the last page of your application that you have. Those are the income guidelines for the residents. For you, we only require that 51 percent, at least 51 percent must meet these guidelines. So, it does allow you to go a little bit over the 80 percent.

Just to reiterate this, your program must be either a new access to a service, improved access to a service, or access to a substandard service. And substandard just means that they really just couldn't access your program. You could only reach maybe two people. Now with this funding, you are actually able to make that program what it was meant to be. Maybe you were only able to make two of your goals, and now you have made ten goals, and you can reach more and do more with this program, by having this funding.

The consolidated plan, if you want to read that, is available on HUD's website, and that is listed there. But it is also on East Chicago's website, through the Department of Redevelopment. You go to our page, and on the right-hand side you will be able to see the plans.

As a requirement, if you do receive $25,000, there is what is known as the transparency act. It does mean that if

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you get that amount of money in one year, you do need salary information for key persons that are in your organization. So, I always make people aware of it, just so you know that will happen, if you get that amount.

And so now I will turn it over to Jason, so he can go over it a little bit.

JASON RUSNAK: So, we're going to follow this little handout that you have here. And I'm just going to take five minutes, real briefly to introduce you to the software, and we aren't just going to focus on the application fees, because there is a lot more to the application. So, I will give you a sneak preview of some of the things that are capable beyond the application, to submitting invoice requests, and doing your accomplishment reports, etcetera. But that is not really our focus here today, so I'm not going to spend much time on that.

We are Neighborly Software, and my name is Jason Rusnak. You have kind this little packet here to help you get started. But on the day the application goes live, you will get an e-mail, and you can come to that site. You can see it listed right here, the EC Redevelopment Participant Login Site. And what you're going to do is immediately go to the register page. So, you are going to click on register. And you are going to follow the prompts, and you're going to click on your e-mail address. You will

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register your first name, your last name, a password, and re-enter your password, so they know they passwords are correct, and then you will click submit on the page here and continue.

Behind the scenes, what the software is going to do is it is going to send you an e-mail to that address, so that will be your login going forward, So, we prefer that this is your actual business address, because this is going to be your login going forward. So, make sure that it is your login, and it is your proper e-mail address that you are using. The system will send you a link. If you don't immediately get a link in the first five minutes, check your junk folder, just in case, because it is possible that it could be there as well. You are going to be getting a lot of e-mails from Neighborly Software going forward. So, you are going to get reminders when your invoices are due. You are going to get reminders when your reports are due. And it will prompt you to log back into the system. So, make sure that you respond and that is not junkmail, and move it back to your inbox appropriately, because you will get correspondence from the system itself.

Once you register with the system, you can then come back and sign in. So, what I am going to do right now is sign in under my login. And, again, this is just going to be the e-mail address that you register, and the password

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that you created. And you have the option, depending on your security settings, that you can do a remember me. So, any time you go into the system, it will already have your e-mail address loaded into here, but that is entirely up to you.

So, I will sign in to the system. And, again, when you first sign into the system, you're only going to see this bottom part, start a new application. So, I am going to show you a couple other sections here about continuing with an existing application. And then once you're approved, your grant here. But when you first sign in, you will click here to start a new application. And it will prompt you and ask you if you want a new application for public service grants. Click Proceed, and it will take you to the application itself. You will see on the left side of the page, these are all the sections that are going to need to be completed. And we are going to update this shortly. Lyvette and I are working on updating the changes and tweaks, but we will walk you through some of the questions in there. Just know that you can do any one of these, in any particular order you want, accept for the last one, receive certification. The only time you can hit the certification box, is when all of these are checked. So, if I start a new application here, you will see the packet that we just walked through in this section here. And if you

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ever need to reference it or read it, you come down to the bottom, and you can complete and submit, and you will see now a check box in the general information and disclosures section. You do not, I repeat, you do not have to complete the entire application at one sitting. You will see this save button here at the bottom. Click that save button, and at any point in time if you want to skip around or if you want to go to a different section, and focus on that section, again, you will have the opportunity to click the save button. If you do click the complete button, what will happen is you will a get a check mark here. The only time that you should hit that complete button, is when you are complete with that section. Because the only way you can unlock it, is if you call us at the end of the day to do that. All right. So, let me say that one more time. The save button is your best friend. Save it throughout the process, at every step. Only when you're ready to completely submit the application, you then go through all of those steps and hit complete. Because once you hit complete, you will lock that section up. We can unlock it, it's not the end of the world, but you will have to call Lyvette or you will have to send us an e-mail at support. So, again, use the save button as you're going throughout the process. And you can go back to any section, that you may have not gotten a chance to complete, and you can finish

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that section and then save your changes.

After all of the sections have been completed with all of your information, and, again, if you have any questions please feel free to call Lyvette or send an e-mail to support and we will get back to you as soon as possible to give you any help you may need, or answer any of your questions. After the application has been received, you will recieve an e-mail from Neighborly letting you know the next steps in the process. After this happens, everything you do or need to know after that, will be on the Neighborly website. You can go back and check the status of your application. And everything after that will be done on the website, where you will upload all of your invoices, and your program verification paperwork. There is a Frequently Asked Questions section that also may answer any questions that you have about the way the website works.

So, that is just an overview of the Neighborly Software that we will be using for the CDBG program for 2018. As Lyvette said, please don't wait until the last minute to fill out your application, just in case you do have any problems and you find that you need some help. This is very time sensitive. So, thank you for coming today and good luck.

LYVETTE TURK: I hope our presentation today was helpful and answered some of the questions that you may have

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had. Again, we plan to go live with Neighborly on December 11th, and after that, you will receive an e-mail inviting you to come fill out the application. And I want to stress again, that the deadline for filling out the applications is February 5th, 2018. All of the applications are due by February 5th, 2018, but please do not wait until the last minute to go fill out the application, just in case you do have any problems or questions. And please don't hesitate to give me a call if you run into any problems or have any questions. This should be much easier this year with the Neighborly Software, than it has been in the past.)

(Lyvette Turk asked everyone to go around the room and give their name and the organization that they are with.)

* **See attached sign-in sheet for those who were in attendance.**

Are there any questions? If not, then I would like to thank all of you for taking time out of your busy schedules to attend the workshop this morning. Please don't hesitate to contact me with any questions. Thank you

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C E R T I F I C A T E

I, SHAY N. SULLIVAN, a competent and duly qualified court reporter, do hereby certify that I did report in machine shorthand the foregoing proceedings and that my shorthand notes so taken at said time and place were thereafter reduced to typewriting under my personal direction.

I further certify that the foregoing typewritten transcript constitutes a complete record of the said proceedings taken at said time and place, so ordered to be transcribed.

Dated at Gary, Indiana, this 12th day of December, 2017.

Shay N. Sullivan

SHAY N. SULLIVAN, COURT REPORTER and NOTARY PUBLIC

My commission expires 01/19/2019

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Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

City of East Chicago Redevelopment
(Governmental Unit)

Lake County, Indiana

To The Times Media Company
601-45th Avenue, Munster, IN 46321

ATTACH COPY OF ENTIRE CONTENT HERE

NOTICE OF PUBLIC HEARING
FY 2018 ANNUAL ACTION 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 **Tuesday, July 17, 2018 at 5:00 PM** in conjunction with the regularly scheduled meeting of the Redevelopment Commission, at the:

City Hall Council Chambers
4525 Indianapolis Blvd. - 2nd Floor
East Chicago, Indiana 46312

The City Hall Council Chambers is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents 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. 286 to make those arrangements no later than **Wednesday, July 11, 2018**.

The purpose of the public hearing is to present the City of East Chicago's FY 2018 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2018 Annual Action Plan for approximately **$1,331,267** for the Community Development Block Grant (CDBG) funds and approximately **$306,855** for the HOME Investment Partnerships Program (HOME) funds. In addition, the City anticipates that it will receive approximately **$70,000** in Program Income for its CDBG Program and approximately **$4,440** in Program Income for its HOME Program. The FY 2018 Annual Action Plan will be submitted to HUD on or before **July 31, 2018**.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago will place its FY 2018 Annual Action Plan on display at the following locations from **June 22, 2018** through **July 23, 2018**:

City of East Chicago - Mayor's Office
4527 Indianapolis Blvd

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.

Website: www.eastchicago.com

All interested residents are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed use of Federal funds for the FY 2018 Annual Action Plan.

Written comments may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312. The comments may also be e-mailed to LTurk@eastchicago.com, or by calling (219) 391-8513 ext. 286. Oral comments may be made at the public hearing on **Tuesday, July 17,**

PUBLISHER'S CLAIM

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e printed matter attached hereto is a true copy, of the same column width and type size, in said paper (3) times. The dates of publication being as follows:

June 22 &
July 6, 11, 2018

ement checked below is true and correct:

s not have a Web site.

a Web site and this public notice was posted on the same day as it was published in er.

a Web site, but due to technical problem or error, public notice was posted on .....

a Web site but refuses to post the public notice.

13-2018

Nicole L. Muscari
Title: Legal Clerk

By: .....

Public Meeting

WHEN: TUESDAY, JULY 17, 2018
WHERE: CITY HALL COUNCIL CHAMBERS
4525 INDIANAPOLIS BLVD. – 2ND FLOOR
EAST CHICAGO, INDIANA

TIME: 5:00 P.M.

FY 2018 Action Plan

DRAFT

The purpose of the public meeting is to present the City of East Chicago's FY 2018 Annual Action Plan for the use of the U.S. Department of Housing and Urban Development (HUD) Grant funds in the following amounts:

Community Development Block Grant (CDBG)	**$1,331,066**
Program Income (CDBG)	**$ 70,000**
HOME Investment Partnerships Program (HOME)	**$306,855**
Program Income (HOME)	**$ 4,440**

The FY 2018 Annual Action Plan will be on display from **June 22, 2018** through **July 23, 2018** at the following locations: **City of East Chicago - Mayor's Office** - 4527 Indianapolis Blvd. and **City of East Chicago Department of Redevelopment** 4525 Indianapolis Blvd. or via the website at http://www.eastchicago.com/page10/page41/index.html. The FY 2018 Annual Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) on or before **July 31, 2018**.

Written comments may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312 or e-mailed to Lturk@eastchicago.com. Oral comments may be made at the public hearing on **July 17, 2018** or by calling (219) 391-8513 ext. 286.

If special arrangements need to be made to accommodate citizens in order for them to participate in the public informational meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513 by Wednesday, July 11, 2018

Anthony Copeland, Mayor
City of East Chicago, Indiana

Frank Rivera, Executive Director
City of East Chicago Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

Reunión Pública

CUANDO: MARTES, 17 DE JULIO DE 2018

DONDE: CITY HALL COUNCIL CHAMBERS
4525 INDIANÁPOLIS BLVD. – 2ND FLOOR
EAST CHICAGO, INDIANA

HORA: 5:00 P.M.

Plan de Acción Anual del Año Fiscal 2018

DRAFT

El propósito de la reunión pública es presentar el Plan de Acción Anual del Año Fiscal 2018 de la Ciudad de East Chicago para el uso de los fondos de la Subvención del Departamento de Vivienda y Desarrollo Urbano (HUD) de los EE.UU. en las siguientes cantidades:

Community Development Block Grant (CDBG)	**$1,331,066**
Ingresos del Programa (CDBG)	**$ 70,000**
HOME Investment Partnerships Program (HOME)	**$306,855**
Ingresos del Programa (HOME)	**$ 4,440**

El Plan de Acción Anual del Año Fiscal 2018 estará en exhibición desde el **22 de Junio de 2018** hasta el **23 de Julio de 2018** en los siguientes lugares: Ciudad de East Chicago - Oficina del Alcalde - 4527 Indianápolis Blvd. y Ciudad de East Chicago Departamento de Reurbanización 4525 Indianápolis Blvd. Oa través del sitio web en http://www.eastchicago.com/page10/page41/index.html. El Plan de Acción Anual del Año Fiscal 2018 será presentado al Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés) a más tardar el **31 de Julio de 2018**.

Los comentarios por escrito pueden dirigirse al Departamento de Reurbanización de la Ciudad de East Chicago, 4525 Indianápolis Blvd., East Chicago, IN 46312 o por correo electrónico a Lturk@eastchicago.com. Los comentarios orales pueden hacerse en la audiencia pública del **17 de Julio de 2018** o llamando al (219) 391-8513 ext. 286.

Para areglos especiales necesarios para acomodar a los ciudadanos en orden que puedan participar en la reunión pública informacional, incluyendo un intérprete en español llame por favor a Lyvette Turk al 219-391-8513 antes de Miércoles, 11 de Julio de 2018.

Anthony Copeland, Alcalde
Ciudad De East Chicago, Indiana

Frank Rivera, Director Ejecutivo
Departamento de Redevelopment de East Chicago

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

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

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

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City of East Chicago

Department of Redevelopment

Public Meeting

2018 Annual Action Plan

For the

Community Development Block Grant (CDBG)

and

HOME Investment Partnerships Grant (HOME)

July 17, 2018

5:00 p.m.

City Hall Council Chambers
4525 Indianapolis Blvd.—2nd Floor
East Chicago, IN

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

AGENDA

Welcome

Lyvette Turk, Community Development Programs Mgr.
East Chicago Department of Redevelopment

Purpose of Meeting

Ryan Chasey, HPG Network

BUDGET

FY 2018 Program Year: July 1, 2018 – June 30, 2019

CDBG Award Amount:	**$1,331,267**
Estimated Program Income:	**$ 70,000**
	$1,401,267
HOME Award Amount:	**$ 306,855**
Estimated Program Income:	**$ 4,440**
	$ 311,295

Comment Deadline

Ends on July 23, 2018

Questions

Final Comments

As part of the City's planning process, we need your 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.

FOR MORE INFORMATION PLEASE CALL 219-391-8513

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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.

COMMUNITY WORKSHOP/TALLERES DE TRABAJO COMUNITARIOS

CDBG
COMMUNITY DEVELOPMENT BLOCK GRANT

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
City Hall Council Chambers
4525 Indianapolis Blvd. - 2nd Floor
East Chicago, Indiana 46312
Tuesday, July 17, 2018 at 5:00pm

HOME
HOME INVESTMENT PARTNERSHIPS PROGRAM

DRAFT

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Christine Russell	4210 Elm Street, E.C.	219 678-1087	cmrussell4210@aol.com
2	Ezell Foster	4938 Euclid Ave	219 545-6593	Efoster20@yahoo.com
3	Maune Morgan	2140 Evergreen Lane	219 776-4498	morganredevelopec@yahoo.com
4	Loretta Mosley	3921 Cakey st	(219) 290-0928	Mosleyloretta@yahoo.com
5	Judy Nava	5605 Walsh Ave	219. 746.1025	jnava@garyhousing.org
6	Shelice Tolbert	1085 Broadway, Ste B, Gary	219-427-2094	Stolbert@tolbertlegal.com
7	Lynette Turk	Redevelopment	219-391-8513 ext 286	LTurk@eastchicago.com

COMMUNITY WORKSHOP/TALLERES DE TRABAJO COMUNITARIOS

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

CDBG
COMMUNITY DEVELOPMENT BLOCK GRANT

2018 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
City Hall Council Chambers
4525 Indianapolis Blvd. - 2nd Floor
East Chicago, Indiana 46312
Tuesday, July 17, 2018 at 5:00pm

HOME
HOME INVESTMENT PARTNERSHIPS PROGRAM

DRAFT

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
8	Ryan Chasey	200 E Main St. Fort Wayne, IN 46802	260-439-8372	ryan@hpgnetwork.com
9	Jennifer Gueyser	NWIRA 5209 Hohman	219 750 1206	jenniferguevseranite@nwira.org
10	Leta Marin	513 W Chicago Ave	219 308 1575	leta_marin@usc.salvationarmy.org
11	Beth Barnette	1633 Stone Lake Dr La Porte	219-252-7662	bebarnette58@gmail.com
12				
13				
14				

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 17, 2018

DRAFT

BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

Original File 07-17-18 ECRC.txt

Min-U-Script® with Word Index

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, at 4525 Indianapolis Boulevard, East Chicago, Indiana, Common Council Chambers, Second Floor, on the 17th day of July, 2018, at 5:00 o'clock in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Ezell Foster, President

Maune Morgan, Vice-President

Judy Nava, Secretary

Christine Russell, Commissioner

Loretta Mosley, Commissioner

Shelice Tolbert, Commission Attorney

Lyvette Turk, Community Development Programs Manager

Gloria Hinojosa, Accounting Assistant

and

Members of the Public

* * *

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I N D E X

ITEM	DESCRIPTION	PAGE/LINE
Call to Order		4 1
Pledge of Allegiance		4 7
Roll Call		4 9
Approval of Minutes	7-3-18	4 24
Public Meeting	2018 Annual Action Plan	5 22
Approval of Dockets		9 20
RMC/Harborside		12 15
Resolution	2018-RED-1757	13 13
Resolution	2018-RED-1758	16 1
Resolution	2018-RED-1759	28 9
Informational	Special Meeting 7-24-18	31 21
Public Expression	None	32 2
Motion to Adjourn		32 5

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MS. TURK: Good evening, Commissioners and Attorney Tolbert. This portion tonight will satisfy the citizen participation plan for the fiscal year 2018

Annual Action Plan. Each one of you should have received a copy of the draft plan. The draft plan is also available on the website at www.eastchicago.com. Tonight we have with us Ryan Chasey, which is our consultant for the plan, from HPG Network, also known as High Performance Government Network, and I will let him come forward and talk a little bit about the plan.

MR. CHASEY: Thanks, Lyvette. Good evening. The purpose of this hearing tonight is to provide the public with an opportunity to hear more and ask questions about the City of East Chicago's 2018 Annual Action Plan. The Annual Action Plan is submitted to the United States Department of Housing and Urban Development, and the grant funds for 2018 for the City of East Chicago are as follows: Community Development Block Grant, $1,331,267; Program Income from the Community Development Block Grant, $70,000; HOME Investment Partnerships Program, $306,855; and HOME Program Income, $4,440.

Just before I walk through a little bit of the details, I want to note that

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the plan is on display at the mayor's office, as well as the Department of Redevelopment, and it will remain on display through July 23rd. Residents who have comments that they wish to submit can do that via written comments that can be E-mailed to Lyvette or they can make oral comments at the public hearing here.

I want to recognize and thank a number of the agencies here in East Chicago who have provided input into this plan as part of our outreach effort. We have contacted a number of the agencies who are located here in East Chicago and asked for their input. We had six different agencies that provided input to us and we've been able to incorporate that into the plan. So we appreciate their time.

I'm going to just review the goals that are outlined in the plan, as that's a high level look at the plan going forward. The first goal is to provide program management and oversight for the successful administration of federal, state, and local funded programs. The second goal is to provide planning services for special studies,

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environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations. The third goal is to conserve and rehabilitate the existing housing stock in the community, including emergency repairs, handicap accessibility, and the designated census tract Exterior Facade Renovation Program. The fourth goal is to assist lower income home buyers to purchase a home through housing counseling, down payment, and closing cost assistance. The fifth goal is to improve the supply and affordable rental housing units and provide rental assistance. The sixth goal is to promote fair housing through education and information. The seventh goal is to assist providers in the operation of housing and support services for the homeless and persons at risk of becoming homeless. The eighth goal is to support social services programs and facilities for the elderly, persons with disabilities, and persons with other special needs. The ninth goal is to improve and increase public safety programs for you, the elderly, and the disabled, including recreational programs,

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city services, and social welfare programs throughout the city. And the tenth goal is to support and encourage new job creation, job retention, and job training opportunities.

In order to work towards these goals, you've been provided with a budget of how these funds will be utilized in the coming year. Each of those entities has programs that will be supported in order to reach the goals that I've just named.

MS. TURK: Thank you, Ryan. Did anyone have any questions for Ryan?

(No immediate response.)

MS. TURK: Okay. So if you have any comments or questions or concerns, you can just, of course, reach our office Monday through Friday, from 8:30 to 4:30 p.m., at 219-391-8513.

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SUBSTANTIAL AMENDMENT # 1 - DOCUMENTATION

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

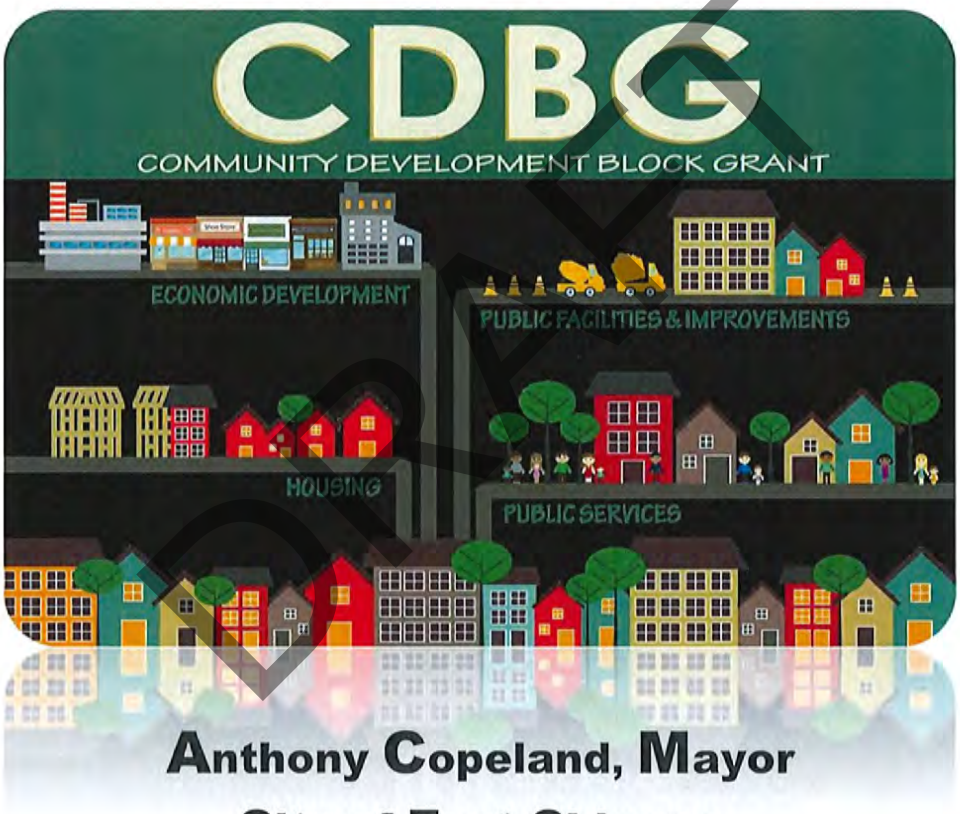
SUBSTANTIAL AMENDMENT

TO

FY 2014 – 2018 CONSOLIDATED PLAN

AND

FY 2016 - 2018 ANNUAL ACTION PLANS



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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
City of East Chicago
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

Comment Period: June 3, 2019 – July 2, 2019

SUBSTANTIAL AMENDMENT TO FY 2014 – FY 2018 CONSOLIDATED PLAN AND FY 2016 - 2018 ANNUAL ACTION PLANS

Grantee Name	City of East Chicago
Name of Department Administering the Funds	City of East Chicago Department of Redevelopment
Contact Person	Frank Rivera
Title	Executive Director
Address	4525 Indianapolis Blvd. – 2nd Floor
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8513
E-mail Address	FRivera@eastchicago.com
Authorized Official	Anthony Copeland
Title	Mayor
Address	4527 Indianapolis Blvd.
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8200

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Background

The Department of Redevelopment, on behalf of the City of East Chicago, administers the funding received on an annual basis from the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG). These funds are allocated by the City to various eligible activities through the preparation and submission of the 5 year Consolidated Plan and the Annual Action Plans, which are then approved by HUD. A substantial amendment requires a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment can be implemented.

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, a substantial amendment is required when the following occurs:

(1) If the City proposes to undertake a new activity;
(2) Delete or cancel an activity that was previously approved; or
(3) When the total cost of an activity has increased or decreased 50% or more than the original amount.

Citizens, public agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2016 - 2018 Annual Action Plans at least 30 days in advance prior to adoption of this amendment, beginning **June 3, 2019** through **July 2, 2019**. In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a public meeting on **Tuesday, June 18, 2019 at 4:45 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd-2nd Floor, East Chicago, Indiana 46312.**

The City proposes the following changes as part of this Substantial Amendment:

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2016 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
East Chicago Housing Authority	$10,000.00	<$10,000.00>	$-0-
East Chicago Parks & Recreation – Youth Basketball Program	$-0-	+$10,00.00	$10,000.00
FY 2017 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
Catholic Charities	$5,400.00	<$5,400.00>	$-0-
City of East Chicago Sports Voucher Program	$8,325.00	<$2,365.00>	$5,960.00
East Chicago Housing Authority	$8,291.50	<$8,291.50>	$-0-
Northwest Indiana Reinvestment Alliance	$19,000.00	<$43.45>	$18,956.55
East Chicago Parks & Recreation – Youth Basketball Program	$-0-	$16,099.95	$16,099.95
FY 2018 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
Housing Rehabilitation Program Delivery	$300,000.00	<$150,000.00>	$150,000.00
Housing Rehabilitation Programs	$622,718.82	<$123,000.00>	$499,718.82
Acquisition/Rehabilitation Program	$-0-	+300,000.00	$300,000.00
Boys & Girls Clubs of Greater Northwest Indiana	$10,000.00	<$10,000.00>	$-0-
Catholic Charities	$7,000.00	<$7,000.00>	$-0-
East Chicago Parks & Recreation - Summer Stars Camp	$25,000.00	+$8,000.00	$33,000.00
East Chicago Housing Authority	$8,000.00	<$8,000.00>	$-0-
Consumer Credit Counseling Services of NWI	$5,000.00	<$5,000.00>	$-0-
The Salvation Army	$5,000.00	<$5,000.00>	$-0-

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APPROVAL OF SUBSTANTIAL AMENDMENT

Anthony Copeland, Mayor – City of East Chicago **Date** 7/9/2019

APPENDIX A

APPROVED RESOLUTION

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CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2019-RED-1798

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2014 – 2018 CONSOLIDATED PLAN AND THE FY 2016-2018 ANNUAL ACTION PLANS FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2016-2018; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2016-2018; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2016-2018 Annual Action Plans from June 3 – July 2, 2019; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a public meeting on Tuesday, June 18, 2019 at 4:45 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2016 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
East Chicago Housing Authority	$10,000.00	<$10,000.00>	$-0-
East Chicago Parks & Recreation – Youth Basketball Program	$-0-	+$10,00.00	$10,000.00

FY 2017 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
Catholic Charities	$5,400.00	<$5,400.00>	$-0-
City of East Chicago Sports Voucher Program	$8,325.00	<$2,365.00>	$5,960.00
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FY 2018 CDBG Budget Amendments			
Activity Name	**Current Budget Amount**	**Change**	**New Budget Amount**
Housing Rehabilitation Program Delivery	$300,000.00	<$150,000.00>	$150,000.00
Housing Rehabilitation Programs	$622,718.82	<$123,000.00>	$499,718.82
Acquisition/Rehabilitation Program	$-0-	+300,000.00	$300,000.00
Boys & Girls Clubs of Greater Northwest Indiana	$10,000.00	<$10,000.00>	$-0-
Catholic Charities	$7,000.00	<$7,000.00>	$-0-
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East Chicago Housing Authority	$8,000.00	<$8,000.00>	$-0-
Consumer Credit Counseling Services of NWI	$5,000.00	<$5,000.00>	$-0-
The Salvation Army	$5,000.00	<$5,000.00>	$-0-

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SECTION 1. That the Substantial Amendment to the FY 2014-2018 Consolidated Plan and the FY 2016-2018 Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2014-2018 Consolidated Plan and FY 2016-2018 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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 2nd DAY OF JULY 2019 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

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Maune Morgan, Interim President

Christine Russell, Secretary

Loretta Mosley, Commissioner

Christopher French, Commissioner

Frank Rivera, Executive Director

APPENDIX B

PUBLIC NOTICE

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Customer Ad Proof

60069759 TOLBERT & TOLBERT LLC / LEGALS — Order Nbr 14004

Publication	The Times		
Contact	TOLBERT & TOLBERT LLC / LEGALS	PO Number	
Address 1	1085 BROADWAY, SUITE B	Rate	Legal
Address 2		Order Price	81.14
City St Zip	GARY IN 46402	Amount Paid	0.00
Phone	2194270094	Amount Due	81.14
Fax	2194270783		
Section	Legals	Start/End Dates	06/03/2019 - 06/17/2019
SubSection		Insertions	2
Category	198 Legal - Lake County	Size	121
Ad Key	14004-1	Salesperson(s)	Nicole Muscari
Keywords	20190530-SHELICE-Substantial Amendment Legal	Taken By	Nicole Muscari
Notes			

Ad Proof

PUBLIC HEARING NOTICE
COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIPS PROGRAM
SUBSTANTIAL AMENDMENT TO FY 2014 – FY 2018 CONSOLIDATED PLAN AND FY 2016 - 2018 ANNUAL ACTION PLAN

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2016 -2018 Annual Action Plan at least 30 days in advance prior to adoption of the amendment, beginning on June 3, 2019 through July 2, 2019. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment will hold a public meeting on Tuesday, June 18, 2019 at 4:45 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.

Any person(s) requiring special

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accommodations/services for the Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by Thursday, June 13, 2019.

Community Development Block Grant (CDBG)

2016 CDBG Budget Amendments

East Chicago Housing Authority $10,000.00

East Chicago Parks & Recreation -Youth Basketball Program +$10,-000.00

2017 CDBG Budget Amendments

Catholic Charities $5,400.00

City of East Chicago Sports Voucher Program $2,365.00

East Chicago Housing Authority $8,291.50

Northwest Indiana Reinvestment Alliance $43.45

East Chicago Parks & Recreation -Youth Basketball Program +$16,-099.95

2018 CDBG Budget Amendments

Housing Rehabilitation Program Delivery $150,000.00

Housing Rehabilitation Programs $117,500.00

Acquisition/Rehabilitation Program +$300,000.00

Boys & Girls Clubs of Greater Northwest Indiana $10,000.00

Catholic Charities $7,000.00

East Chicago Housing Authority $8,000.00

Consumer Credit Counseling Services of NWI $5,000.00

Northwest Indiana Reinvestment Alliance +$2,500.00

The Salvation Army $5,000.00

If you are unable to attend the public hearing, written comments will be accepted via mail, e-mail or fax through Tuesday, July 2, 2019 at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7005 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelop-ment

6/3, 6/17 -14004 -hspaxlp

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APPENDIX C

PUBLIC MEETING
JUNE 18, 2019

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- SIGN-IN SHEET
- AGENDA
- MINUTES

PUBLIC MEETING

FY 2016 - 2018 SUBSTANTIAL AMENDMENT

For

Community Development Block Grant (CDBG)

and

HOME Investment Partnership Grant (HOME)

City Hall Council Chambers

4525 Indianapolis Blvd

East Chicago, Indiana 46312

Tuesday, June 18, 2019 at 4:45 p.m.

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	NAME	ADDRESS	PHONE	E-MAIL
1	Lyrette Turk	Redevelopment	219-391-8513	LTURK@EASTCHICAGO.COM
2	FRANK RIVERA	REDEVELOPMENT	219-391-8513	frivera@eastchicago.com
3	Loretta Mosley	Redevelopment	(219) 290-0928	Mosleyla-etta@yahoo.com
4	Christine Russell	Redevelopment	219 678-1087	cmrussell4210@aol.com
5	Maune Morgan	Redevelopment	219 [illegible]764498	morganredevelope@yahoo.com
6	[illegible]	Redevelopment	219 [illegible]6916	cfrench395@cfgmail.com
7				
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PUBLIC MEETING AGENDA

**COMMUNITY DEVELOPMENT BLOCK GRANT AND
SUBSTANTIAL AMENDMENT TO
FY 2014 – FY 2018 CONSOLIDATED PLAN AND
FY 2016 - 2018 ANNUAL ACTION PLANS**

Tuesday, June 18, 2019
4:45 pm

City Hall Council Chambers
4525 Indianapolis Blvd.
East Chicago, IN 46312

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Welcome

City of East Chicago Redevelopment Commission

Purpose of Meeting

Amendment to the FY 2014-2018 Consolidated Plan and
FY 2016-2018 Annual Action Plans
See Notice Below

Deadline for Public Comment

Tuesday, July 2, 2019

Public Comments (*3 minutes please*)

SUBSTANTIAL AMENDMENT

PUBLIC HEARING NOTICE
COMMUNITY DEVELOPMENT BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIPS PROGRAM
SUBSTANTIAL AMENDMENT TO
FY 2014 – FY 2018 CONSOLIDATED PLAN AND
FY 2016 - 2018 ANNUAL ACTION PLAN

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2016 -2018 Annual Action Plan at least 30 days in advance prior to adoption of the amendment, beginning on **June 3, 2019** through **July 2, 2019**. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment will hold a public meeting on **Tuesday, June 18, 2019 at 4:45 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.**

Any person(s) requiring special accommodations/services for the Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by **Thursday, June 13, 2019**.

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Community Development Block Grant (CDBG)

2016 CDBG Budget Amendments

East Chicago Housing Authority	<$10,000.00>
East Chicago Parks & Recreation -Youth Basketball Program	+$10,000.00

2017 CDBG Budget Amendments

Catholic Charities	<$5,400.00>
City of East Chicago Sports Voucher Program	<$2,365.00>
East Chicago Housing Authority	<$8,291.50>
Northwest Indiana Reinvestment Alliance	<$43.45>
East Chicago Parks & Recreation -Youth Basketball Program	+$16,099.95

2018 CDBG Budget Amendments

Housing Rehabilitation Program Delivery		<$150,000.00>
Housing Rehabilitation Programs	***<$123,000.00>***	~~<$117,500.00>~~
Acquisition/Rehabilitation Program		+$300,000.00
Boys & Girls Clubs of Greater Northwest Indiana		<$10,000.00>
Catholic Charities		<$7,000.00>
City of East Chicago Parks & Recreation-Summer Stars Camp		***+$8,000.00***
East Chicago Housing Authority		<$8,000.00>
Consumer Credit Counseling Services of NWI		<$5,000.00>
Northwest Indiana Reinvestment Alliance		~~+$2,500.00~~
The Salvation Army		<$5,000.00>

If you are unable to attend the public hearing, written comments will be accepted via mail, e-mail or fax through **Tuesday, July 2, 2019** at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7005 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana

Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

PUBLISHED IN THE TIMES NEWSPAPER ON JUNE 3

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City of East Chicago

Department of Redevelopment
4525 Indianapolis Boulevard
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

SUBSTANTIAL AMENDMENT PUBLIC MEETING
FOR
FY 2014-2018 CONSOLIDATED PLAN AND
FY 2016-2018 ANNUAL ACTION PLANS

Date: Tuesday, June 18, 2019
Time: 4:45 p.m.
Place: City Hall Council Chambers
4525 Indianapolis Blvd.
East Chicago, IN 46312

Present (See attached Sign-In Sheet):

- Frank Rivera - Executive Director – Department of Redevelopment
- Lyvette Turk – C.D. Programs Manger – Department of Redevelopment
- Commissioner Maune Morgan – Redevelopment Commission-Interim President
- Commissioner Christine Russell – Redevelopment Commission-Secretary
- Commissioner Christopher French – Redevelopment Commission

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The meeting was commenced at 4:55 pm by Lyvette Turk, who welcomed the persons to the Public Meeting for the Substantial Amendment to the FY 2014-2018 Consolidated Plan and the FY 2016-2018 Action Plans.

Lyvette: The purpose of this meeting is so that we can expend the funds per HUD's guidelines. The deadline for public comment ends on Tuesday, July 2, 2019 at 4:30pm. I will read page 2 of the Agenda as follows:

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2016 -2018 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on June 3, 2019 through July 2, 2019. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

On pages 2 and 3 are the suggested amendments. Some of the agencies are having internal changes and staff changes and they are not able to spend the funds so they will wait until the next grant period. That is why you some of them on here that we would not normally cancel. We are trying to move the funds into areas that we know the funds can be expended so we won't get behind.

Does anyone have any questions? None

You still have until July 2nd to comment. If you have any questions before that time you can just submit them in writing or verbally to our office. Both Frank and I will accept questions and/or comments.

If there aren't any public comments then that will conclude this Public Meeting.

The meeting concluded at 5:00 pm.

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SUBSTANTIAL AMENDMENT # 2 - DOCUMENTATION

SUBSTANTIAL AMENDMENT

TO

FY 2014 – 2018 CONSOLIDATED PLAN

AND

FY 2015 - 2018 ANNUAL ACTION PLANS

Community Development Block Grant



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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
City of East Chicago
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

Comment Period: September 4, 2020 – October 5, 2020

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SUBSTANTIAL AMENDMENT TO
FY 2014 – FY 2018 CONSOLIDATED PLAN AND
FY 2015 - 2018 ANNUAL ACTION PLANS

Grantee Name	City of East Chicago
Name of Department Administering the Funds	City of East Chicago Department of Redevelopment
Contact Person	Frank Rivera
Title	Executive Director
Address	4525 Indianapolis Blvd. – 2nd Floor
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8513
E-mail Address	FRivera@eastchicago.com
Authorized Official	Anthony Copeland
Title	Mayor
Address	4527 Indianapolis Blvd.
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8200

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Background

The Department of Redevelopment, on behalf of the City of East Chicago, administers the funding received on an annual basis from the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG). These funds are allocated by the City to various eligible activities through the preparation and submission of the 5 year Consolidated Plan and the Annual Action Plans, which are then approved by HUD. A substantial amendment requires a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment can be implemented.

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, a substantial amendment is required when the following occurs:

(1) If the City proposes to undertake a new activity;
(2) Delete or cancel an activity that was previously approved; or
(3) When the total cost of an activity has increased or decreased 50% or more than the original amount.

Citizens, public agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2015 - 2018 Annual Action Plans at least 30 days in advance prior to adoption of this amendment, beginning **September 4, 2020** through **October 5, 2020**. In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting on **Tuesday, September 15, 2020 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd-2nd Floor, East Chicago, Indiana 46312. Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission convened via Zoom video conference at:**
https://us02web.zoom.us/j/87206397655?pwd=M1AvS3ZlYkl3V1E4V3gyUVZ1WVJvQT09.

The City proposes the following changes as part of this Substantial Amendment:

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2017	City of East Chicago Parks & Recreation – Senior Programs		<$4,849.33>
2017	Indiana Parenting Institute		<$3,911.04>
2015	City of East Chicago Parks & Recreation – Arts Programs		<$6,890.00>
2016	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2017	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2015	City of East Chicago Parks & Recreation – Youth Basketball Program		<$9,906.16>
2016	City of East Chicago Parks & Recreation – Youth Basketball Program		<$11,334.19>
2017	City of East Chicago Parks & Recreation – Youth Basketball Program		<$26,099.95>
2018	CDBG Administration		<$87,383.43>
2018	City of East Chicago Parks & Recreation – Arts Programs		<$15,000.00>
2018	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00>
2018	City of East Chicago Parks & Recreation – Summer Stars Camp		<$9,092.49>
2018	City of East Chicago Sports Voucher Program		<$2,095.00>
2018	Haven House, Inc.		<$5009.50>
2018	Indiana Parenting Institute		<$5,000.00>
2018	Northwest Indiana Reinvestment Alliance		<$4,245.68>
2015	Housing Rehabilitation Programs	$16,796.16	
2016	Housing Rehabilitation Programs	$21,334.19	
2017	Housing Rehabilitation Programs	$44,860.32	
2018	Housing Rehabilitation Programs	$132,826.10	
		$215,816.77	**$215,816.77**

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APPROVAL OF SUBSTANTIAL AMENDMENT

Anthony Copeland, Mayor – City of East Chicago

10.5.20
Date

APPENDIX A

APPROVED RESOLUTION

DRAFT

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2020-RED-1843

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2014 – 2018 CONSOLIDATED PLAN AND THE FY 2015-2018 ANNUAL ACTION PLANS FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2015-2018; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2015-2018; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment"; and

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2014 - FY 2018 Consolidated Plan and the FY 2015-2018 Annual Action Plans from September 4 – October 5, 2020; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting via zoom on Tuesday, September 15, 2020 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.

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

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2017	City of East Chicago Parks & Recreation – Senior Programs		<$4,849.33>
2017	Indiana Parenting Institute		<$3,911.04>
2015	City of East Chicago Parks & Recreation – Arts Programs		<$6,890.00>
2016	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2017	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2015	City of East Chicago Parks & Recreation – Youth Basketball Program		<$9,906.16>
2016	City of East Chicago Parks & Recreation – Youth Basketball Program		<$11,334.19>
2017	City of East Chicago Parks & Recreation – Youth Basketball Program		<$26,099.95>
2018	CDBG Administration		<$87,383.43>
2018	City of East Chicago Parks & Recreation – Arts Programs		<$15,000.00>
2018	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00>
2018	City of East Chicago Parks & Recreation – Summer Stars Camp		<$9,092.49>
2018	City of East Chicago Sports Voucher Program		<$2,095.00>
2018	Haven House, Inc.		<$5009.50>
2018	Indiana Parenting Institute		<$5,000.00>
2018	Northwest Indiana Reinvestment Alliance		<$4,245.68>
2015	Housing Rehabilitation Programs	$16,796.16	
2016	Housing Rehabilitation Programs	$21,334.19	
2017	Housing Rehabilitation Programs	$44,860.32	
2018	Housing Rehabilitation Programs	$132,826.10	
		$215,816.77	**$215,816.77**

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SECTION 1. That the Substantial Amendment to the FY 2014-2018 Consolidated Plan and the FY 2015-2018 Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2014-2018 Consolidated Plan and FY 2015-2018 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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 6th DAY OF OCTOBER 2020 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

DRAFT

Christine Russell, President

Rodger Gates, Vice-President

Delainah Valdez-Medina, Commissioner

Vanessa Hernandez-Orange, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

ATTEST:

Christopher French, Secretary

Due to COVID-19 it has been approved that only 1 signature of the board members is required

APPENDIX B

PUBLIC NOTICE

DRAFT

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said, county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
September 4 & 14, 2020

CITY OF EAST CHICAGO REDEVELOPMENT / LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 50810

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: Dawn Renee Heili

Subscribed and sworn to before me this 17 day of September 2020

Dawn Renee Heili
Notary Public

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

My commission expires:

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 09/04/2020, 09/14/2020

TOTAL AD COST:	126.11
FILED ON:	9/14/2020

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ATTACH COPY OF ADVERTISEMENT HERE

Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

City of East Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

Lake County, Indiana

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

LINE COUNT

Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) -- number of equivalent lines .....

Head – number of lines ----------.....

Body – number of lines ----------.....

Tail – number of lines ----------.....

Total number of lines in notice ----------.....

COMPUTATION OF CHARGES

60.5 lines, 3 columns wide equals 181.5 equivalent lines at .6948 cents per line ---------- $ 126.11

Additional charges for notices containing rule or tabular work (50 per cent of above amount) ----------.....

Charge for extra proofs of publication ($1.00 for each proof in excess of two) ----------.....

TOTAL AMOUNT OF CLAIM ---------- $ 126.11

DATA FOR COMPUTING COST

Width of single column in picas 9p4 Size of type 7.0 point.

Number of insertions 2 # 5880

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

September 4 + 14, 2020

Additionally, the statement checked below is true and correct:

..... Newspaper does not have a Web site.

..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

..... Newspaper has a Web site, but due to technical problem or error, public notice was posted on .....

..... Newspaper has a Web site but refuses to post the public notice.

Date September 17, 2020

Nicole L. Muscari

Title: Legal Clerk

By: Nicole L. Muscari

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PUBLIC HEARING NOTICE SUBSTANTIAL AMENDMENT TO
FY 2014–2018 CONSOLIDATED PLAN AND FY 2015- 2018 ANNUAL ACTION PLANS

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014-2018 Consolidated Plan and the FY 2015-2018 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on September 4, 2020 through October 5, 2020. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the proposed Substantial Amendment will be presented to the Redevelopment Commission at its virtual meeting scheduled on Tuesday, September 15, 2020 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312. Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission shall convene via Zoom video conference.

The link for access to the meeting is: https://us02web.zoom.us/j/87206397655?pwd=M1AvS3ZlYkI3V1E4V3gyUVZ1WVJvQT09

Any person(s) requiring special accommodations/services for the Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by Tuesday, September 8, 2020.

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2017	City of East Chicago Parks & Recreation – Senior Programs		<$4,849.33>
2017	Indiana Parenting Institute		<$3,911.04>
2015	City of East Chicago Parks & Recreation – Arts Programs		<$6,890.00>
2016	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2017	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2015	City of East Chicago Parks & Recreation – Youth Basketball Program		<$9,906.16>
2016	City of East Chicago Parks & Recreation – Youth Basketball Program		<$11,334.19>
2017	City of East Chicago Parks & Recreation – Youth Basketball Program		<$26,099.95>
2018	CDBG Administration		<$87,383.43>
2018	City of East Chicago Parks & Recreation – Arts Programs		<$15,000.00>
2018	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00>
2018	City of East Chicago Parks & Recreation – Summer Stars Camp		<$9,092.49>
2018	City of East Chicago Sports Voucher Program		<$2,095.00>
2018	Haven House, Inc.		<$5009.50>
2018	Indiana Parenting Institute		<$5,000.00>
2018	Northwest Indiana Reinvestment Alliance		<$4,245.68>
2015	Housing Rehabilitation Programs	$16,796.16	
2016	Housing Rehabilitation Programs	$21,334.19	
2017	Housing Rehabilitation Programs	$44,860.32	
2018	Housing Rehabilitation Programs	$132,826.10	
		$215,816.77	$215,816.77

If you are unable to attend the public hearing, written comments will be accepted via mail, e-mail or fax through Monday, October 5, 2020 at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7005 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

9/4 & 9/14 -50810 -hspaxdp

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APPENDIX C

PUBLIC MEETING MINUTES SEPTEMBER 15, 2020

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

ORIGINAL

REGULAR MEETING

September 15, 2020

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BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on September 15, 2020, scheduled to begin at 5:00 p.m. in the evening.

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GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, President
Rodger Gates, Vice President
Christopher French, Secretary
Delainah Valdez-Medina, Commissioner
Vanessa Hernandez-Orange, Commissioner
Frank Rivera, Executive Director
Shelice Tolbert, Attorney
and
Members of the Public

* * * * *

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PRESIDENT RUSSELL: I'd like to call the meeting of the East Chicago Redevelopment Commission regular meeting, 4525 Indianapolis Boulevard, East Chicago, Indiana, City of East Chicago, Department of Redevelopment, September 15, 2020, 5:00 p.m.

Please stand for the Pledge.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT RUSSELL: Thank you. Roll call, please.

SECRETARY FRENCH: Vanessa Hernandez-Orange?

COMMISSIONER HERNANDEZ-ORANGE: Present.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Here.

SECRETARY FRENCH: Christopher French?

Present.

Rodger Gates? Rodger Gates?

VICE PRESIDENT GATES: Present. Present. Can you hear me?

SECRETARY FRENCH: Christine Russell?

PRESIDENT RUSSELL: Present.

Yes, we can, Mr. Gates.

EXECUTIVE DIRECTOR RIVERA: Good evening

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VICE PRESIDENT GATES: Rodger Gates --
COMMISSIONER HERNANDEZ-ORANGE: Oh.
VICE PRESIDENT GATES: Rodger Gates seconds.
PRESIDENT RUSSELL: Motion was made by Vanessa Hernandez-Orange, seconded by Mr. Rodger Gates. Any questions?
(NO RESPONSE.)
PRESIDENT RUSSELL: Roll call, please.
SECRETARY FRENCH: Vanessa Hernandez-Orange?
COMMISSIONER HERNANDEZ-ORANGE: Yes.
SECRETARY FRENCH: Delainah Valdez-Medina?
COMMISSIONER VALDEZ-MEDINA: Yes.
SECRETARY FRENCH: Christopher French? Yes.
Rodger Gates?
VICE PRESIDENT GATES: Yes.
SECRETARY FRENCH: Christine Russell?
PRESIDENT RUSSELL: Yes. Motion carried.
EXECUTIVE DIRECTOR RIVERA: Thank you.
Now, board members, we're going to go through the next three items, and

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Ms. Lyvette Turk is going to expound on those three. And so she's going to come up and sit where I'm at.

If you can, Lyvette, step up.

And she's going to go through them with you. Okay.

MS. TURK: Good evening.

THE COMMISSIONERS: Good evening.

MS. TURK: The first item that you have is the public hearing notice, substantial amendment to the fiscal year 2014 through 2018, consolidated plan, and fiscal year 2015 through 2018, annual action plans.

Pursuant to the citizen participation requirements of 24 CFR, Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete, or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50 percent or more than the original amount, then this proposed change constitutes a substantial amendment.

Any substantial amendment will require a formal amendment to the consolidated plan

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and/or annual action plan before the proposed amendment will be implemented.

Citizens, public agencies and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the fiscal year 2014 through 2018 consolidated plan and the fiscal years 2015 through 2018 annual action plans at least 30 days in advance prior to adoption of the amendment. It began on Friday September 4th, 2020, through October 5th, 2020.

The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing or orally at this public hearing in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments or views shall be attached to the official substantial amendment.

The substantial amendment is as follows: Fiscal year 2017, City of East Chicago Parks and Recreation Senior Programs, a decrease

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in the amount of $4,849.33.

Fiscal year 2017, Indiana Parenting Institute, a decrease in the amount of $3,911.04.

Fiscal year 2015, City of East Chicago Parks and Recreation Arts Programs, a decrease in the amount of $6,890.

Fiscal year 2016, City of East Chicago Parks and Recreation Arts Programs, a decrease in the amount of $10,000.

Fiscal year 2017, City of East Chicago Parks and Recreation Arts Programs, a decrease of $10,000.

Fiscal year 2015, City of East Chicago Parks and Recreation Youth Basketball Program, a decrease in the amount of $9,906.16.

Fiscal year 2016, City of East Chicago Parks and Recreation Youth Basketball Program, a decrease in the amount of $11,334.19.

Fiscal year 2017, City of East Chicago Parks and Recreation Youth Basketball Program, a decrease in the amount of $26,099.95.

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Fiscal year 2018, CDBG Administration, a decrease in the amount of $87,383.43.

Fiscal year 2018, City of East Chicago Parks and Recreation Arts Programs, a decrease in the amount of $15,000.

Fiscal year 2018, City of East Chicago Parks and Recreation Senior Programs, a decrease in the amount of $5,000.

2018, City of East Chicago Parks and Recreations Summer Stars Camp, a decrease in the amount of $9,092.49.

Fiscal year 2018, Haven House, a decrease in the amount of $5,009.50.

Fiscal year 2018, Indiana Parenting Institute, a decrease in the amount of $5,000.

Fiscal year 2018, Northwest Indiana Reinvestment Alliance, a decrease in the amount of $4,245.68.

Now, the -- where the money is going to. The 2015 -- fiscal year 2015 funds will be going to the Housing Rehabilitation Programs in the amount of $16,796.16.

The fiscal year 2016 funds will be going to the Housing Rehabilitation Programs in

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the amount of $21,334.19.

The fiscal year 2017 funds will be going to the Housing Rehabilitation Programs in the amount of $44,860.32.

And the fiscal year 2018 Housing Rehabilitation Programs in the amount of $132,826.10.

Now, those increases total $215,816.77, which will be moved from the programs that I mentioned were decreased to the Housing Rehabilitation Programs.

I just want to insert, most of these happened due to Covid. A lot of those programs had to be canceled for 2020 which caused us to have to move these funds.

Written comments will be accepted via mail, email or fax through Monday, October 5th, 2020, here at the City of East Chicago Department of Redevelopment, located at 4525 Indianapolis Boulevard, the second floor, here in East Chicago, Indiana 46312. Attention: Substantial amendment. Fax number (219) 391-7005. If they want to call in or have any questions, they can call (219) 391-8513. They can email me at

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lturk@eastchicago.com. Anthony Copeland, Mayor of City of East Chicago. Frank Rivera, Executive Director of East Chicago Department of Redevelopment.

Did anyone have any questions? If not, we will go to the action item, the Semi-Annual Labor Standards Enforcement Report Submission. Department of Labor (DOL) Regulations 29 CFR 5.7B require federal agencies administering programs subject to Davis-Bacon and Related Act, also known as DBRA, and Contract Work Hours and Safety Standards Act (CWHSSA) labor standards to submit The Semi-Annual Labor Standards Enforcement Report, HUD Form 4710, to the administrator of the Wage and Hour Division for all new-covered contracts and projects and all enforcement activities each six months.

In order for HUD to comply with this requirement, it must collect contract and enforcement information from local agencies that administer HUD-assisted programs subject to Davis-Bacon requirements. HUD requests that local agencies complete and

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COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Rodger Gates? Rodger Gates?

VICE PRESIDENT GATES: Yes.

SECRETARY FRENCH: Christine Russell?

PRESIDENT RUSSELL: Yes. Motion carried.

Thank you, everybody.

EXECUTIVE DIRECTOR RIVERA: Okay. Good night.

(MEETING CONCLUDED AT 5:53 PM.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Lake, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of fifty (50) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 17th day of September, 2020.

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KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/27/23
Notary Public: Lake County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, SEPTEMBER 15, 2020
APPROVED & SIGNED TUESDAY, OCTOBER 6, 2020

Christine Russell President	Christopher French Secretary
Rodger Gates Vice President	Delainah Valdez-Medina Commissioner
Vanessa Hernandez-Orange Commissioner	Frank Rivera Executive Director

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PUBLIC HEARING NOTICE
SUBSTANTIAL AMENDMENT TO
FY 2014-2018 CONSOLIDATED PLAN
FY 2019-2023 CONSOLIDATED PLAN
FY 2018 & 2019 ANNUAL ACTION PLANS

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014-2018 Consolidated Plan, FY 2014-2018 Consolidated Plan, and the FY 2018 & 2019 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on **June 18, 2021** through **July 19, 2021**. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the proposed Substantial Amendment will be presented to the Redevelopment Commission at its virtual meeting scheduled on **Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.** Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission shall convene via Zoom video conference.

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The link for access to the meeting is:
https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797
Passcode: 179701
Phone: 312-626-6799

Any person(s) requiring special accommodations/services for the virtual Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by **Friday, July 2, 2021**.

FY 2018 & 2019 Community Development Block Grant (CDBG)			
Year	**Activity**	**Increase**	**Decrease**
2018	Acquisition/Rehabilitation Program		<$60,000.00>
2018	Housing Rehabilitation Program	+$60,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2019	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	**<$175,000.00>**

FY 2019 HOME Investment Partnerships Program (HOME)			
Year	**Activity**	**Increase**	**Decrease**
2019	HOME ADMIN	+7,243.95	n/a
2019	HOUSING MULTI-FAMILY REHAB PRGM - 3507 GUTHRIE STREET	+65,195.55	n/a
		+$72,439.50	

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If you are unable to attend the virtual public hearing, written comments will be accepted via mail, e-mail or fax through **Monday, July 19, 2021** at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7005 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2020 Annual Action Plan - Substantial Amendment # 2

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

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT



Substantial Amendment # 2:

The City of East Chicago amended its FY 2020 Annual Action Plan by making the following amendments: CHDO Affordable Housing Program – Reallocate the $46,277.00 budget amount to the new project/activity Homebuyer Assistance program and delete the existing activity; Multi-Family Rehab Program – Reallocate the $147,283.39 budget amount to the Homebuyer Assistance Program and delete the existing activity; Tenant-Based Rental Assistance (TBRA) Program – Reallocate the $75,000 budget amount to the Homebuyer Assistance Program and delete the existing activity; and Homebuyer Assistance Program – Create a new project/activity with the budget line item $268,560.79.

Substantial Amendment # 1:

The City of East Chicago amended its FY 2020 Annual Action Plan by making the following amendments: Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity; Haven House, Inc – Pantry Pack Program – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity; Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity; Public Service Contingency – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount; and Housing Rehabilitation Program Delivery – increase the budget line item by $100,000 for a revised budget line item of $275,000.

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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, is a Federal entitlement, under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs with funding from the U.S.

Department of Housing and Urban Development (HUD). As such, the City is required to prepare and submit an Annual Action Plan which outlines how the City plans to spend those funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Strategies. This is the City of East Chicago's second Annual Action Plan of the FY 2019-2023 Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five year strategy to address those needs. The FY 2020 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2020 and ending June 30, 2021. In addition, the Plan includes the HOME funds that the City will receive in FY 2020. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2020 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2020 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2020 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process, but does require the participation of the public housing authority in the development of the plan.

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

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Available Funds:

The following financial resources are included in the FY 2020 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2019-2023 Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2020 program year:

- **CDBG Funds -** $1,338,810.00
- **CDBG Program Income -** $131,608.71
- **HOME Funds -** $308,516.00
- **HOME Program Income -** $7,024.66
- **Totals: $1,785,959.37**

FY 2020 CDBG and HOME Budget:

Administration - $314,741.87

- CDBG Administration (CDBG) - $236,262.00
- Planning (CDBG) - $30,000.00
- Fair Housing (CDBG) - $1,500.00

- HOME Administrative (HOME) - $26,054.07
- Planning (HOME) - $5,000.00
- Fair Housing (HOME) - $500.00
- CHDO Operating (HOME) - $15,425.80

Housing Programs - $1,080,756.71

- Housing Rehabilitation Program (CDBG) - $805,756.71
- Housing Rehabilitation Program Delivery (CDBG) - $275,000.00

Public Services - $121,900.00

- Boys & Girls Clubs of Greater NWI – Sports League Programs - $15,000.00
- Catholic Charities – Safe Haven Homeless Prevention Program - $15,500.00
- Indiana Legal Services – Legal Services - $21,400.00
- Indiana Plan – Construction Awareness Training Program - $5,000.00
- Meals on Wheels of NWI – Meals Delivery Program - $35,000.00
- New Horizons Childcare Ministry – COVID Childcare Program - $5,000.00
- We Care from the Heart – Senior Services Program - $25,000.00

~~**Community Housing Development Organization (CHDO) - $46,277.40**~~

- ~~Affordable Housing Program (HOME-CHDO) - $46,277.40~~

~~**Multifamily Rehab Program - $147,283.39**~~

- ~~Multi-family Rehab Program – 3507 Guthrie Street - $147,283.39~~

~~**Tenant Based Rental Assistance Program (TBRA) - $75,000.00**~~

- ~~Tenant Based Rental Assistance Program (TBRA) (HOME) - $75,000.00~~

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Homebuyer Assistance Program - $268,560.79

- Homebuyer Assistance Program (HOME) - $268,560.79

Total CDBG and HOME Budget: $1,785,959.37

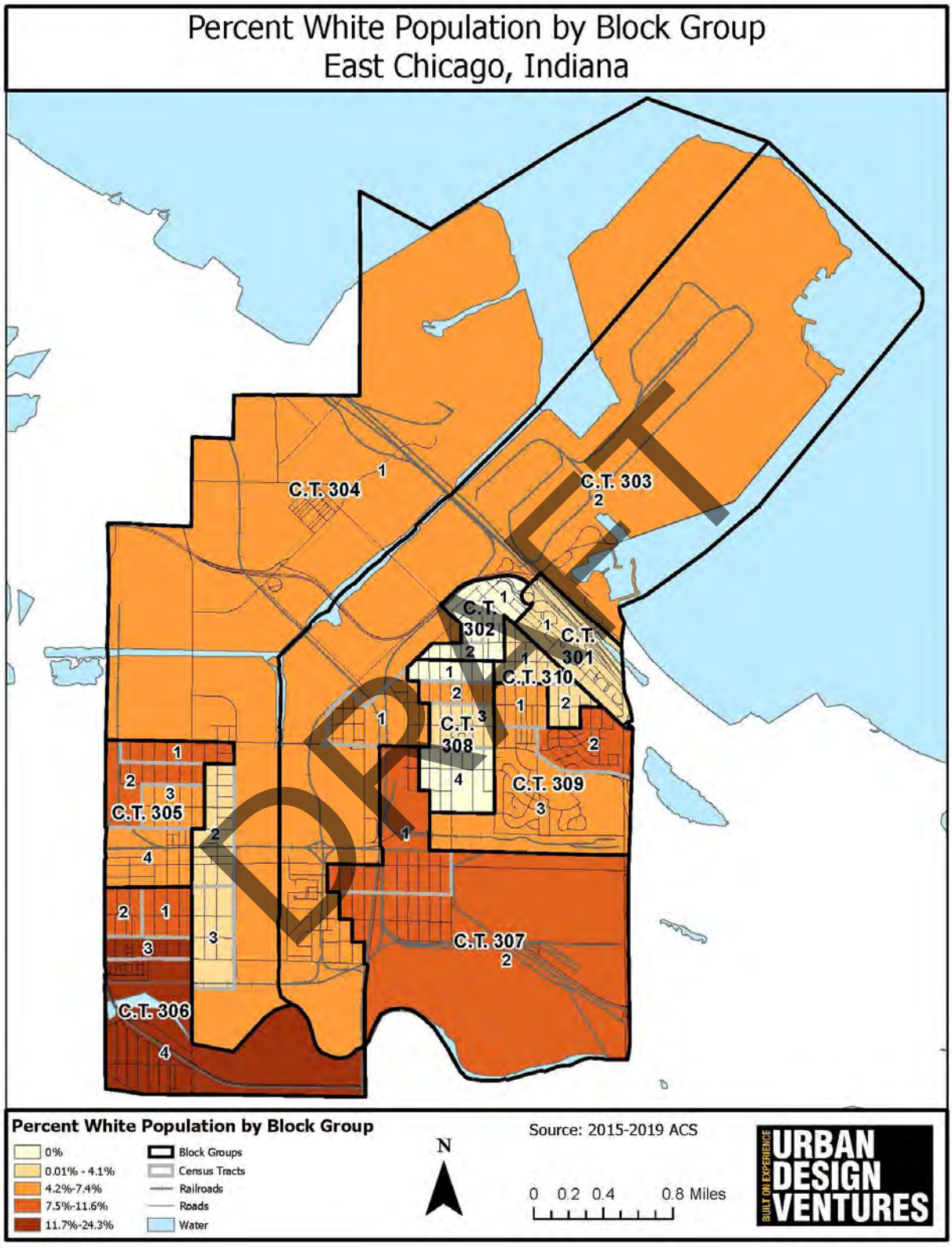
Maps:

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

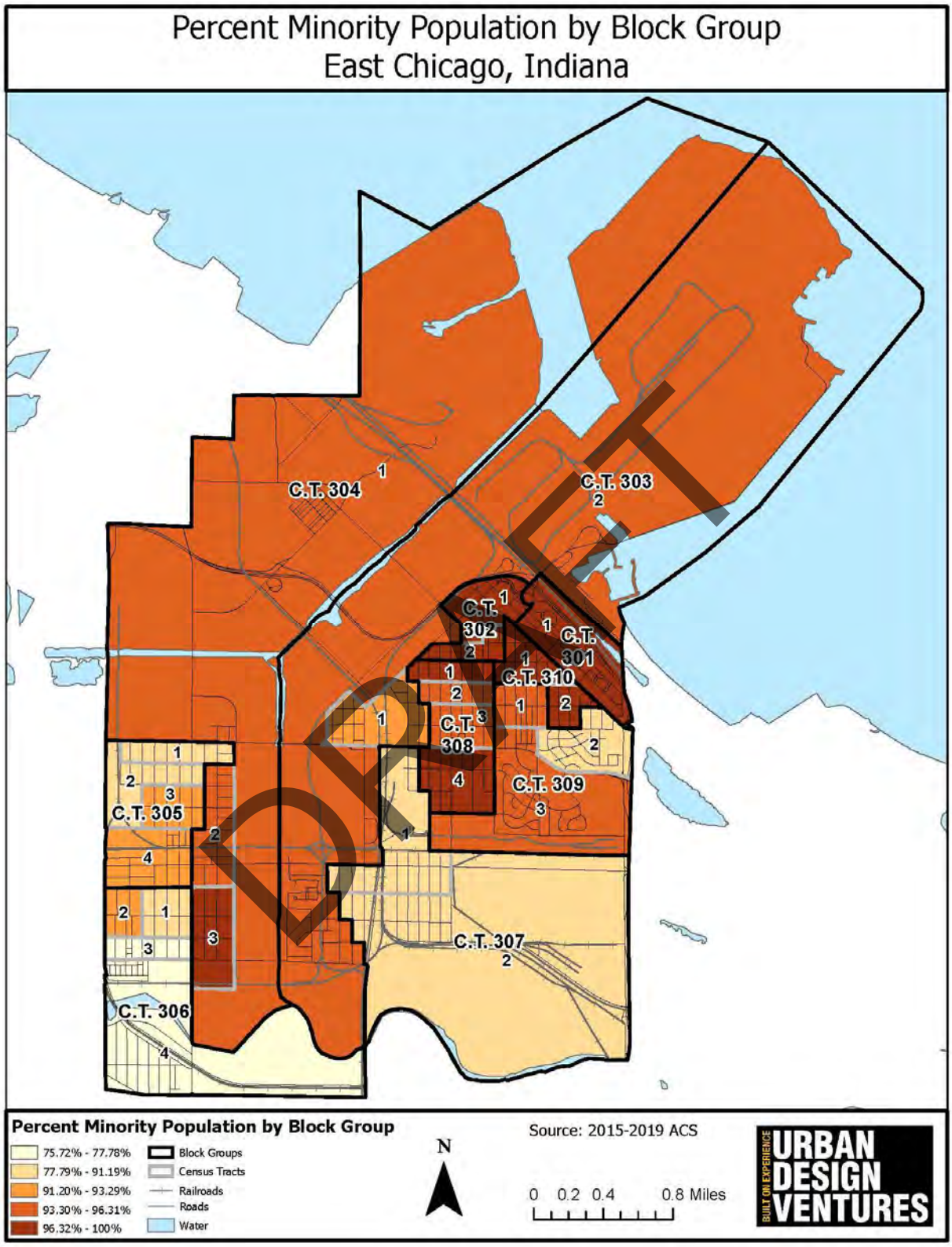
- Percentage of White Population by Block Group Map

- Percentage of Minority Population by Block Group Map
- Population Age 65 and Over by Block Group Map
- Percentage of Population Age 65 and Over by Block Group Map
- Total Housing Units by Block Group Map
- Percentage of Owner Occupied by Block Group Map
- Percentage of Renter Occupied by Block Group Map
- Percentage of Vacant Housing by Block Group Map
- Low/Moderate Income Percentage by Block Group Map
- Low/Moderate Income Percentage with Minority Overlay by Block Group Map
- NRSA Potential Development Initiatives Map

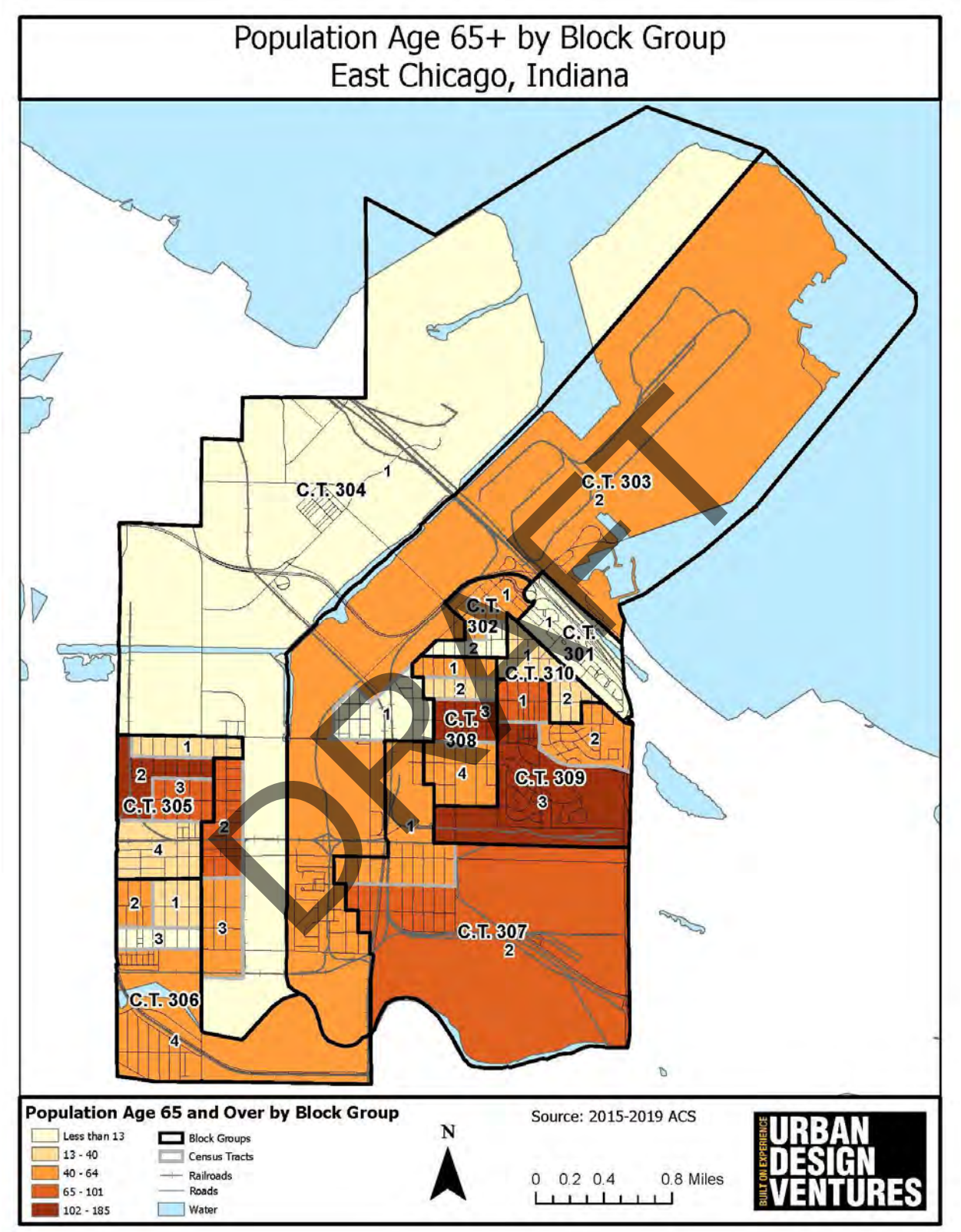
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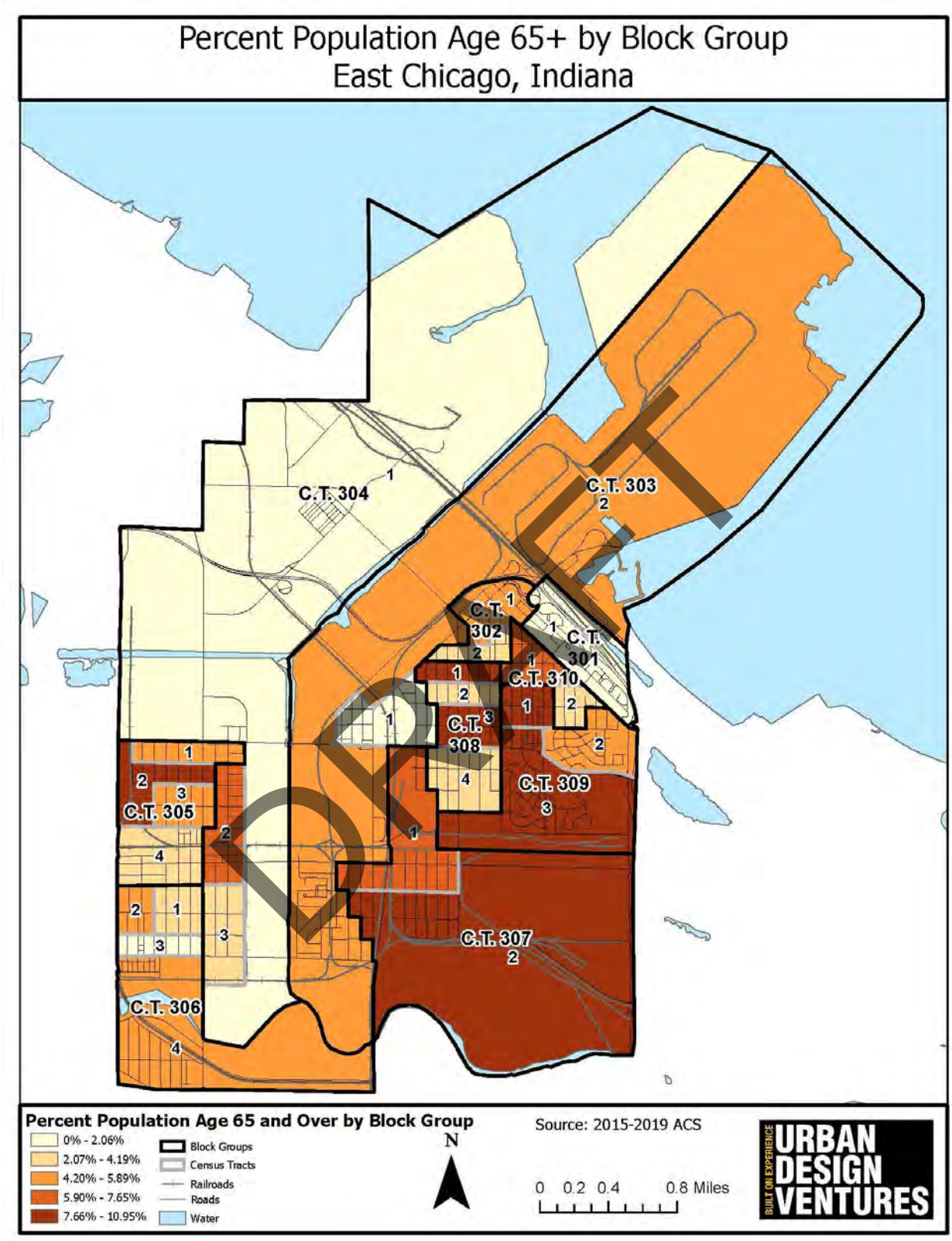
Percent White Population by Block Group



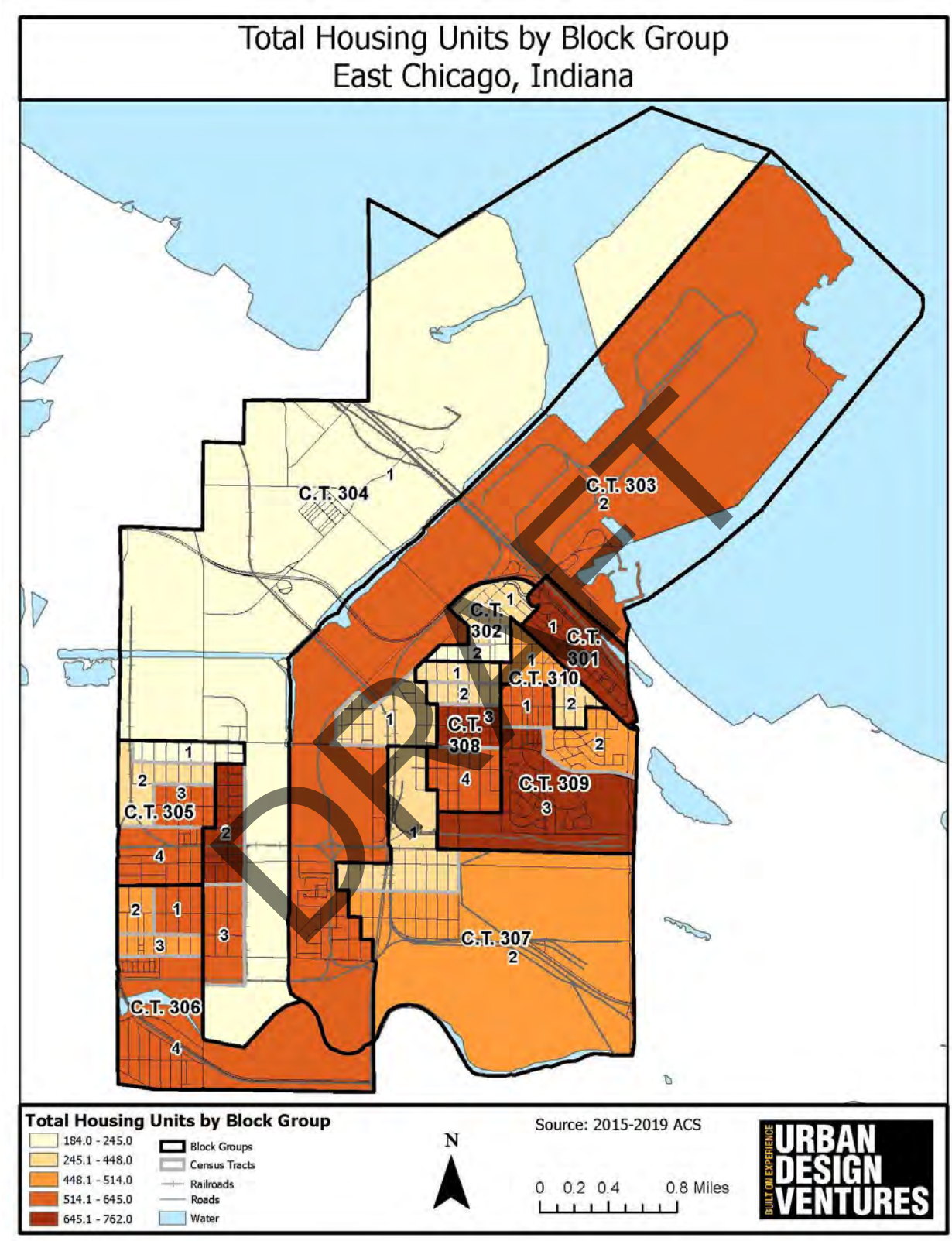
Percent Minority Population by Block Group



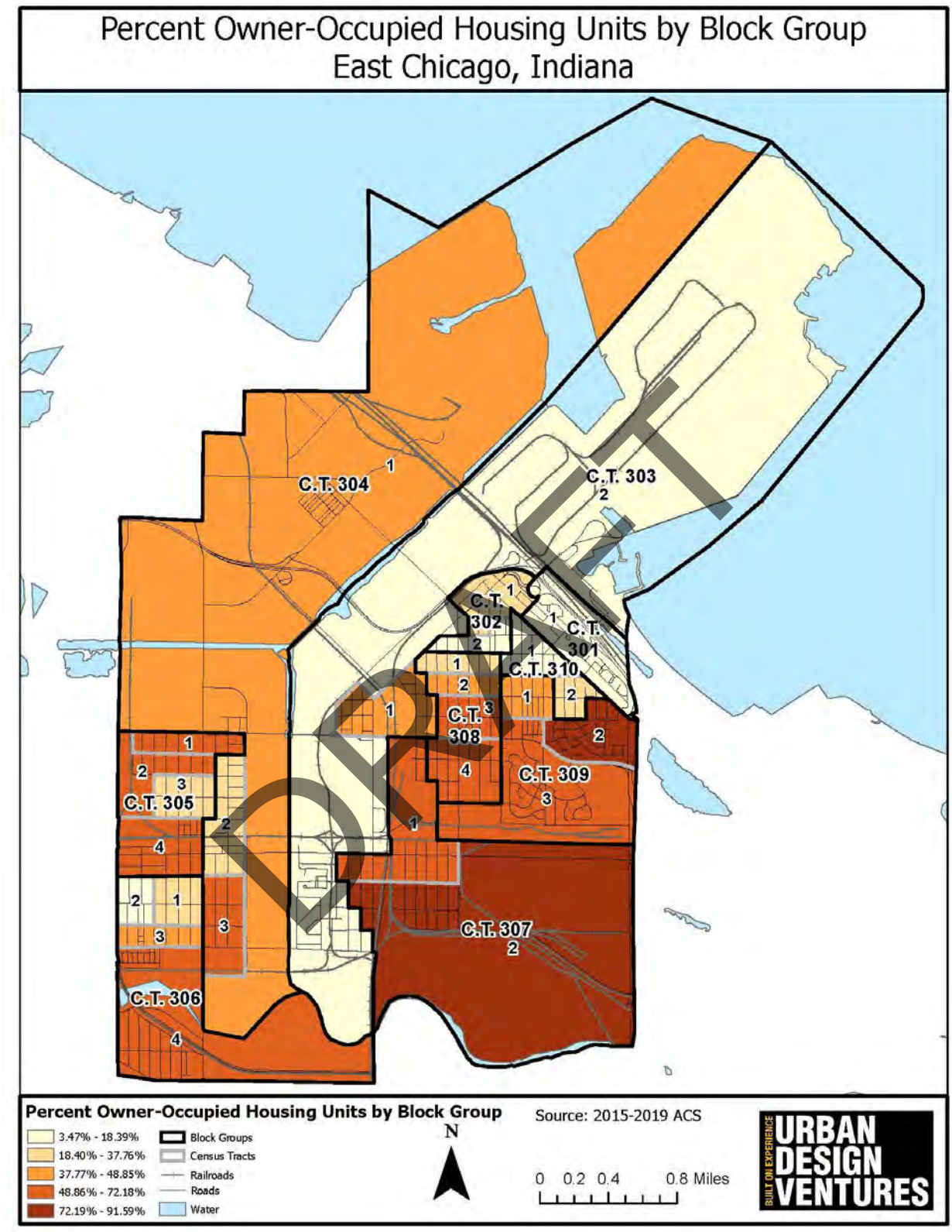
Population Age 65+ by Block Group



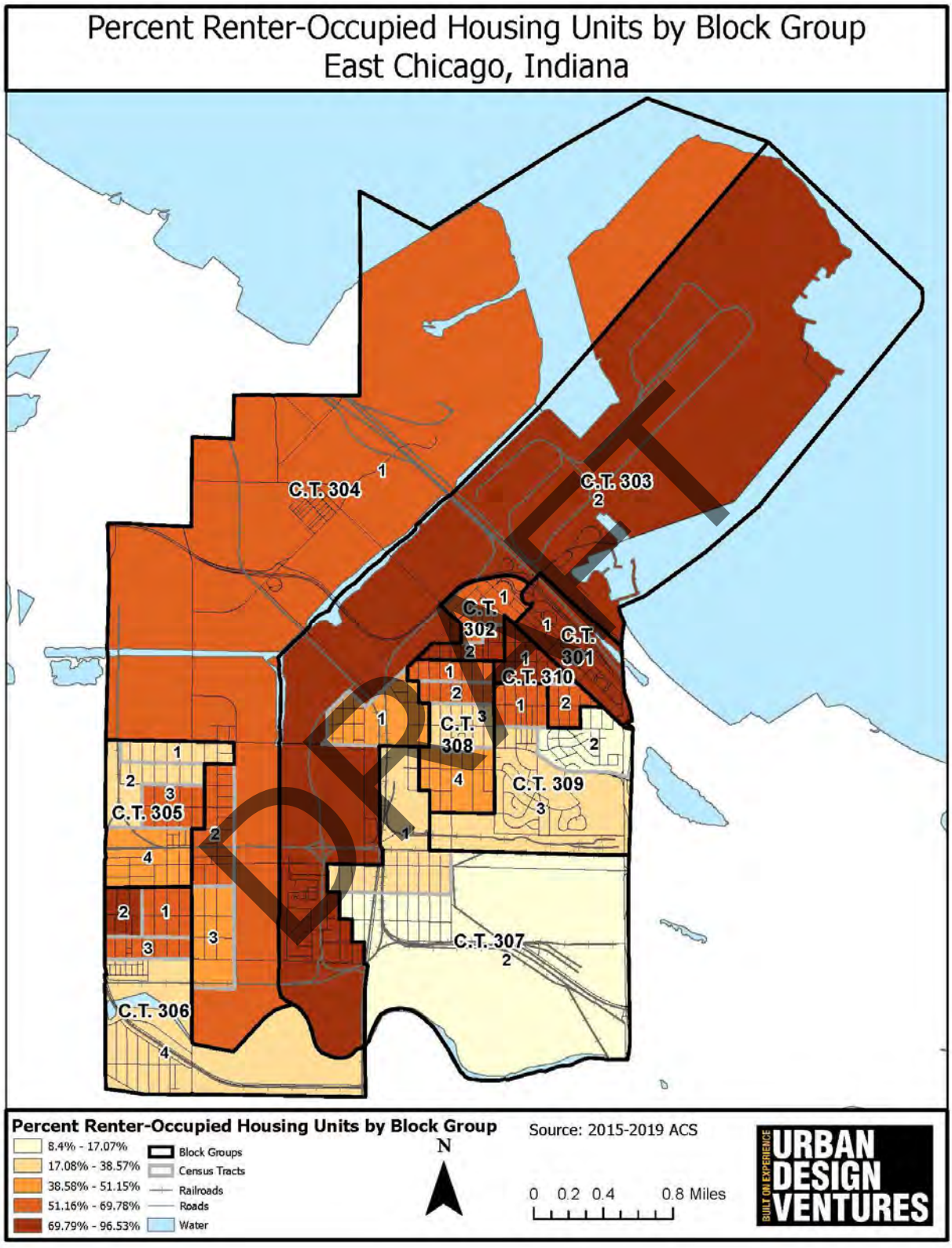
Percent Population Age 65+ by Block Group



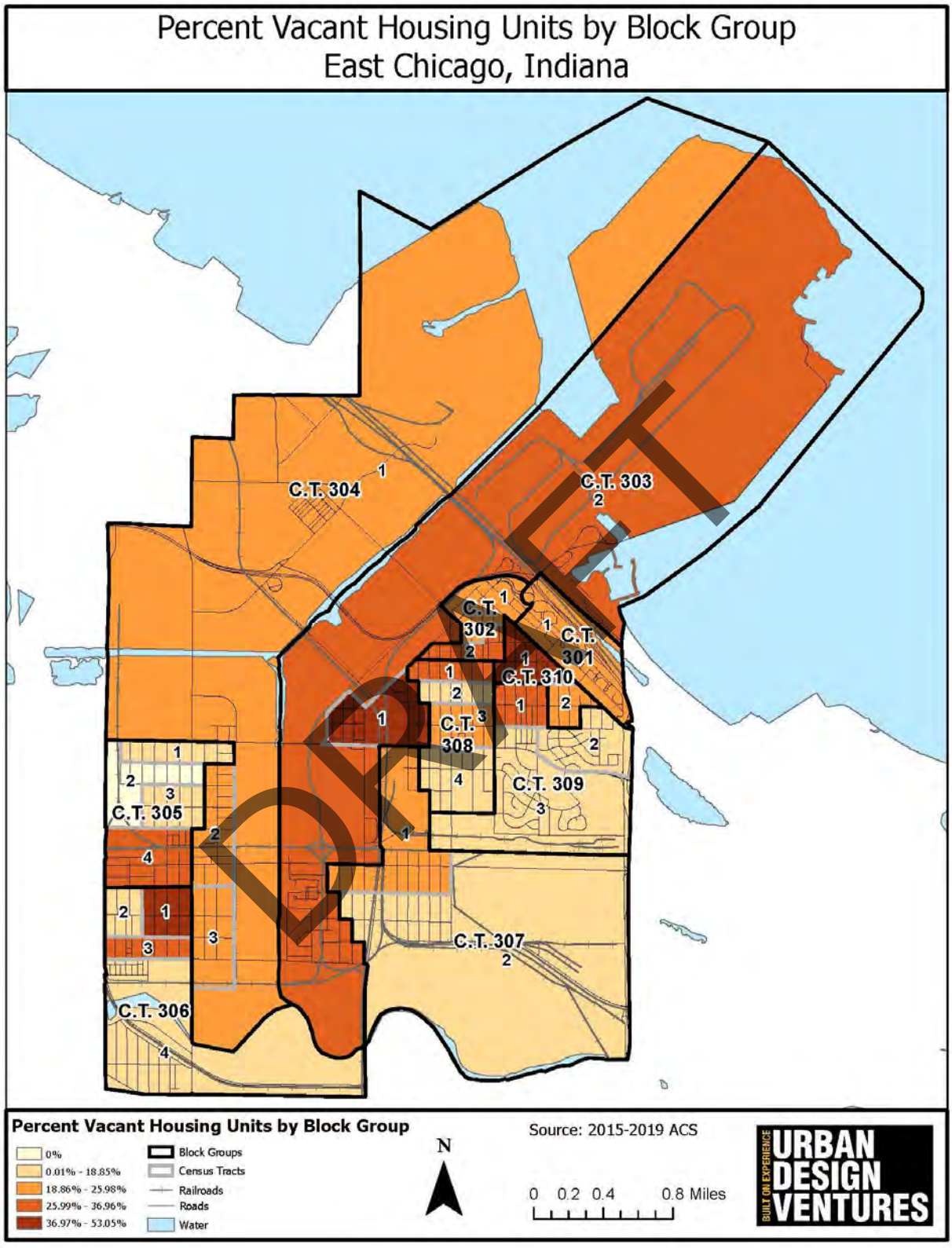
Total Housing Units by Block Group



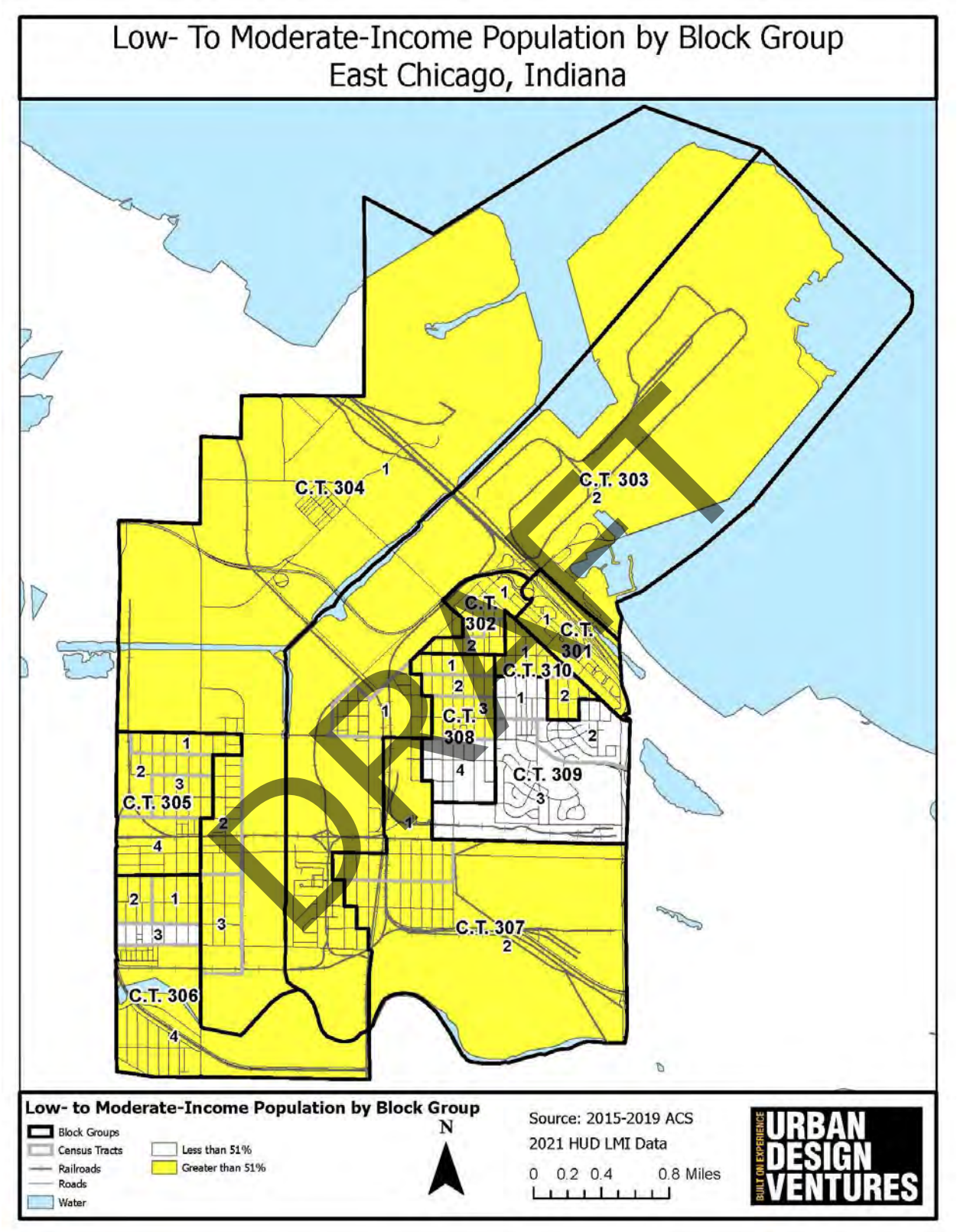
Percent Owner-Occupied Housing Units by Block Group



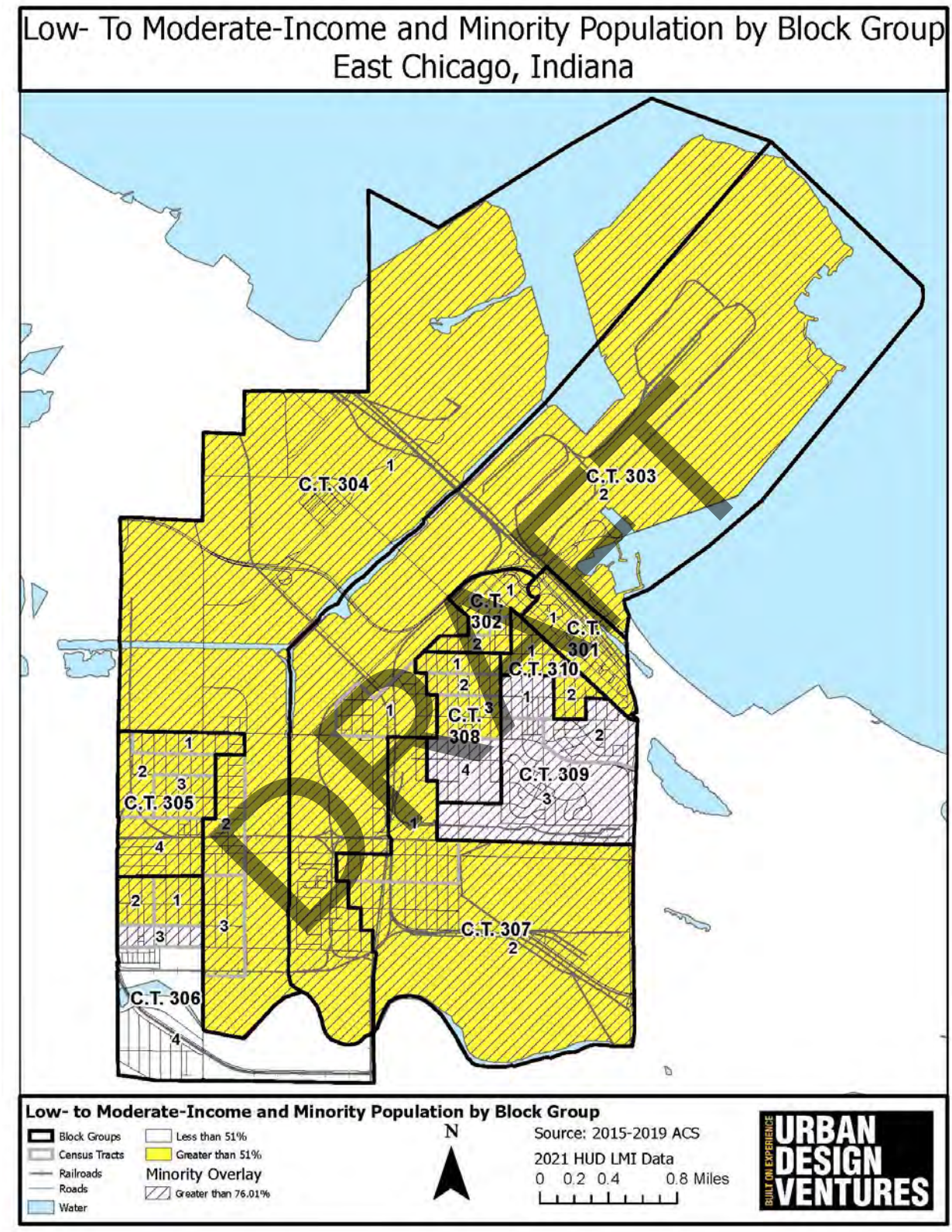
Percent Renter-Occupied Housing Units by Block Group



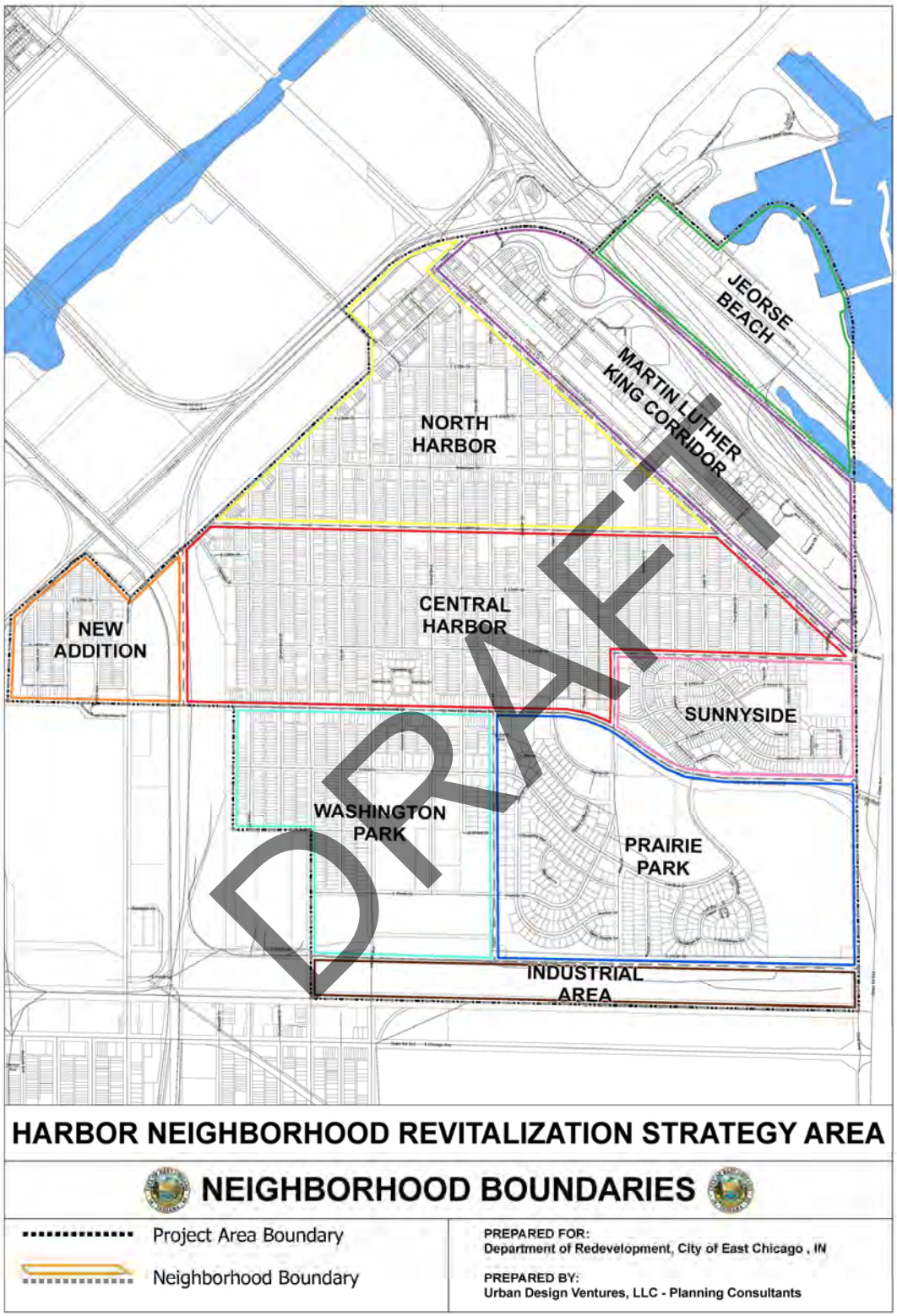
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



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



NRSA Neighborhood Boundary Map

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

The City of East Chicago's 2019-2023 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

Housing Strategy -

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

Goals:

- **HS-1 Homeownership -** Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
- **HS-2 Housing Development -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation -** Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rental/Mortgage/Utility Assistance -** Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
- **HS-6 Fair Housing -** Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

Homeless Strategy -

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

Goals:

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

Other Special Needs Strategy -

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

Goals:

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

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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 Public Facilities/Infrastructure -** Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements -** Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.

- **CD-5 Clearance/Demolition -** Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in 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 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program -** 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 Overall Coordination -** Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- **AM-2 Special Studies/Management -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

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 2019 CAPER, which was the first CAPER for the FY 2019-2023 Five Year Consolidated Plan, was submitted to HUD on February 5, 2021. In the FY 2019 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low and moderate income persons. The City expended 12.95% of its funds during the FY 2020 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 18.04% of its funds during this CAPER period

on Planning and Administration, which is below the statutory maximum of 20%. The City is over its 1.5 maximum drawdown ratio. The ratio is 1.65 as of December 10, 2020. The City is working on developing an action plan to get under the 1.5 maximum drawdown ratio by May 1, 2022.

4. Summary of citizen participation process and consultation process

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

Each item of the plan helps benefit the low- and moderate-income residents of the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2020 Annual Action Plan.

The first step of the planning process for the FY 2020 Annual Action Plan started with a meeting on Wednesday, May 5, 2021 at 10:00 AM with the social service and housing agencies/organizations on how to complete the RFPs and to answer any questions on the CDBG and HOME funding requests. The staff of the Department of Redevelopment emailed solicitations to social service and housing agencies/organizations for proposals which were due by 11:59 P.M. on Monday, May 17, 2021.

The next step in the development process was to hold two (2) public hearings to obtain citizen input. The First Public Hearing notice was published on Friday, April 9, 2021 and Monday, April 19, 2021 in The Northwest Indiana Times, the local newspaper of general circulation in the area. In addition, the City posted the public hearing notice on the City's website. The First Public Hearing was held virtually on Tuesday, April 20, 2021 at 5:00 P.M. At the first public hearing residents had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Thursday, June 17, 2021 and Friday, June 25, 2021 in The Northwest Indiana Times. The Second Public Hearing was held virtually on Tuesday, July 6, 2021 at 5:00 P.M. During the Second Public Hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2020 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Tuesday, July 20, 2021 and approved the FY 2020 Annual Action Plan.

The FY 2020 Annual Action Plan was on public display beginning Friday, June 18, 2021 through Monday, July 19, 2021 at the following location in the City, and on the City's website at (http://www.eastchicago.com/243/Redevelopment):

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

The following schedule was used in the preparation of the FY 2020 Annual Action Plan:

- **Published the First Public Hearing Notice –** April 9, 2021
- **First Public Hearing –** April 20, 2021 at 5 PM
- **Published the Second Public Hearing Notice –** June 17, 2021 and June 25, 2021
- **FY 2020 Annual Action Plan on display –** June 18, 2021
- **Second Public Hearing –** July 6, 2021 at 5 PM
- **End of 30 day public comment period –** July 19, 2021
- **Redevelopment Commission approval of the Plan –** July 20, 2021
- **Submission of Annual Plan to HUD –** July 23, 2021
- **Program year begins -** July 1, 2020

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, November 3, 2023 through Monday, December 4, 2023. The City held a Public Hearing on the Substantial Amendment on Wednesday, November 22, 2023 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2020 CDBG Program Year.

Substantial Amendment # 2:

The City of East Chicago placed the Substantial Amendment on public display from Friday, March 20, 2026 through Monday, April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2020 HOME Program Year.

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5. Summary of public comments

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

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

All comments received at the public hearing and received during the public display period will be addressed in the final Substantial Amendment.

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

All comments or views were accepted.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

All comments received at the public hearing and received during the public display period will be addressed in the final Substantial Amendment.

7. Summary

During the FY 2020 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds -** $1,338,810.00
- **CDBG Program Income -** $130,662.45
- **HOME Funds -** $308,516.00
- **HOME Program Income -** $7,024.66
- **Totals: $1,785,013.11**

During the FY 2020 CDBG and HOME Program Years, the City of East Chicago proposes to address the following priorities from its Five Year Consolidated Plan: Housing; Homeless; Other Special Needs; Community Development; and Administration, Planning, and Management.

A "draft" of the FY 2020 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor. The display period started on Friday, June 18, 2021 through Monday, July 19, 2021 for a 30 day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/243/Redevelopment). A second public hearing was held on Tuesday, July 6, 2021 to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2020 Annual Action Plan to

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the U.S. Department of Housing and Urban Development Indianapolis Office on Friday, July 23, 2021.

Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, December 5, 2023 and the FY 2020 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2020 Annual Action Plan:

1. **Food Bank of Northwest Indiana – Pantry Pack Program –** Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
2. **Haven House, Inc – Pantry Pack Program –** Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
3. **Healthy East Chicago – Just Talk Mental Wellness Program –** Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
4. **Public Service Contingency –** Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
5. **Housing Rehabilitation Program Delivery –** increase the budget line item by $100,000 for a revised budget line item of $275,000.

The Substantial Amendment was available for public comment for a period of 30 days beginning November 3, 2023 and ending December 4, 2023.

Substantial Amendment # 2:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, April 21, 2026 and the FY 2020 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2020 Annual Action Plan:

1. **CHDO Affordable Housing Program –** Reallocate the $46,277.40 budget amount to the Homebuyer Assistance Program and delete the existing activity.
2. **Multi-Family Rehab Program –** Reallocate the $147,283.39 budget amount to the Homebuyer Assistance Program and delete the existing activity.
3. **Tenant-Based Rental Assistance Program –** Reallocate the $75,000 budget amount to the Homebuyer Assistance Program and delete the existing activity.
4. **Homebuyer Assistance Program –** Create a new project/activity with $268,560.79 budget amount to provide assistance to homebuyers.

The Substantial Amendment was available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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The Process

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

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

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

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

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

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Consolidated Plan Public Contact Information

Mr. Frank Rivera, Executive Director
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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

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

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending 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.
- **Managed East Chicago Housing Association, Inc. (MECHA)** - A certified CHDO which develops affordable housing in the City.

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

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

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

The City consulted with the Director of the Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout Lake County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City.

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

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

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

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Table 2 – Agencies, groups, organizations who participated

1.	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients.
2.	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City funded the Boys and Girls Club in 2020.

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3.	**Agency/Group/Organization**	**City of East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2020 Annual Action Plan and how to allocate the FY 2020 CDBG and HOME funds.
4.	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City did not fund the NWI Reinvestment Alliance in 2020.
5.	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2020 Annual Action Plan and the availability of funding through CDBG and HOME funds.
6.	**Agency/Group/Organization**	**City of East Chicago Department of Human Resources**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Human Resources Department was contacted and submitted a funding request. The City did not fund the Summer Youth Program in 2020.

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7.	**Agency/Group/Organization**	**HAVEN HOUSE**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Haven House was contacted and submitted a funding request. The City funded the Haven House in 2020.
8.	**Agency/Group/Organization**	**City of East Chicago Health Department**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Health Department was contacted but did not submit a proposal.

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9.	**Agency/Group/Organization**	**LAKE COUNTY**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County was contacted on needs in the county and how they relate to the City.

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10.	**Agency/Group/Organization**	**Indiana Housing and Community Development Authority**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Other government - State Regional organization Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Housing and Community Development Authority (IHCDA) was contacted and present the homeless needs in the region, Point-In-Time Survey results, and the CoC funding amounts.
11.	**Agency/Group/Organization**	**CITY OF EAST CHICAGO PARKS & RECREATION**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City did not fund the Youth Arts and Sports Program in 2020.

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12.	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City funded the Indiana Plan in 2020.
13.	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City fund Indiana Legal Services, Inc. in 2020.
14.	**Agency/Group/Organization**	**Continuum of Care of NWI**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Other government - Local

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuum of Care Network of NWI was contacted and present the homeless needs in the region, Point-In-Time Survey results, and the CoC funding amounts.
15.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the State of Indiana Department of Health and the Department of Environmental Public Health Division. The most recent data available from the CDC regarding children with elevated blood lead levels (EBLLs) is from 2018.
16.	**Agency/Group/Organization**	**AT & T**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AT&T internet plans were examined to see the services they offer for City residents.
17.	**Agency/Group/Organization**	**Xfinity/Comcast**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast internet plans were examined to see the services they offer for City residents.

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

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

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	CoC of Northwest Indiana	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The City will use the framework within the Benefits Plan to work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional):

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of vacant properties. As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

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PR-12 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The FY 2020 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: requests for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; conducted a needs hearing; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2020 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2019-2023 Five Year Consolidated Plan.

Substantial Amendment # 1:

The FY 2020 Substantial Amendment was available for public comment beginning on November 3, 2023 and ended on December 4, 2023. The City held a Public Hearing on the Substantial Amendment on November 22, 2023 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 2:

The FY 2020 Substantial Amendment was available for public comment beginning on March 20, 2026 and ended on April 20, 2026. The City held a Public Hearing on the Substantial Amendment on April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.
2.	RFP Meeting	Agencies/Organizations	There were twenty-six (26) in attendance at the Application Workshop.	None.	None.	Not Applicable.
3.	CDBG Funding Requests	Agencies/Organizations	The City received 13 requests for funding. The City funded 10 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	There were nine (9) in attendance at the First Public Hearing. See summary and sign-in sheets in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
5.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.

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

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	There were eight (8) in attendance in the Second Public Hearing. See summary and sign-in sheets in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
9.	Substantial Amendment - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, November 3, 2023 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10.	Substantial Amendment - Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Wednesday, November 22, 2023 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
11.	Substantial Amendment - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, March 20, 2026 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12.	Substantial Amendment - Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, April 7, 2026 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes will be included in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of East Chicago is receiving $1,338,810 in CDBG funds, $130,662.45 in CDBG Program Income, $308,516 in HOME funds, and $7,024.66 in HOME Program Income for the FY 2020 program year. The program year goes from July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,338,810.00	131,608.71	0.00	1,470,418.71	4,143,118.00	3 projects/activities will be funded with the FY 2020 CDBG allocation. Administration, Housing Rehab Program, and Public Services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	308,516.00	7,024.66	0.00	315,540.66	816,821.18	2 projects will be funded with the FY 2020 HOME allocation. Administration and ~~Community Housing Development Organization, Multi-family Rehab Program, and Tenant Based Rental Assistance Program. and~~ Homebuyer Assistance Program

Table 5 - Expected Resources – Priority Table

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

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

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2020 Annual Action Plan and the FY 2019-2023 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites will be utilized for new housing development and commercial development.

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	HS-1 Homeownership	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	HOME: $268,560.79	Homeowners Assisted: 10 households
~~**1.**~~	~~**HS-2 Housing Development**~~	~~2019~~	~~2023~~	~~Affordable Housing~~ ~~Public Housing~~ ~~Homeless~~ ~~Non-Homeless~~ ~~Special Needs~~	~~Harbor Action Plan~~ ~~Citywide~~	~~Housing Strategy~~	~~CDBG: $0.00~~ ~~HOME: $61,703.20~~	~~Homeowner Housing Added: 1 Household Housing Unit~~
2.	**HS-3 Owner-occupied Housing Rehabilitation**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $1,180,756.71 HOME: $0.00	Homeowner Housing Rehabilitated: 16 Household Housing Unit Other: 1 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
~~**3.**~~	~~**HS-4 Renter-occupied Housing Rehabilitation**~~	~~2019~~	~~2023~~	~~Affordable Housing Public Housing Homeless Non-Homeless Special Needs~~	~~Harbor Action Plan Citywide~~	~~Housing Strategy~~	~~CDBG: $0.00 HOME: $147,283.39~~	~~Rental units rehabilitated: 11 Household Housing Unit~~
4.	**HS-5 Rental/Mortgage/Utility Assistance**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $15,500.00 HOME: ~~$75,000.00~~	Public service activities for Low/Moderate Income Housing Benefit: 22 households
5.	**HS-6 Fair Housing**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $1,500.00 HOME: $500.00	Other: 2 Other
7.	**SN-2 Social Services**	2019	2023	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $25,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8.	**CD-3 Public Service**	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $41,400.00	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
9.	**CD-4 Food Programs**	2019	2023	Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $35,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 73 Persons Assisted
10.	**ED-1 Employment**	2019	2023	Non-Housing Community Development	Harbor Action Plan	Economic Development Strategy	CDBG: $5,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 4 Persons Assisted
11.	**AM-1 Overall Coordination**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $236,262.00 HOME: $26,054.07	Other: 2 Other
12.	**AM-2 Special Studies/Management**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $30,000.00 HOME: $5,000.00	Other: 2 Other

Table 6 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
~~**1.**~~	~~**Goal Name**~~	~~**HS-2 Housing Construction**~~
	~~**Goal Description**~~	~~Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.~~
2.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
~~**3.**~~	~~**Goal Name**~~	~~**HS-4 Renter-occupied Housing Rehabilitation**~~
	~~**Goal Description**~~	~~Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~
4.	**Goal Name**	**HS-5 Rental/Mortgage/Utility Assistance**
	Goal Description	Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
5.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

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7.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
9.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
10.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
11.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
12.	**Goal Name**	**AM-2 Special Studies/Management**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City East Chicago will fund the following projects through the FY 2020 Annual Action Plan:

FY 2020 CDBG Budget:

- **CDBG Administration -** $236,262.00
- **CDBG Planning -** $30,000.00
- **CDBG Fair Housing -** $1,500.00
- **Housing Rehabilitation Program -** $805,756.71
- **Housing Rehabilitation Delivery -** $275,000.00
- **Boys & Girls Clubs of Greater NWI – Sports League Programs -** $15,000.00
- **Catholic Charities – Safe Haven Homeless Prevention Program -** $15,500.00
- **Indiana Legal Services – Legal Services -** $21,400.00
- **Indiana Plan – Construction Awareness Training Program -** $5,000.00
- **Meals on Wheels of NWI – Meals Delivery Program -** $35,000.00
- **New Horizons Childcare Ministry – COVID Childcare Program -** $5,000.00
- **We Care from the Heart – Senior Services Program -** $25,000.00

FY 2020 HOME Budget:

- **HOME Administration -** $26,054.07
- **HOME Planning -** $5,000.00
- **HOME Fair Housing -** $500.00
- **CHDO Operating Funds -** $15,425.80
- ~~**Affordable Housing Program (CHDO) -** $46,277.40~~
- ~~**Multi-family Rehab Program – 3507 Guthrie Street -** $147,283.39~~
- ~~**Tenant Based Rental Assistance Program (TBRA) -** $75,000.00~~
- **Homebuyer Assistance Program -** $268,560.79

Projects

#	Project Name
1.	Administration
2.	Housing Rehabilitation Program
3.	Public Services
~~**4.**~~	~~Community Housing Development Organization (CHDO)~~
~~**5.**~~	~~Multi-family Rehab Program~~

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#	Project Name
~~6.~~	~~Tenant Based Rental Assistance Program (TBRA)~~
	Homebuyer Assistance Program

Table 7 – Project Information

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

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating FY 2020 CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be 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 2020 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 its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality

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of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

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

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AP-38 Project Summary

Project Summary Information

1.		
	Project Name	**Administration**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies/Management
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $267,762.00 HOME: $46,979.87
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	7 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $236,262.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • **CDBG Planning (CDBG - $30,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **CDBG Fair Housing (CDBG - $1,500.00) -** Funds will be used for Fair Housing activities. • **HOME Administration (HOME - $26,054.07) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Fair Housing (HOME - $500.00) -** Funds will be used for Fair Housing activities. • **CHDO Operating Funds (HOME - $15,425.80) -** Funds will be used to provide general operating assistance to the certified "Community Housing Development Organization" (CHDO). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Program**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $1,180,756.71 HOME: $0.00

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	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	16 Housing units and 1 Organization.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $805,756.71) -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $275,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-5 Rental/Mortgage/Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs ED-1 Employment
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: $121,900.00
	Description	Funds will be used for public service activities to benefit Low- and Moderate-income residents in the City.
	Target Date	6/30/2022

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 213 persons and 13 households will benefit from these activities.
	Location Description	Citywide
	Planned Activities	The City is going to fund the following activities: • **Boys & Girls Clubs of Greater NWI – Sports League Programs (CDBG - $15,000.00) –** The Boys & Girls Clubs of Greater NWI will provide opportunities for East Chicago Youth to safely engage in regular physical activity and healthy competition. Sports will include a basketball league and a dodgeball league. • **Catholic Charities – Safe Haven Homeless Prevention Program (CDBG - $15,500.00) –** Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. • **Indiana Legal Services – Legal Services (CDBG - $21,400.00) –** Indiana Legal Services will provide legal advice/counsel or extended representation to low- and moderate-income persons. • **Indiana Plan – Construction Awareness Training Program (CDBG - $5,000.00) –** Indiana Plan will provide a two (2) week (80 hours) training program designed to inform and prepare an individual for the apprenticeship application process for the union trades. • **Meals on Wheels of NWI – Meals Delivery Program (CDBG - $35,000.00) –** Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. • **New Horizons Childcare Ministry – COVID Childcare Program (CDBG - $5,000.00) –** New Horizons childcare ministry will provide quality childcare to children (6) months to (12) years of age offering assistance to children that are e-learning and those who need homework assistance. This program will allow parents to maintain their employment. • **We Care from the Heart – Senior Services Program (CDBG - $25,000.00) –** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an

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		individualized plan of care to meet their specific needs and goals for aging in place. **Eligibility:** 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
~~**4.**~~	~~**Project Name**~~	~~**Community Housing Development Organization (CHDO)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-2 Housing Development~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $46,277.40~~
	~~**Description**~~	~~CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer.~~
	~~**Target Date**~~	~~6/30/2022~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that one (1) household will benefit from this activity.~~
	~~**Location Description**~~	~~The CHDO development location is yet to be determined.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14G Acquisition for Rehabilitation.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~**5.**~~	~~**Project Name**~~	~~**Multi-family Rehab Program**~~
	~~**Target Area**~~	~~Harbor Action Plan~~
	~~**Goals Supported**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $147,283.39~~
	~~**Description**~~	~~Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building.~~
	~~**Target Date**~~	~~6/30/2022~~

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	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that eleven (11) households will benefit from this activity.~~
	~~**Location Description**~~	~~3507 Guthrie Street is located within the Harbor Area NRSA.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14B Rehabilitation: Multi-Unit Residential.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~**6.**~~	~~**Project Name**~~	~~**Tenant-Based Rental Assistance Program (TBRA)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-5 Rental/Mortgage/Utility Assistance~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $75,000.00~~
	~~**Description**~~	~~Funds will be used to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits.~~
	~~**Target Date**~~	~~6/30/2022~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that ten (10) households will benefit from this activity.~~
	~~**Location Description**~~	~~Citywide~~
	~~**Planned Activities**~~	~~**Eligibility:** 05Q, Subsistence Payments.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
4.	**Project Name**	**Homebuyer Assistance Program**
	Target Area	Citywide
	Goals Supported	HS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	HOME: $268,560.79
	Description	HOME funds will be used to provide assistance for downpayment assistance for low- and moderate-income homebuyers.
	Target Date	6/30/2026

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) low- and moderate-income households will benefit from this activity.
	Location Description	The CHDO development location is yet to be determined.
	Planned Activities	Eligibility: 05R Homebuyer Downpayment Assistance. National Objective: Low/Mod Housing Benefit (LMH)

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AP-50 Geographic Distribution – 91.220(f)

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

The 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 2015-2019 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:

Key points are:

- Between 2010 and 2019, the population decreased by approximately 5.04%, dropping from 29,698 to 28,201.
- The 2010 Census reports the City's population as 29,698.

Age:

Key points are:

- Median age in East Chicago is 33.8 years old.
- Youth under age 18 account for 28.4% of the population.
- Seniors age 62 and over are 17.4% of the City's population.
- Adults between the ages of 35 and 60 account for 29.1% of the population.

Race/Ethnicity:

Key points are:

- 35.5% are Black or African American
- 57.8% are Hispanic
- 23.9% are White
- 37.4% are Some Other Race

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $75,500 for 2021. The following is a summary of income statistics for the City of East Chicago:

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- At the time of the 2015-2019 American Community Survey, median household income in the City of East Chicago was $32,839 which was lower than Lake County ($56,128) and the State of Indiana ($56,303).
- 34.0% of households have earnings received from Social Security income.
- 2.4% of households have earnings received from public assistance.
- 21.8% of households have earnings, received retirement income.
- 65.9% of female headed households with children under 5 years were living in poverty.
- 54.2% 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 65.80%.

Economic Profile:

Key points are:

- 21.3% of the employed civilian population had occupations classified as management, professional, or related.
- 21.1% of the employed civilian population had occupations classified as sales and office.
- 22.6% were in the service sector.
- The education, health, and social service industry represented 21.5% of those employed.
- 86.4% of workers were considered in private wage and salary workers class.
- 2.6% of workers were considered in the self-employed workers in their own not incorporated business.

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Geographic Distribution

Target Area	Percentage of Funds
HARBOR ACTION PLAN	8%
CITYWIDE	92%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds are used by the City:

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

The proposed activities under the FY 2020 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.

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Discussion

The geographic locations and the public benefit for the FY 2020 CDBG and HOME Activities/Projects are as follows:

- **CDBG Administration** - Citywide
- **CDBG Planning** - Citywide
- **CDBG Fair Housing** - Citywide
- **Housing Rehabilitation Program** - Citywide Low/Mod Housing (LMH)
- **Housing Rehabilitation Delivery** - Citywide Low/Mod Housing (LMH)
- **Boys & Girls Clubs of Greater NWI – Sports League Programs** - Citywide Income Eligible/Limited Clientele (LMC)
- **Catholic Charities – Safe Haven Homeless Prevention Program** - Citywide Income Eligible/Limited Clientele (LMC)
- **Indiana Legal Services – Legal Services** - Citywide Income Eligible/Limited Clientele (LMC)
- **Indiana Plan – Construction Awareness Training Program** - Citywide Income Eligible/Limited Clientele (LMC)
- **Meals on Wheels of NWI – Meals Delivery Program** - Citywide Income Eligible/Limited Clientele

(LMC)

- **New Horizons Childcare Ministry – COVID Childcare Program** - Citywide Income Eligible/Limited Clientele (LMC)
- **We Care from the Heart – Senior Services Program** - Citywide Income Eligible/Limited Clientele (LMC)
- **HOME Administration** - Citywide
- **HOME Planning** - Citywide
- **HOME Fair Housing** - Citywide
- ~~**CHDO Operating Funds** - Citywide~~
- ~~**Multi-family Rehab Program – 3507 Guthrie Street** - Citywide Low/Mod Housing (LMH)~~
- ~~**Tenant Based Rental Assistance Program (TBRA)** - Citywide Low/Mod Housing (LMH)~~
- **Homebuyer Assistance Program** – Citywide, Low/Mod Housing (LMH)

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2020 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	26
Special-Needs	0
Total:	**26**

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	26
Acquisition of Existing Units	0
Total:	**26**

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

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Discussion

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

- **Housing Rehabilitation -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. (16 housing units)
- ~~**Community Housing Development Organization (CHDO) -** CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single family home for low- and moderate-income homebuyer. (1 housing unit)~~
- ~~**Multi-family Rehab Program -** Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building. (11 housing units)~~
- ~~**Tenant Based Rental Assistance Program (TBRA) –** Funds will be used to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits. (10 households)~~
- **Homebuyer Assistance Program –** Funds will be used to help individual first time homebuyer households with downpayment assistance and closing cost assistance. (10 households)

AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA especially those within the City's proposed Harbor NRSA.

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

In an effort to address the needs of public housing, 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. The City will market all of its homebuyer programs to public housing residents.

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

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

Discussion

Not Applicable.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

There is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to

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address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters. In the current program year, the City will fund Haven House to support their emergency shelter.

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

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

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

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

Discussion

To meet its special needs goals, the City will fund two (2) public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to:

- **Meals on Wheels of NWI – Meals Delivery Program (CDBG - $35,000.00) –** Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities.
- **We Care from the Heart – Senior Services Program (CDBG - $25,000.00) –** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

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

Introduction:

The following impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing:

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

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

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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.

The City Planning Department has not yet completed its review and revisions to the City's Zoning Ordinance.

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 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.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. 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 (NWIRA):

- Assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- Provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Modification Counseling, Financial Literacy Counseling & Training, and Small Business Development Entrepreneurial & Small Business Training & Development and Neighborhood Stabilization

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Program (NSP) Counseling.

- The Lake County Housing Task Force will conduct a review of the mortgage lending practice in Lake County. The Lake County Housing Taskforce, created through a cooperative agreement between the Lake County Community Economic Development Department and the Northwest Indiana Reinvestment Alliance, continues to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County. The City of East Chicago participates in the meetings held by the Lake County Taskforce. Currently, the Task Force is focused on foreclosures in the area and completed a community benefit plan.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- The Northwest Indiana Reinvestment Alliance's Banker Community Council consist of representatives from Northwest Indiana's top banks, plus representatives from community groups who work to explore ideas and projects where nonprofits, and governmental agencies and the financial sector can work together.

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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.
- Major rehabilitation of the City's older 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.

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Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2020, proposes to foster and maintain affordable housing through the following Five-Year goals and strategies:

HS-1 Homeownership - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.

- Homebuyer Assistance Program

~~**HS-2 Housing Development -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.~~

- ~~CHDO Operating Funds~~

- ~~Affordable Housing Program (CHDO)~~

HS-3 Owner-occupied Housing Rehabilitation - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

- Housing Rehabilitation Program
- Housing Rehabilitation Program Delivery

~~**HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~

- ~~Multi-Family Rehab Program – 3507 Guthrie Street~~

HS-5 Rental/Mortgage/Utility Assistance - Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.

- Catholic Charities – Safe Haven Homeless Prevention Program
- ~~Tenant Based Rental Assistance Program (TBRA)~~

HS-6 Fair Housing - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

- CDBG Administration – Fair Housing
- HOME Administration – Fair Housing

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Actions planned to reduce lead-based paint hazards

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

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 contractor performs 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.

The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

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Actions planned to reduce the number of poverty-level families

Approximately 32.3% of the City of East Chicago's residents live in poverty, while only 15.6% of Lake County residents live in poverty and 13.4% of the State of Indiana residents live in poverty. Female headed households with children under 5 are particularly affected by poverty at 65.9%. This information is from the U.S. Census "2015-2019 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 best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

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

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

Actions planned to develop institutional structure

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

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

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

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

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

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

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

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

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Discussion:

Monitoring -

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

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

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

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

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

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

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Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$131,608.71
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$131,608.71**

Other CDBG Requirements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Discussion:

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipate it will receive $7,024.66 in HOME Program Income during this program year.

CHDO Organizations:

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

Homebuyer Assistance Program

- The program will provide HOME funds for downpayment assistance and closing costs for low/moderate income households.

~~**HOME Tenant-based Rental Assistance (TBRA):**~~

- ~~Tenant-Based Rental Assistance (TBRA) is a rental subsidy that the City of East Chicago will use to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits.~~
- ~~TBRA will provide payments to make up the difference between the amount a household can afford to pay for housing and local rent standards. The TBRA will be based off the Section 8 Housing Choice Voucher Program. TBRA program will help tenants pay for costs associated with their housing, such as security and utility deposits. (However, under the HOME Program, utility deposit assistance can only be provided in conjunction with rental assistance programs or security deposit programs.)~~

CDBG Program Income:

- The City of East Chicago anticipates it will receive $131,608.71 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 18.2%
- Public Service Percentage - 8.29%
- Low and Moderate-Income Percentage - 100%
- No Slum and Blight Activities.

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CITIZEN PARTICIPATION

PUBLIC MEETING
Non-Profit Agencies

FY 2020 & 2021 Notification of Funding Availability (NOFA) for the Community Development Block Grant (CDBG)

501(c)(3) Non-Profit Organizations that service East Chicago residents and would like to submit a proposal to apply for the FY 2020 & 2021 Community Development Block Grant (CDBG) are invited to attend this Virtual Public Meeting.

If for some reason you are unable to attend this meeting, please call 219-391-8513 to make other arrangements. The Department of Redevelopment will provide technical assistance for agencies that would like to submit a proposal for CDBG funding.

If special arrangements need to be made to accommodate persons in order to participate in the meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513 by **Monday, May 3, 2021**

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WEDNESDAY, MAY 5, 2021

10:00 AM CST

Zoom Information:

https://neighborlysoftware.zoom.us/j/88352476009?pwd=Y05URk9RVGx6bm8rR1plUTN4MzdGZz09

Phone: (312) 626-6799
Meeting ID: 883 5247 6009
Passcode: 958159

ANTHONY COPELAND, MAYOR
CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

City of East Chicago Department of Redevelopment
FY 2020 & 2021 CDBG Public Services
Notification of Funding Availability
April 28, 2021
32 Organizations

	Organization	Contact Name	Contact e-mail
1	Boys & Girls Clubs of Greater NWI	Orlando Drummond	odrummond@bgcgreaternwi.org
2	Carmelite Home	Dee Young	dyoung.carmelite@gmail.com
3	Carmelite Home	Elaine	Elaine.Carmelite@gmail.com
4	Catholic Charities	LaShawn Jones-Taylor	ljtaylor@catholic-charities.org
5	Contact person for Alternatives to Bridging Gap & Youth Empowerment Project	Eric Dahl	dahlehudson@att.net
6	Continuum of Care Network of NWI	Dr. Sharron Liggins	sharronliggins@aol.com
7	East Chicago Health Department	Arnita Fowlkes	afowlkes@eastchicago.com
8	East Chicago Health Department	Diana Burns	DBurns@eastchicago.com
9	East Chicago Housing Authority	Rita De La Rosa	rdelarosa@echa-in.org
10	East Chicago Housing Authority	Tia Cauley	tcauley@echa-in.org
11	East Chicago Human Resources	Elida Ochoa	EOchoa@eastchicago.com
12	East Chicago Human Resources	Patricia Melendez	pmelendez@eastchicago.com
13	East Chicago Parks Department	Vanessa Hernandez-Orange	vhdezorange@eastchicago.com
14	East Chicago Urban Enterprise Association	AnnMaria Madera	amadera@eastchicagouea.org
15	East Chicago Urban Enterprise Association	Courtnee Dinkins	cdinkins@eastchicagouea.org
16	First Baptist Church of East Chicago	Douglas Sloss	pastorsloss@aol.com
17	Food Bank of NWI	Allyson Vaulx	avaulx@foodbanknwi.org
18	Grace Baptist Church-Computer Program	Marcia Woodard	gracembceci@gmail.com
19	Grace Beyond Borders (Women's Shelter)	Marcus Martin	mmminc53@gmail.com
20	Haven House (Domestic Violence Shelter)	Candace Jorden	candacejorden@gmail.com
21	Healthlinc	Christina Serrano	CSERRANO@healthlincchc.org
22	Healthy East Chicago-Mom's Taking Charge	jberry@healthyec.org	jberry@healthyec.org
23	Indiana Legal Services	Patricia Roman Hass	Patricia.RomanHass@ilsi.net
24	Indiana Legal Services	Robin Ballard	robin.ballard@ilsi.net
25	Indiana Legal Services	Ron Gyure	ron.gyure@ilsi.net
26	Indiana Parenting Institute	Jená Bellezza	jena@indianaparentinginstitute.org
27	Indiana Plan	Tamara Bradley	tbradley@indianaplan.org
28	Ivy Tech Community College	Cindy Hall	cjhall@ivytech.edu
29	J.E. Wade Ministries	Deana Johnson	deanajohn@ymail.com
30	Lake Area United Way	Andrea Proulx Buinicki	APB@lauw.org
31	Lisa's Safe Haven Academy	Ericka Robinson	erob33@yahoo.com
32	Lisa's Safe Haven Academy	Lisa Johnson	wdjohn123@yahoo.com
33	Lisa's Safe Haven Academy	Mona Howell	mona19591@aim.com
34	Meals on Wheels of NWI	Rachel Hurst	rachel@mownwi.org
35	New Horizons Childcare	Joyce Read	JoyceARead55@yahoo.com
36	Non-Profit Consultant	K. Tyrone Spann	tnpsconsult@gmail.com
37	Non-Profit Contact Person	Nicholas Smith	ndsmith38@hotmail.com
38	NWI Reinvestment Alliance (Homebuyer Workshops)	Pamela Stalling	pamelastalling@nwira.org
39	Purdue University Northwest	Daniel Suson	daniel.suson@pnw.edu
40	Salvation Army-East Chicago	Abraham Marin	abraham.marin@usc.salvationarmy.org
41	Salvation Army-East Chicago	Leta Marin	leta.marin@usc.salvationarmy.org
42	Top Twenty	Deborah Williams	goldadew@aol.com
43	We Care From the Heart	Kim Hunt	ecwcfth@yahoo.com

DRAFT



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FIRST PUBLIC HEARING

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned NICOLE MUSCARI who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
APRIL 9, 19 2021

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 67064

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By:

Subscribed and sworn to before me this 19 day of APRIL, 2021

Notary Public

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

My commission expires:

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 04/09/2021, 04/19/2021

TOTAL AD COST: 61.40
FILED ON: 4/19/2021

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*** Proof of Publication ***

PUBLIC HEARING NOTICE CITY OF EAST CHICAGO, INDIANA FY 2020 COMMUNITY DEVELOPMENT BLOCK GRANT AND FY 2020 HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on **Tuesday, April 20, 2021 at 5:00 PM**, via Zoom video conference. The link for access to the meeting is:
https://us02web.zoom.us/j/84037160955?pwd=MFA1S21iTHZ2Z2VlU294cUFNQ3VpQT09
Meeting ID: 840 3716 0955
Passcode: 785151
Phone: 312-626-6799

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), in regard to the housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2020 Annual Action Plan. The City of East Chicago will receive a grant allocation of CDBG entitlement funds in the amount of **$1,338,810** and HOME Funds in the amount of **$308,516** for FY 2020. In order to receive those funds, the City of East Chicago must prepare an 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.

Eligible CDBG activities include single family housing rehabilitation, homeownership programs, economic development, and public service activities, among others. Eligible HOME activities include single family housing rehabilitation, homeownership programs, acquisition and new housing construction among others.

Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 between the hours of 8:30 a.m. – 4:15 p.m. or via email at LTurk@eastchicago.com by **Thursday, April 15, 2021.**

All interested citizens are encouraged to attend the virtual public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2020. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at LTurk@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
4/9,19 -67064-hspaxlp

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Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

City of E.C. Redevelopment
(Governmental Unit)

Lake County, Indiana

To: The Times Media Company

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

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Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) -- number of equivalent lines

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Total number of lines in notice	.....

COMPUTATION OF CHARGES

87 lines, 1 columns wide equals 87 equivalent lines at .7140 cents per line	$ 61.40
Additional charges for notices containing rule or tabular work (50 per cent of above amount)	.....
Charge for extra proofs of publication ($1.00 for each proof in excess of two)	.....
TOTAL AMOUNT OF CLAIM	$ 61.40

DATA FOR COMPUTING COST

Width of single column in picas 9p4

Number of insertions 2

Size of type 7.0 point.

67064

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

April 9, 19

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Date 4/19/2021

Nicole L. Muscari

Title: Legal Clerk

By: .....

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2020 COMMUNITY DEVELOPMENT BLOCK GRANT AND FY 2020 HOME INVESTMENT PARTNERSHIPS PROGRAM

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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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

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City of East Chicago

Department of Redevelopment

Anthony Copeland, Mayor

PUBLIC MEETING

2020 & 2021 Annual Action Plans

For the

Community Development Block Grant (CDBG)

and

HOME Investment Partnerships Grant (HOME)

CDBG COMMUNITY DEVELOPMENT BLOCK GRANT

April 20, 2021
5:00 p.m.

HOME HOME INVESTMENT PARTNERSHIPS PROGRAM

Virtual Meeting via Zoom

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

AGENDA

Welcome

East Chicago Department of Redevelopment

Development Process for the Plans

Karl Haglund, Urban Design Ventures

HUD Program Year: July 1st – June 30th

2020 Action Plan

CDBG Award Amount:	**$1,338,810.00**
Estimated Program Income:	**$ 85,000.00**
	$1,423,810.00
HOME Award Amount:	**$ 308,516.00**
Estimated Program Income:	**$ 6,465.84**
	$ 314,981.84

2021 Action Plan

CDBG Award Amount:	**$1,309,909.00**
Estimated Program Income:	**$ 85,000.00**
	$1,394,909.00
HOME Award Amount:	**$ 282,564.00**
Estimated Program Income:	**$ 6,465.84**
	$ 289,029.84

Application for 501c3 NonProfit Agencies

Online Application Available: April 26, 2021

Submission Deadline: May 17, 2021 by 4:00pm

https://portal.neighborlysoftware.com/ecredevelopment/participant

DRAFT

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.

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

ORIGINAL

REGULAR MEETING

April 20, 2021

DRAFT

BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, taken via Zoom Videoconference, to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana, Second Floor, on the 20th day of April, 2021, at 5:00 o'clock in the evening.

DRAFT

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& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, Commission President

Rodger Gates, Commissioner Vice-President

Christopher French, Commissioner

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

ALSO PRESENT: Lyvette Turk

Walter Haglund

* * *

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I N D E X

ITEM	DESCRIPTION	PAGE/LINE
Call to Order		4 2
Pledge of Allegiance		4 8
Roll Call		4 11
Approval of Minutes	04-06-2021	5 1
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Public Meeting	Presentation	9 22
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Action Item	Valuation Srvs Invoices	25 6
Action Item	STM Invoices	28 3
Action Item	Hutton & Hutton	30 4
Resolution	2021-RED-1858	32 15
Resolution	2021-RED-1859	37 1
Informational	Sale of Properties	42 6
Public Expression	None	45 15
Motion to Adjourn		45 18

* * *

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Thank you.

MS. TURK: Thank you, Frank. Good evening, Commissioners and legal counsel. Tonight is the beginning of the process for the Fiscal Year 2020 and 2021 Annual Action Plans. If you remember, or for those of you who weren't here as the pandemic started a year ago, we were allowed by HUD to waive the process for the fiscal year 2020. So, we are starting that now. They both are due into HUD by August 16th. So they have allowed us to do the process for both, even though we do have to show some separation, but we are allowed to do the processing together.

Tonight, to kind of start us off with the development process, our consultant, who is doing a great job in helping us out in getting our plans into HUD and getting them approved by HUD, is Walter Haglund, who is the president of Urban Design Ventures. His son was due here tonight, but we have been graced by the presence of Walter Haglund tonight, who started it all and has so many years with CDBG. I'll let him tell you the rest of his accolades and he will talk a little bit about

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our development process as we go. Walt?

MR. HAGLUND: Thank you, Lyvette. Good evening, everybody. The City of East Chicago has two years of funding that it is eligible to apply for, and in the nice brochure, pamphlet, that Lyvette produced, the City for 2020 has $1,423,810 in CDBG funds and $314,981.84 in HOME funds for the 2020 program, and then you have another, under the 2021 program, $1,394,909 and $289,029 in HOME funds.

The City has undergone some major work on substantial amendments to previous years. We worked with Lyvette and redid a substantial amendment to the five-year plan. The City has been very good and Lyvette has gotten the money out for the Covid-19 funds, you know, to communities to help in dealing with the effects of the pandemic. So the City has been very active and now is the time to devote its attention to the 2020 and 2021 CDBG program and the HOME program.

Basically, this is the first step, which is the public hearing. Needs, what are the needs of the City of East Chicago and how

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best can these funds be used to address those needs. This will be followed then by funding applications from the various nonprofit groups and organizations, which will be due Monday, May 17th for these funds. And then the City staff will evaluate them, come up with a budget, and then a second public hearing is going to be scheduled for June 15th. So that will then, you know, go before the Board of the Redevelopment Commission on July 6th.

So it has to be on display for a period of 30 days. And then with that, after it's reviewed and approved by the Commission, then the plan will be submitted electronically to the HUD Indianapolis office, and the date will be July 9, 2021 for both of these plans. The activities that are eligible Lyvette has outlined in the pamphlet and what CDBG funds and HOME funds can be used for; basically, for the betterment of the City with primary funds being used to assist low and moderate income persons, you know, with the housing and community development work.

And tonight we're really here to hear if there's any specific programs,

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policies, or activities that the Redevelopment Commission would like the City to undertake. Now would be the time to really talk about those and how they will eligible and how to make them eligible. So with that, are there any questions you may have?

MS. TURK: Even if tonight -- I know we're just starting the process. You do have a couple of weeks, even though our schedule is tight to get all of this work done. We have at least one more public hearing like this one tonight when the draft will be ready. So you do have until maybe right after May 17th. If you have some ideas for programs or projects or know of any nonprofit agencies that may not be on my list, please let me know or let Frank know and we'll try to get it out to them.

I'm scheduling quite a bit of -- I have three this week for technical assistance of potential new nonprofits, including Food Bank of Northwest Indiana. We are already funding and walking through with Meals On Wheels, who this past fall was able to get some funding to help get more food out to seniors and those who are disabled. We have a

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couple more new possible entities that want to apply for funding. And so I'm doing quite a bit of meeting and technical assistance, and I'll be doing that all the way up until May 17th. So, please, please, please let us know if there's any other projects you need or if you know of nonprofits who have their 501c3 designation, please just direct them to our office. I can't think of anything else.

We're trying to make the online application be ready for Monday, but there's a possibility it may run a few days beyond that. We're working with Neighborly Software right now. It had to do with COVID and with all the money that's coming in from the American Rescue Plan by President Biden, it threw them behind. So we had six weeks where we couldn't do anything with them, and that just ended on April 15th.

And so we had a meeting with them last week and we're working with them. So we're diligently trying to get that application available and up by April 26th, but once we do know and once it is ready to go, we will put it on the website on

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WWW.EastChicago.com\243\redevelopment. So we'll try to make sure we have it up on there. So that's all I have for tonight for the action plan.

You mentioned a little bit about the CARES Act. Due to all the funding now coming from the American Rescue Plan, we are receiving technical assistance from HUD. There's a problem now because you can't duplicate benefits. And so we can't fund -- if the American Rescue Plan has a program already out there, like rental assistance to help businesses, we can't use our CARES Act funding for any of those activities.

So they are helping us think out of the box and we'll be coming, hopefully, sometime in June with another substantial amendment, which will deal with the CARES Act and any 2019 money that I may need to move. Because we do have the parks department who is still having problems getting their programs off the ground, and so we may have to move that funding to someone like Meals On Wheels, who have run out of their money already and needs new funding to try to help them go

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forward. So does anybody have any questions?

VICE-PRES. GATES: One question. Lyvette, you said the parks department. Can that money be used for the parks department?

MS. TURK: Yes, but what has happened is they're trying to get their program safe. There's still social distancing and because especially the children are not really being vaccinated right now. So they have to still -- they still want to be cautious to kind of do things. So that's what has been the holdup. They haven't been able to really do anything. She's trying to do a modified summer program. We're just -- I mean, things are still kind of up in the air.

In the meantime, we need to spend our money, the money that's sitting there. Those deadlines -- they did finally move it back a little bit, but there's still a deadline for us to only have one and a half times of our funding by May 2nd. But we have other entities, like We Care From The Heart, who are helping our seniors, getting case management, checking on our seniors, especially in the housing authority buildings,

DRAFT

getting them -- like in the beginning they were doing like toiletry items to drop off to those seniors, making sure they're connected with Medicare and other stuff. They're out of money.

We have agencies who are trying to respond to this pandemic and they've used the money that was allocated to them. And so we really -- you know, we have projects that are a little slow. We've got money coming and it might be better to put them in this funding cycle that we're starting tonight than to hold up the other money that we have sitting there. So, we'll have a substantial amendment coming so that it kind of ends at the same time that we're ready to approve this to be able to go to HUD.

VICE-PRES. GATES: All right. Thank you.

MS. TURK: You're welcome. If there aren't anymore questions, I'll turn it back over to Frank.

EXEC. DIRECTOR RIVERA: Before I start going forward, I just want to let you guys know that Mr. Haglund has done a

DRAFT

fantastic job for many, many years. He's one of the creators of the NRSA for us and the Sunnyside program. All of us know what's going on with the Sunnyside program that we've been going through. I'm always thinking of Mr. Haglund because of his TA expertise, and so when I get some other projects, that's who I run to.

MS. TURK: All right. Thank you, all, for joining us. I'll talk to you later on this week.

MR. HAGLUND: Thank you, all, again.

EXEC. DIRECTOR RIVERA: All right. So let's turn our attention back to our agenda. Thank you so much, Mr. Haglund and Lyvette.

DRAFT

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of forty-six (46) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 27th day of April, 2021.

DRAFT

Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 6/13/22

APPROVAL OF THE REGULAR MEETING MINUTES
TUESDAY, APRIL 20TH, 2021
APPROVED & SIGNED TUESDAY, MAY 4TH, 2021

Christine Russell

Christopher French

Rodger Gates

Debra Bolanos

Delainah Valdez-Medina

Frank Rivera
Executive Director
Department of Redevelopment

DRAFT



DRAFT

SECOND PUBLIC HEARING

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:

June 17 + 25, 2021

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 72296

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: Mary Lou Weaver

Subscribed and sworn to before me this 25th day of June, 2021

Dawn Renee Heili
Notary Public

My commission expires:

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

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NOTICE OF PUBLIC HEARING FY 2020 ANNUAL ACTION PLAN FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on Tuesday, July 6, 2021 at 5:00 PM, via Zoom video conference. The link for access to the meeting is:
https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797
Passcode: 179701
Phone: 312-626-6799
The purpose of the public hearing is to present the City of East Chicago's FY 2020 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2020 Annual Action Plan in the amount of $1,338,810 for CDBG funds and $308,516 in HOME funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive $130,000 in Program Income for its CDBG Program and $7,025.00 for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before July 30, 2021.
In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020 Annual Action Plan on display from June 18, 2021 through July 19, 2021, at the following locations:
City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd. – 2nd Floor
By Appointment only 219-391-8513
Website: https://www.eastchicago.com/243/Redevelopment
All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.
Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN 46312; via e-mail to: LTurk@eastchicago.com, or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 2093.
Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
6/17, 6/25-72296-hspaxlp

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Anthony Copeland, Mayor – City of East Chicago, Indiana
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6/17, 6/25-72296-hspaxlp

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General Form No. 99P (Rev. 2009A)

City of East Chicago
(Governmental Unit)

Lake County, Indiana

Redevelopment

To: The Times Media Company

601-45th Avenue, Munster, IN 46321

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Head -- number of lines	
Body -- number of lines	
Tail -- number of lines	
Total number of lines in notice	

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74 lines, 1 columns wide equals 74 equivalent lines at .7140 cents per line — 1 line

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Charge for extra proofs of publication ($1.00 for each proof in excess of two)	
TOTAL AMOUNT OF CLAIM	$ 52.12

DATA FOR COMPUTING COST

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Size of type 7.0 point.

72296

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I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

June 17 + 25, 2021

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Date June 25, 2021

Nicole L. Muscari

Title: Legal Clerk

By:

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NOTICE OF PUBLIC HEARING
FY 2020 ANNUAL ACTION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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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

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PUBLIC MEETING

FY 2020 & 2021 Annual Action Plans for the Community Development Block Grant and HOME Investment Partnerships Grant

TUESDAY, JULY 6, 2021
5:00 p.m.

VIRTUAL MEETING VIA ZOOM

https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09

MEETING ID: 868 2989 5797
PASSCODE: 179701
PHONE: (312) 626-6799

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
Department of Redevelopment

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of the Meeting

Karl Haglund, Urban Design Ventures

HUD Program Year: July 1st – June 30th

2020 Action Plan

CDBG Award Amount:	**$1,338,810.00**
Estimated Program Income:	**$ 85,000.00**
	$1,423,810.00
HOME Award Amount:	**$ 308,516.00**
Estimated Program Income:	**$ 6,465.84**
	$ 314,981.84

2021 Action Plan

CDBG Award Amount:	**$1,309,909.00**
Estimated Program Income:	**$ 85,000.00**
	$1,394,909.00
HOME Award Amount:	**$ 282,564.00**
Estimated Program Income:	**$ 6,465.84**
	$ 289,029.84

Comment Deadline

Monday, July 19, 2021

Questions / Final Comments

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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

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 6, 2021

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BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on July 6, 2021, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

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GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, President

Rodger Gates, Vice President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Attorney

James Portalatin, Building Commissioner

Lyvette Turk, C.D. Programs Manager

and

Members of the Public

* * * * *

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much, Commissioners.

Now we're going to turn our attention to Ms. Lyvette Turk and Mr. Karl Haglund who are going to be discussing with you as far as the meetings that we're having today.

Go ahead, Lyvette.

MS. TURK: Thank you, Frank.

Good evening, Commissioners and Attorney Shelice. We'll first start with the fiscal year 2018 and 2019 Substantial Amendment. We have done an amendment to both the 2018 and 2019 Annual Action Plans, and it reads as follows:

The Acquisition Rehab Program decreased $60,000, Housing Rehabilitation Program increased $60,000. Both of those affected the 2018 Action Plan.

Now, the activities that affected the 2019 Action Plan: Acquisition/Rehab Program decreased $100,000. City of East Chicago Parks & Recreation Arts Programs decreased $10,000. City of East Chicago Parks and Recreation Senior Programs, $5,000. The Housing Rehabilitation Program Delivery increased $48,000. Meals on Wheels of

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Northwest Indiana, an increase of $25,000. Northwest Indiana Reinvestment Alliance, an increase of $22,000. And We Care From the Heart, an increase of $20,000.

For fiscal year 2019, Home Investments Partnerships Program -- and I don't know if I said. It was -- all of those that I just read were from the Community Development Block Grant, also known as CDBG. Now, what was affected on the 2019 HOME Investment Partnerships Program: We sold a house during 2020. And so this is the program income proceeds from that. And we have to go through the process of actually budgeting that amount.

And so Home Admin can receive 10,000 -- I mean 10 percent of that. So that's $7,243.95. And the Housing Multi-Family Rehab Program for the project at 3507 Guthrie Street, increase of $65,195.55, for a total of $72,439.50.

Anyone who was not able to attend this public hearing today or those who are in attendance, we will be accepting through the mail, email or fax through Monday,

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July 19th, here at our office.

That is all I have on the Substantial Amendment. Were there any questions?

PRESIDENT RUSSELL: No.

MS. TURK: Okay. If there weren't any questions, due to the pandemic of last year, we did waive doing our 2020 Action Plan until now. So you'll see that you have in front of you the 2020 Action Plan and the 2021 Action Plan. And tonight, this is the second public hearing for this Action Plan. And so I will turn it over now to Karl Haglund from Urban Design Ventures, and they are our consultants to help us gather all the information that is needed so we can submit this to HUD.

Karl.

THE REPORTER: You're muted.

MS. TURK: Karl, are you on mute?

MR. HAGLUND: Sorry about that. Hello, everybody. The FY 2020 CDBG allocation is $1,338,810. The estimated CDBG program income is $131,608.71, which is a grand total of $1,470,418.71.

The FY 2020 CDBG Budget is going to fund

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the following three projects: Administration, which has three projects underneath it. CDBG administration will be allocated $236,262. CDBG Administration/Planning, $30,000. CDBG Administration Fair Housing $1,500. For a total of $267,762.

The next project is the Housing Rehabilitation Program. There will be two activities funded underneath this project. Housing Rehab Program Delivery at $175,000. The next activity will be the Housing Rehab Program with an allocation of $805,756.71. For a total of $980,756.71.

The third project is Public Service. Underneath this project, we have the following activities: Boys and Girls Club of Greater Northwest Indiana, $15,000. Catholic Charities, $15,500. Food Bank of Northwest Indiana, $35,000. Haven House, $15,000. Healthy East Chicago, $5,000. Indiana Legal Services, $21,400. Indiana Plan, $5,000. Meals on Wheels of Northwest Indiana, $35,000. New Horizon Child Care Ministry, $5,000. We Care From the Heart,

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$25,000. Public service contingency, $45,000.

The FY 2020 Home Allocation is $308,516. The Estimated Home Program Income is $7,024.66. The following projects will be funded: Administration with four activities. Home Admin, $26,054.07. Home Administration/Planning, $5,000. Home Administration/Fair Housing, $500. CHDO Operating Funds, $15,425.80.

The next project is Community Housing Development Organization or CHDO. That will be funded $46,277.40.

The next project is Multi-Family Rehab Program, and that will be funded $147,283.39.

The next project is Tenant-Based Rental Assistance, TBRA, and that will be funded $75,000.

I'm going to move over to the 2021 Annual Action Plan. The FY 2021 CDBG allocation is $1,329,212. The estimated CDBG Program Income is $90,000 for a grand total of $1,419,212.

The FY proposed 2021 project. First one

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is Administration with three activities. The first is CDBG Administration, funded at the amount of $252,342.40. CDBG Administration/Planning, $30,000. CDBG Administration/Fair Housing, $1,500.

The next project is Housing Rehabilitation Program. The activity underneath that is Housing Rehabilitation Program Delivery at 1,000 -- or 100,050 -- or I'm sorry, $150,000.

Next is Housing Rehabilitation Program at $766,369.60.

The next project is Public Service with the following activities underneath it: Boys and Girls Club of Greater Northwest Indiana, $10,000. Catholic Charities $17,000. City of East Chicago Sports Voucher Program, $10,000. City of East Chicago Parks and Recreation Arts Program, $20,000. City of East Chicago Parks & Recreation Senior Programs, $5,000. City of East Chicago Parks & Recreation Summer Stars Camp, $50,000. City of East Chicago Sports Voucher Program, $10,000. Food Bank of Northwest Indiana, $20,000. Healthy East

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Chicago, $5,000. Indiana Plan, $5,000. Meals on Wheels of Northwest Indiana, $20,000. New Horizon Child Care Ministry, $5,000. Northwest Indiana Reinvestment Alliance, $22,000. We Care From the Heart, $20,000.

The FY 2021 Home Allocation is $282,564, and the Estimated Home Program Income is $6,465.84, for a grand total of $289,029.84. Those projects will be Administration, with four activities. Home Administration, $23,402.98. Home Administration/Planning, $5,000. Home Administration/Fair Housing, $500. CHDO Operating Fund, $14,128.20.

The next project is Community Housing Development Organization, or CHDO, and that's going to be for the Affordable Housing Program, with a budget of $42,384.60.

The next project is Multi-Family Rehab Program, and that's going to be for 3507 Guthrie Avenue, and the allocation is $128,614.06.

And the next project is Tenant-Based Rental Assistance, or TBRA, funded at the

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amount of $75,000.

I'm going to now turn it over to public comments on the two Annual Action Plans.

COMMISSIONER VALDEZ-MEDINA: I have one question.

MS. TURK: Yes.

COMMISSIONER VALDEZ-MEDINA: So the one we just got done reading, the 2020 -- hello, it's Delainah.

MS. TURK: Yes.

COMMISSIONER VALDEZ-MEDINA: So the Action Plan that he just read for July 1st, 2021, through June 20th -- June 30th, excuse me, 2022, there are two line items of the same -- for the sports voucher. Is that supposed to be that way, or is that two separate programs?

MS. TURK: No, it shouldn't be. So that's probably going to end up being a public contingency.

COMMISSIONER VALDEZ-MEDINA: So it's really -- the figure is incorrect then because you added -- that's going to be $10,000 less; am I correct?

MS. TURK: No, no. We're going to make

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that Public Service Contingency, just like you had in the first one. So the totals are not going to change.

COMMISSIONER VALDEZ-MEDINA: Okay.

MS. TURK: The contingency just means if one of the agencies needs that $10,000 before we get to next year, it will be there to put toward public services, which it will probably be -- I have a funny feeling it's probably going to be one of the parks. We may need it for that, but it's going to be just the Public Service Contingency.

COMMISSIONER VALDEZ-MEDINA: Okay. I'm just confused because, I mean, I think that it should be worded that way then, contingency.

MS. TURK: No, that was an error.

COMMISSIONER VALDEZ-MEDINA: Oh, that was an error. Okay.

MS. TURK: Let me go back. Yeah, that was an error. It wasn't supposed to be two in there.

COMMISSIONER VALDEZ-MEDINA: Oh, I see. I understand.

MS. TURK: Yes.

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COMMISSIONER VALDEZ-MEDINA: Thank you.

MS. TURK: You're welcome.

EXECUTIVE DIRECTOR RIVERA: Lyvette, we can get an updated sheet; correct?

MS. TURK: Yes, I can do an updated one.

EXECUTIVE DIRECTOR RIVERA: Thank you.

MS. TURK: You're welcome.

Were there any more comments?

(NO RESPONSE.)

MS. TURK: Just like I said with the Substantial Amendment, you have until Monday, July 19th. If you review it and you have any questions about any of the potential grantees that we're funding or any of the programs and you have questions or comments, please let Frank or I know about those, and we can address those immediately if there are anything else.

So if there's no other further questions --

VICE PRESIDENT GATES: Just one question.

MS. TURK: Yes.

VICE PRESIDENT GATES: Due to COVID and beach erosion, the parks -- the beaches have

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been closed.

MS. TURK: Yes.

VICE PRESIDENT GATES: Can this Action Plan be adjusted in case we decide to do the repairs that need to be done on the beach? Can we make an adjustment or --

MS. TURK: Oh, I'm not sure if we can do beach. What type of erosion?

VICE PRESIDENT GATES: Oh, it's a garbage can out there, you know, right now. It's got slag and everything else.

MS. TURK: Oh.

VICE PRESIDENT GATES: I was just wondering if there was any possibility. Are we going to fund that, or are we going to look for other funds to --

MS. TURK: I don't know.

Frank, can you address that?

EXECUTIVE DIRECTOR RIVERA: That would probably be more geared to local funds. Or if not, I'm not sure whether or not it's projected in the RDA projects that we've had over there in the past, so it will be something that I have to research.

VICE PRESIDENT GATES: Okay. Yeah, I

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noticed we didn't have much money out there for that, in comparison. Okay.

MS. TURK: Okay. If there aren't any further questions, you have until Monday, July 19th, to let us know if you have any. If you know ahead of time, please let us know even ahead of time because by July 19th we'll be trying to finish up everything to put it on the next board meeting for approval on Tuesday, July 20th. Thank you all.

VICE PRESIDENT GATES: Thank you.

COMMISSIONER VALDEZ-MEDINA: Thank you, Lyvette.

MS. TURK: Thank you.

DRAFT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Lake, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 53 (fifty-three) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 12th day of July, 2021.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/27/23
Notary Public: Lake County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JULY 6, 2021
APPROVED & SIGNED TUESDAY, JULY 20, 2021

Christine Russell
President

Rodger Gates
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 1 - PUBLIC HEARING

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AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Stefan Edward Pla, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Oct. 31, 2023

Nov. 3, 2023

Nov. 20, 2023

Notice ID: C0rSk82Dwji5p3Kj5uSC
Publisher ID: 60708
Notice Name: FY2020,2021,2022, & 2023 sub. amend. notice

PUBLICATION FEE: $262.68

Stefan Pla

Agent

RACHAEL MARY SCHULTZ
Notary Public - State of Florida
Commission # HH135673
Expires on May 27, 2025

VERIFICATION

State of Florida
County of Charlotte

Signed or attested before me on this: 11/20/2023

Rachael Mary Schultz

Notary Public
Notarized online using audio-video communication

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2020, 2021, 2022, AND 2023
ANNUAL
ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on Wednesday, November 22, 2023 at 5:00 PM, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS-2tLOWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with

the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Haven House, Inc – Pantry Pack Program – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Public Service Contingency – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.

- Housing Rehabilitation Program Delivery – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- City of East Chicago – Sports Voucher Program – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Arts Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Senior Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Summer Stars Camp – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
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- Public Service Contingency – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- Housing Rehabilitation – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- Healthy East Chicago – Youth Enrichment Support Program – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- Filtration Water Plant Project – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- Housing Rehabilitation Program – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Filtration Water Plant Project – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments on display from November 3, 2023 through December 4, 2023 , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail
Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
10/31, 11/3, 11/20 - 60708
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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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City of East Chicago, Indiana
FY 2020, 2021, 2022, and 2023 Annual Action Plan - Substantial Amendments Public Hearing

Wednesday, November 22, 2023, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

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Name	Organization	Phone Number	Email Address
FRANK RIVERA	ECDR	219-391-8513	frivera@eastchicago.com
TOM MESICH	ECDR	219-391-8513	TMESICH@EASTCHICAGO.COM
Christine Russell	ECDR	219 678-1087	cmrussell4210@aol.com
CHRIS FRENCH	E.C.D.R.	219 746-6969	cfrench3958(0)gmail.com
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RANDALL ARTIS	ECDR	219-314-7127	randArtis@AOL.com
Delainah Valdez-Medina	ECDR	219-746-4418	dlvmedina2@gmail.com

Name	Organization	Phone Number	Email Address
ANTHONY P. SERNA	ECDR	219-545-4877	tony.serna0969@gmail.com

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

November 22, 2023

DRAFT

BOSS REPORTERS

Gary & Merrillville, Indiana

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on November 22, 2023, scheduled to begin at 5:00 p.m. in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Secretary
and
Members of the Public

APPEARANCES (VIA ZOOM):

Shelice Tolbert, Attorney
Karl Haglund, Urban Design Ventures
Boss Reporters

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PRESIDENT SERNA: I'd like to call to order today's meeting of the East Chicago Redevelopment Commission for November 22, 2023. It's now 5:00 p.m.

If we could all rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

We'll now move on to the public portion of our meeting. We have a presentation by Karl Haglund of the substantial amendments to the City of East Chicago's fiscal Year 2020, 2021, 2022 and 2023 Community Development Block Grant (CDBG). Mr. Haglund.

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MR. HAGLUND: Yes. Thank you very much.

So today the public hearing is for the FY 2020, 2021, 2022 and 2023 Annual Action Plan. This process started with the City publishing the public hearing notice and display notice, which was first advertised on Tuesday, October 31st, and again on Friday, November 3rd, then Monday, November 20th. The Substantial Amendment Plan went on public display on Friday, November 3rd.

We're having the public hearing today, Wednesday, November 22nd, at 5:00 p.m. The plan will come off public display on Monday, December 4th, and the Redevelopment Commission will adopt the Substantial Amendment on Tuesday, December 5th, at the 5:00 p.m. meeting.

Once that has all been approved by the Commission, we will have the forms updated and signed, and it will be submitted on or before Friday, December 15th.

So the Substantial Amendment that we have right now is we're moving funds that are either projects that are slow-moving or not moving to activities that are going to move

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quicker. The City is over its 1.5 draw-down ratio, so HUD is really pushing the City to expend funds at a quicker rate than we're currently running.

So what we're looking to do is the Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate the $35,000 budget amount to the Housing Rehab Program Delivery and delete the existing activity.

Haven House Pantry Pack Program, we're going to reallocate the $15,000 budget amount to that Housing Rehab Program Delivery and delete this activity.

Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate the $5,000 budget amount to the Housing Rehab Program Delivery and delete this activity.

Then we also have a Public Service Contingency line item. We're going to reallocate the $45,000 budget, and we're going to reallocate that to the Housing Rehab Program Delivery and delete this contingency activity.

Under 2020, we're going to then increase

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the Housing Rehab Program Delivery by $100,000 for a revised budget line item for $275,000. The Housing Rehab Program Delivery cost is being deleted from FY 2021 and 2022 CDBG program years. So that's why we're increasing the 2020.

Under FY 2021, the City of East Chicago Sports Volunteer Program, we're going to reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Program and delete this existing activity.

The City of East Chicago Parks and Rec Arts Program, we're going to reallocate the $20,000 budgeted amount to a new activity, the Fire Hydrant Replacement Project and delete this activity.

The Parks and Recreation Senior Program, we're going to reallocate $5,000 budget amount to a new activity, which again will be the Fire Hydrant Replacement Project and delete this existing activity.

Then the Parks and Rec Summer Stars Camp, we're going to reallocate $50,000 to the Fire Hydrant Replacement Program and then delete this activity.

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The Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate $20,000 to the Fire Hydrant Replacement Project and then delete this activity.

The Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate $5,000 to the Fire Hydrant Replacement Project and delete this activity.

Then we have another Public Service Contingency line item for $10,000. We're going to reallocate that $10,000 to the Fire Hydrant Replacement Project and delete this activity.

The new project under 2021 that we're going to create is the Fire Hydrant Replacement Project. We're going to create this activity by allocating $120,000 in FY 2021 for this activity. This will be a multi-year activity, and these funds will be used to replace fire hydrants that are just, you know, not meeting their requirements that they need to for the pressure.

Under FY 2020, CDBG funds, Housing Rehab, we're going to reallocate the $723,901, and these funds will then be reallocated to a new

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activity, the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate the $130,000 budget amount from this, and those funds will be allocated to the Fire Hydrant Replacement Project. The remaining $45,000 from this activity will then be allocated to the Filter Water Plant Project, and this activity will then be deleted.

Healthy East Chicago Youth Enrichment Support Program, we're going to reallocate the $30,000 budgeted, and we're going to reallocate those funds to the Filtration Water Plant Project and delete this activity.

We're now going to create two new activities under FY 2022, which will be the Fire Hydrant Replacement Project, and we're going to reallocate $130,000 for this in FY 2022.

In addition, we're also going to create a new activity called the Filtration Water Plant Project, and we're going to allocate $798,901. This will be a multi-year activity. The Filtration Water Plant Project is where we will be using these funds to

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replace the filters, so they have currently run -- they're currently at the point of running through their life cycle of almost 10 years. So the new filters that we're looking to purchase will be for at least 10 years, which will then, you know, make sure the water stays clean and is being filtered to the standards that it needs to do to meet all the requirements.

Under FY 2023 CDBG Funds, Housing Rehab Program, we're going to reallocate $720,833, which was what was budgeted, and we're going to put that in the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate $165,000 from this activity, and we're going to allocate that to the Filtration Water Plant. The new activity we're creating for FY 2023 is the Filtration Water Plant, and we're going to allocate $885,833 under FY 2023.

So the plan is still going to be up for public comment until December 4th. That can either be done via phone, email to Frank. And the plan is also on display at the City

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of East Chicago Department of Redevelopment's offices and also on the City's Redevelopment web page.

At this point in time I'd like to open the public hearing for public comments.

(NO RESPONSE.)

MR. HAGLUND: Frank, does anyone in the public have comments, or does the Commission have any comments?

PRESIDENT SERNA: Yes. We have -- Commissioner Valdez has a question. Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: I would like this to be clear. Is this monies that are being reallocated to these programs, is this money that just was never used or left over? What's --

MR. HAGLUND: The majority of the funds were never used. They were allocated and available, but they weren't -- the majority of them were funds that were never even spent any of the funds from it. And then some of them were just balances.

COMMISSIONER VALDEZ-MEDINA: Okay.

MR. HAGLUND: But, for example, the

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Housing Rehab's funds that we have for the rehab and the delivery, it's just that we have other prior year funds that we're trying to spend down first, so because of the delays in, you know, getting contractors, we're trying to figure out other ways to speed up the expenditures.

DIRECTOR RIVERA: If I can, COVID-19 did kind of a number on all of us, you know, trying to get projects moving and things of that nature. Some were not willing to have contractors in their house and neither did contractors want to go to them, so that took a couple of years out of our process.

Plus, our subrecipients, which, of course, the Boys & Girls Club, this club, that club, you know, some of them were going through some restructuring, and I think that it took some time. We weren't sure of what was going on, if they we were going to spend the money. But now that things have accumulated and so many dollars haven't been used, now we're formulating a different plan of how to spend them and if that is an eligible activity. All the ones that Karl

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has discussed are, and I do have federal regulations supporting that.

COMMISSIONER VALDEZ-MEDINA: I have a --

PRESIDENT SERNA: Go ahead, Commissioner.

COMMISSIONER VALDEZ-MEDINA: I hear you, Frank. I was just more concerned about, you know, the Arts Program, the Senior Program, Summer Program that have been in our city for many years. So when you say, "delete the existing activity," is this deleted forever or just for that year?

MR. HAGLUND: Just from that calendar year.

DIRECTOR RIVERA: If they're not moving, as Karl was saying, we have to move the dollars into another area because there's a timeline you have to meet to extend one. And if you don't spend that money, then you can get hit in different ways.

COMMISSIONER VALDEZ-MEDINA: Yes.

MR. HAGLUND: Yes. So what we're trying to do is just move projects to projects that are moving faster, because if we don't, HUD can come back to us and reduce our allocations, saying we have too much funds.

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So what we're trying to do is speed up the older money, so that HUD sees that these projects are moving and that they won't reduce our allocations.

COMMISSIONER VALDEZ-MEDINA: I understand. Thank you.

MR. HAGLUND: And also keep in mind, too, there is still 2023 public service dollars that are available now, and then we will be starting the process for 2024 money. So the same groups for the summer programs can all come back to us in 2024, which would then be the summer of 2024 into the summer of 2025.

DIRECTOR RIVERA: Also keep in mind that we're also going to work on some COVID dollars to be extended. Karl and I had some conversations with HUD to explain to them what our plans are. We want those filters in each one of those centers, MLK, so on and so on, that people are not gathering together because of potential COVID being spread again. So that's another set of dollars that we've been holding onto.

Sorry about that, Karl. I just had to throw that out there.

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MR. HAGLUND: And again, we're in the process now, too, I think Frank is -- we're going through and cleaning up a lot of projects that are either slow-moving or -- so I think we'll probably be even having another amendment that HUD wants us to do in January too.

DIRECTOR RIVERA: And at the current meeting we had with HUD they were quite pleased on the direction that we're headed because this is all new for them as well as for us in a sense. And so at the same time our expenditures have been going pretty quickly, our subrecipients.

Right, Karl?

MR. HAGLUND: Yes.

DIRECTOR RIVERA: So then they see that, and we got to report back to them every month. There's a progress process going on all the time now. It's a good one because it keeps us all -- what's that word? Accountable.

MR. HAGLUND: Yes. So on a monthly basis the staff has been submitting to HUD a monthly project status report, and it's been

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showing the funds that have been spent and what projects are moving and which projects are not moving and how to keep on task so that we make sure that we continue to make all the milestones that we told HUD that we would make.

DIRECTOR RIVERA: I'm sorry. But Mr. Karl Haglund and his father have been great supporters for us as consultants. They've done a terrific job and they continue to do a terrific job.

MR. MESICH: Thank you, Frank, but it's easy with you and your staff because they are all there to help. And you know, you see what we need to do with HUD, and it's been, you know, a good relationship, and that's why we had such a great call with HUD yesterday on how we were moving, what we need to continue to do to be successful.

DIRECTOR RIVERA: Something else that I want to announce, if you don't mind. I know we did -- this is out of the ordinary. We did show them these papers here of Marktown, the study, and they loved it, and they want us to spend more money on home dollars.

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MR. HAGLUND: They were very impressed with that and the whole Marktown study, and they really liked how the City was, you know, being, you know, aggressive in looking at areas like it had done with the, you know, Sunnyside and the NRSA. They like the idea of the plans and seeing even samples of the work already going on.

And another thing they also complimented Frank and his staff on, that they weren't worried about -- you know, normally when you go in to do rehabs in areas, a lot of communities will say we will only spend less than $25,000, where Frank is saying, hey, we need to spend more because the house needs more money. You know, we're not just kind of putting a Band-Aid on it. We're going to make the house right. And they really complimented Frank and his staff on making sure that the houses were, you know, really being brought up to codes and really meeting the requirements and the needs of its residents.

DIRECTOR RIVERA: I also told him the process and the pictures are going to be on

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the website so everyone can see what's going on.

PRESIDENT SERNA: All right, Mr. Haglund, thank you very much.

Is there anything else we need to do to close the public hearing?

DIRECTOR RIVERA: Thank you, Karl.

MR. HAGLUND: Thank you, all.

PRESIDENT SERNA: All right. That will conclude the public hearing then.

Next item on the agenda is approval of the regular meeting minutes for November 7th, 2023. I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, by Valdez-Medina.

PRESIDENT SERNA: Motion by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

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Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carried. Meeting adjourned.

DIRECTOR RIVERA: Happy Thanksgiving, everybody.

PRESIDENT SERNA: Happy Thanksgiving.

THE REPORTER: Thank you.

ATTORNEY TOLBERT: Happy Thanksgiving, everyone.

(MEETING WAS CONCLUDED AT 5:59 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 60 (sixty) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 28th day of November, 2023.

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KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, NOVEMBER 22, 2023
APPROVED & SIGNED TUESDAY, DECEMBER 5, 2023

Anthony Serna
President

Christine Russell
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Randall Artis
Commissioner

Frank Rivera
Executive Director

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISION
RESOLUTION NO. 2021-RED-1868

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2020 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME Investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2020 Annual Action Plan, which proposes how the entitlement grant will be expended to address the housing and community development needs; and

WHEREAS, a draft of the FY 2020 Annual Action Plan appeared on public display from June 18, 2021 to July 19, 2021 and public meeting on the aforementioned plan was held on July 6, 2021 and the public comments were taken into consideration in the preparation of the final documents.

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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 2020 Annual Action 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 plan 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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2020 Annual Action Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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 20th DAY OF JULY 2021 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director

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EXHIBIT A

BUDGET FOR FY 2020 ACTION PLAN

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2020 ACTION PLAN BUDGET JULY 1, 2020 - JUNE 30, 2021				
PROJ.	ADMINISTRATION			CDBG
1		CDBG ADMINISTRATION	$	236,262.00
1		CDBG ADMINISTRATION-PLANNING	$	30,000.00
1		CDBG ADMINISTRATION-FAIR HOUSING	$	1,500.00
	Subtotal	**18%**	**$**	**267,762.00**
PROJ.	HOUSING REHABILITATION PROGRAM			CDBG
2		HOUSING REHABILITATION PROGRAM DELIVERY	$	175,000.00
2		HOUSING REHABILITATION PROGRAMS	$	805,756.71
	Subtotal	**67%**	**$**	**980,756.71**
PROJ.	PUBLIC SERVICES			CDBG
3		BOYS & GIRLS CLUBS OF GREATER NWI	$	15,000.00
3		CATHOLIC CHARITIES	$	15,500.00
3		FOOD BANK OF NWI	$	35,000.00
3		HAVEN HOUSE, INC.	$	15,000.00
3		HEALTHY EAST CHICAGO	$	5,000.00
3		INDIANA LEGAL SERVICES	$	21,400.00
3		INDIANA PLAN	$	5,000.00
3		MEALS ON WHEELS OF NWI	$	35,000.00
3		NEW HORIZONS CHILDCARE MINISTRY	$	5,000.00
3		WE CARE FROM THE HEART	$	25,000.00
3		PUBLIC SERVICE CONTINGENCY	$	45,000.00
	Subtotal	**15%**	**$**	**221,900.00**

Total		**$ 1,470,418.71**
	Total amount to fund	**$ (1,470,418.71)**
	Remaining to be funded	$ (0.00)

2020 Allocation	*CDBG*	*HOME*
Grant	*$ 1,338,810.00*	*$308,516*
Actual PI	*$ 131,608.71*	*$ 7,024.66*
Total	*$ 1,470,418.71*	*$ 315,540.66*

General Administration	
Grant	*$ 1,338,810.00*
Times 20% Cap	***20%***
	$ 267,762.00
2020 Estimated PI	*$ 131,608.71*
	20%
	$ 26,321.74

Public Services	
Grant	*$ 1,338,810.00*
Times 15% Cap	***15%***
	$ 200,821.50
2019 Actual PI	*$ 141,115.18*
	15%
Total	*$ 21,167.28*
	$ 200,821.50
	$ 21,167.28
	$ 221,988.78

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HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)
2020 ACTION PLAN BUDGET
JULY 1, 2020 - JUNE 30, 2021

PROJ.	ADMINISTRATION		HOME
1		HOME ADMINISTRATION	$ 26,054.07
1		HOME ADMINISTRATION - PLANNING	$ 5,000.00
1		HOME ADMINISTRATION - FAIR HOUSING	$ 500.00
1		CHDO OPERATING FUNDS	$ 15,425.80
		15%	**$ 46,979.87**
PROJ.	**COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)**		**HOME**
4		AFFORDABLE HOUSING PROGRAM (CHDO)	$ 46,277.40
	Subtotal	**15%**	**$ 46,277.40**
PROJ.	**MULTI-FAMILY REHAB PROGRAM**		**HOME**
5		MULTI-FAMILY REHAB PROGRAM - 3507 GUTHRIE ST.	$ 147,283.39
	Subtotal	**47%**	**$ 147,283.39**
PROJ.	**TENANT BASED RENTAL ASSISTANCE PROGRAM**		**HOME**
6		TENANT BASED RENTAL ASSISTANCE PROGRAM (TBRA)	$ 75,000.00
	Subtotal	**24%**	**$ 75,000.00**

Total HOME		**$ 315,540.66**
	Total amount to fund	**$ (315,540.66)**
	Remaining to be funded	$ 0.00

Admin		
Grant	$	*315,540.66*
Times 15% Cap		***10%***
Total	$	*31,554.07*

CHDO Operating		
Grant		*$308,516*
Times 15% Cap		***5%***
Total	$	*15,425.80*

HOME - CHDO		
Grant		*$308,516*
Times 15% Cap		***15%***
Total	$	*46,277.40*

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SUBSTANTIAL AMENDMENT # 1 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED- 1915

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2020 - 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2020 - 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2020 - FY 2023 Annual Action Plans from November 3, 2023, through December 4, 2023, and

WHEREAS, In order to obtain the views of citizens, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Wednesday, November 22, 2023, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program** – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency** – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery** – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- **City of East Chicago – Sports Voucher Program** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Arts Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Senior Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp** – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Public Service Contingency** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation** – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program** – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project** – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program** – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery** – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project** – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

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SECTION 1. That the Substantial Amendment to the FY 2020-2023 Consolidated Plan Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2020-2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 22nd day of November 2023

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Commissioner

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

DRAFT

Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

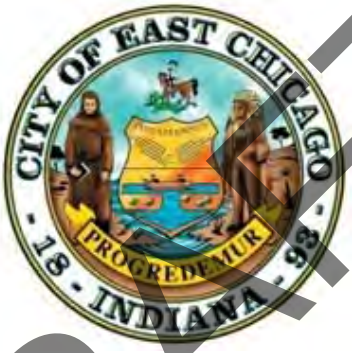
(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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SF 424 FORMS

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: B-20-MC-18-0004

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. UEI: SNLVZU2Y4GE4

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD.
Street2:
* City: EAST CHICAGO
County/Parish: LAKE COUNTY
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: FRANK
Middle Name:
* Last Name: RIVERA
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: (219)391-8513
Fax Number: (219)391-7005

* Email: FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

COMMUNITY DEVELOPMENT BLOCK GRANTS / ENTITLEMENT GRANTS

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

N/A

Title:

N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

THE CITY OF EAST CHICAGO'S FY 2020 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020 * b. End Date: 06/30/2022

18. Estimated Funding ($):

* a. Federal	1,338,810.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	131,608.71
* g. TOTAL	1,470,418.71

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	ERodriguez@eastchicago.com
* Signature of Authorized Representative:	
* Date Signed:	8/3/21

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8/3/21

SF-424D (Rev. 7-97) Back

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: M-20-MC-18-0210

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. UEI: SNLVZU2Y4GE4

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD.
Street2:
* City: EAST CHICAGO
County/Parish: LAKE COUNTY
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: FRANK
Middle Name:
* Last Name: RIVERA
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: (219)391-8513
Fax Number: (219)391-7005

* Email: FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME INVESTMENT PARTNERSHIPS PROGRAM

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

N/A

Title:

N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

THE CITY OF EAST CHICAGO'S FY 2020 ANNUAL ACTION PLAN FOR THE HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020 * b. End Date: 06/30/2022

18. Estimated Funding ($):

* a. Federal	308,516.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	7,024.66
* g. TOTAL	315,540.66

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	ERodriguez@eastchicago.com
* Signature of Authorized Representative:	
* Date Signed:	8/3/21

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8/3/21

SF-424D (Rev. 7-97) Back



DRAFT

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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.

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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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official — Date: 8/3/21

Mayor
Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2019, 2020, and 2021 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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.



8/3/21

Signature of Authorized Official — Date

Mayor

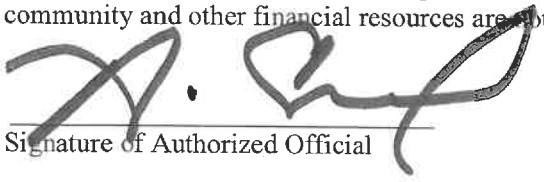
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OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

8/3/21
Date

Mayor
Title

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Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official — Date: 8/3/21

Mayor
Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2021 Annual Action Plan - Substantial Amendment # 3

In Accordance with the HUD Guidelines for the

Community Development Block Grant and HOME Investment Partnerships Program Grant

DRAFT

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT



Substantial Amendment # 3:

The City of East Chicago amended its FY 2021 Annual Action Plan by making the following amendments: CHDO Affordable Housing - Reallocate $42,384.60 to the new project/activity Acquisition Rehabilitation and Resale and delete this existing activity; Multi-Family Rehab Program - Reallocate $128,614.06 to the new project/activity Acquisition Rehabilitation and Resale and delete the existing activity; Tenant-Based Rental Assistance Program – Reallocate $75,000 from this activity to the new project/activity Acquisition Rehabilitation and Resale and delete this existing activity; Acquisition Rehabilitation and Resale - Create a new activity and re-allocate $245,998.66 from the existing project/activities.

Substantial Amendment # 2:

The City of East Chicago amended its FY 2021 Annual Action Plan by making the following amendments: Housing Rehabilitation Program - Reallocate $112,210.81 from Housing Rehabilitation to a new activity, Veterans Memorial Park Improvements, and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project; Fire Hydrant Replacement Project - reallocate $85,000 as the budget amount of FY 2021 funds and revise project locations to the following: 3848 Parish Avenue, 139th Street and Deador Street, 4501 Magoun Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street; Veterans Memorial Park Improvements - Create a new activity and re-allocate $112,210.81 from the Housing Rehabilitation Program. This is a multi-year activity.

Substantial Amendment # 1:

The City of East Chicago amended its FY 2021 Annual Action Plan by making the following amendments: City of East Chicago – Sports Voucher Program – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; City of East Chicago Parks & Recreation – Arts Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; City of East Chicago Parks & Recreation – Senior Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; City of East Chicago Parks & Recreation – Summer Stars Camp – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $20,000 budget amount

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to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity; Public Service Contingency – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount; and Fire Hydrant Replacement Project – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

Executive Summary

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

1. Introduction

The City of East Chicago, is a Federal entitlement, under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs with funding from the U.S. Department of Housing and Urban Development (HUD). As such, the City is required to prepare and submit an Annual Action Plan which outlines how the City plans to spend those funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Strategies. This is the City of East Chicago's third Annual Action Plan of the FY 2019-2023 Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five year strategy to address those needs. The FY 2021 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2021 and ending June 30, 2022. In addition, the Plan includes the HOME funds that the City will receive in FY 2021. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2021 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2021 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2021 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process, but does require the participation of the public housing authority in the development of the plan.

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

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Available Funds:

The following financial resources are included in the FY 2021 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2019-2023 Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2021 program year:

- **CDBG Funds -** $1,329,212.00
- **CDBG Program Income -** $90,000.00
- **HOME Funds -** $282,564.00
- **HOME Program Income -** $6,465.84
- **Totals: $1,708,241.84**

Revised FY 2021 CDBG and HOME Budget:

Administration - $326,873.58

- CDBG Administration (CDBG) - $252,342.40
- Planning (CDBG) - $30,000.00
- Fair Housing (CDBG) - $1,500.00
- HOME Administrative (HOME) $23,402.98
- Planning (HOME) - $5,000.00
- Fair Housing (HOME) - $500.00
- CHDO Operating (HOME) $14,128.20

Housing Programs - $722,340.77

- Housing Rehabilitation Program (CDBG) $572,340.77
- Housing Rehabilitation Program Delivery (CDBG) $150,000.00

Public Services - $99,000.00

- Boys & Girls Clubs of Greater NWI - Triple Play Challenges Program - $10,000.00
- Catholic Charities - Safe Haven Homeless Prevention Program - $17,000.00
- Indiana Plan - Construction Awareness Training Program - $5,000.00
- Meals on Wheels of NWI - Meals Delivery Program - $20,000.00
- New Horizons Childcare Ministry - COVID Childcare Program - $5,000.00
- Northwest Indiana Reinvestment Alliance - Homebuyer 101 Program - $22,000.00
- We Care from the Heart - Senior Services Program - $20,000.00

Fire Hydrant Replacement Project - $205,000.00

- Fire Hydrant Replacement Project - $205,000.00

Veterans Memorial Park Improvements - $112,210.81

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- Veterans Memorial Park Improvements - $112,210.81

~~**Community Housing Development Organization (CHDO) - $42,384.60**~~

- ~~Affordable Housing Program (HOME-CHDO) $42,384.60~~

~~**Multifamily Rehab Program - $128,614.06**~~

- ~~Multi-family Rehab Program - 3507 Guthrie Street - $128,614.06~~

~~**Tenant Based Rental Assistance Program (TBRA) - $75,000.00**~~

- ~~Tenant Based Rental Assistance Program (TBRA) (HOME) - $75,000.00~~

Acquisition Rehabilitation and Resale - $245,998.66

- Acquisition Rehabilitation and Resale (HOME) - $245,998.66

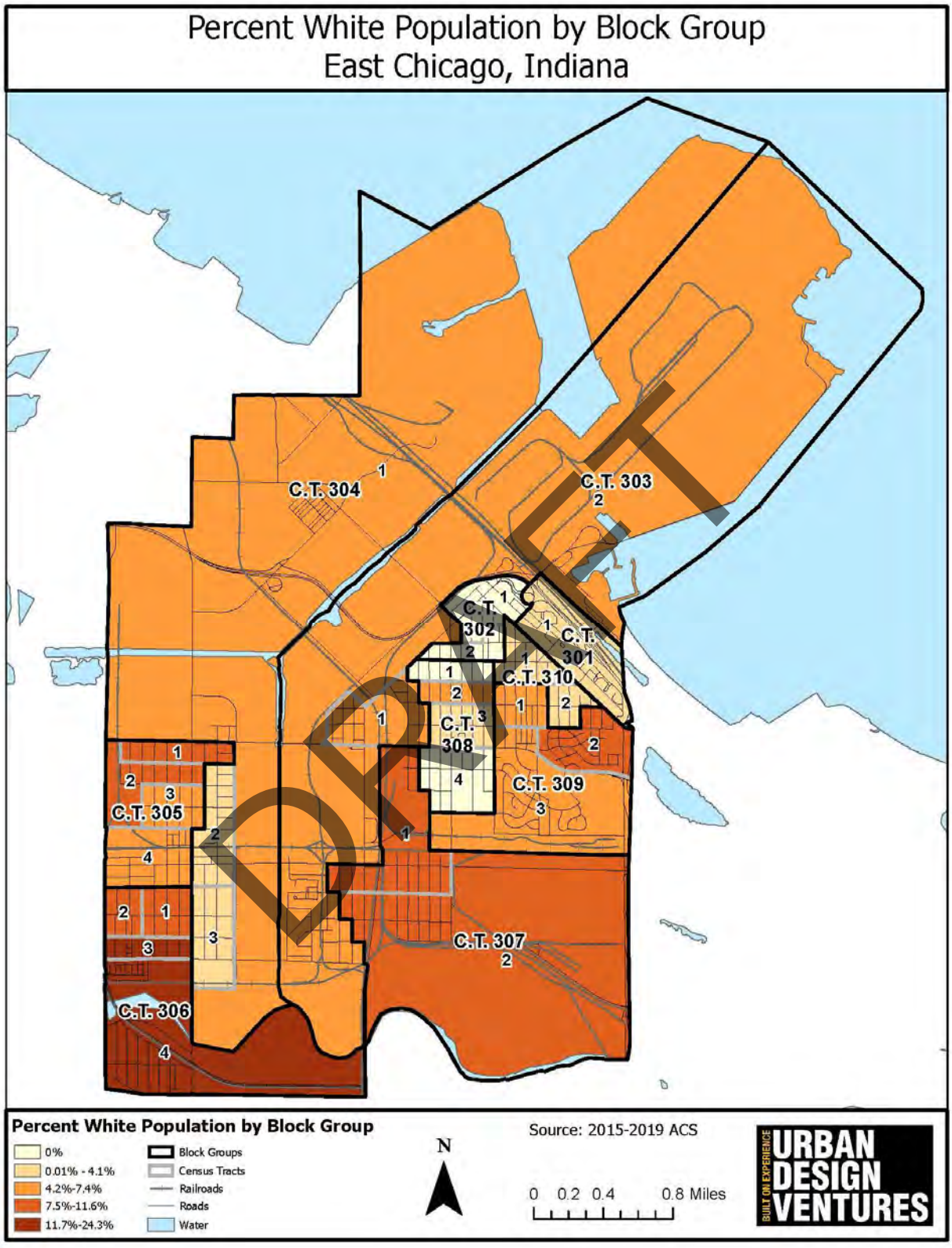
Total CDBG and HOME Budget: $1,708,241.84

Maps:

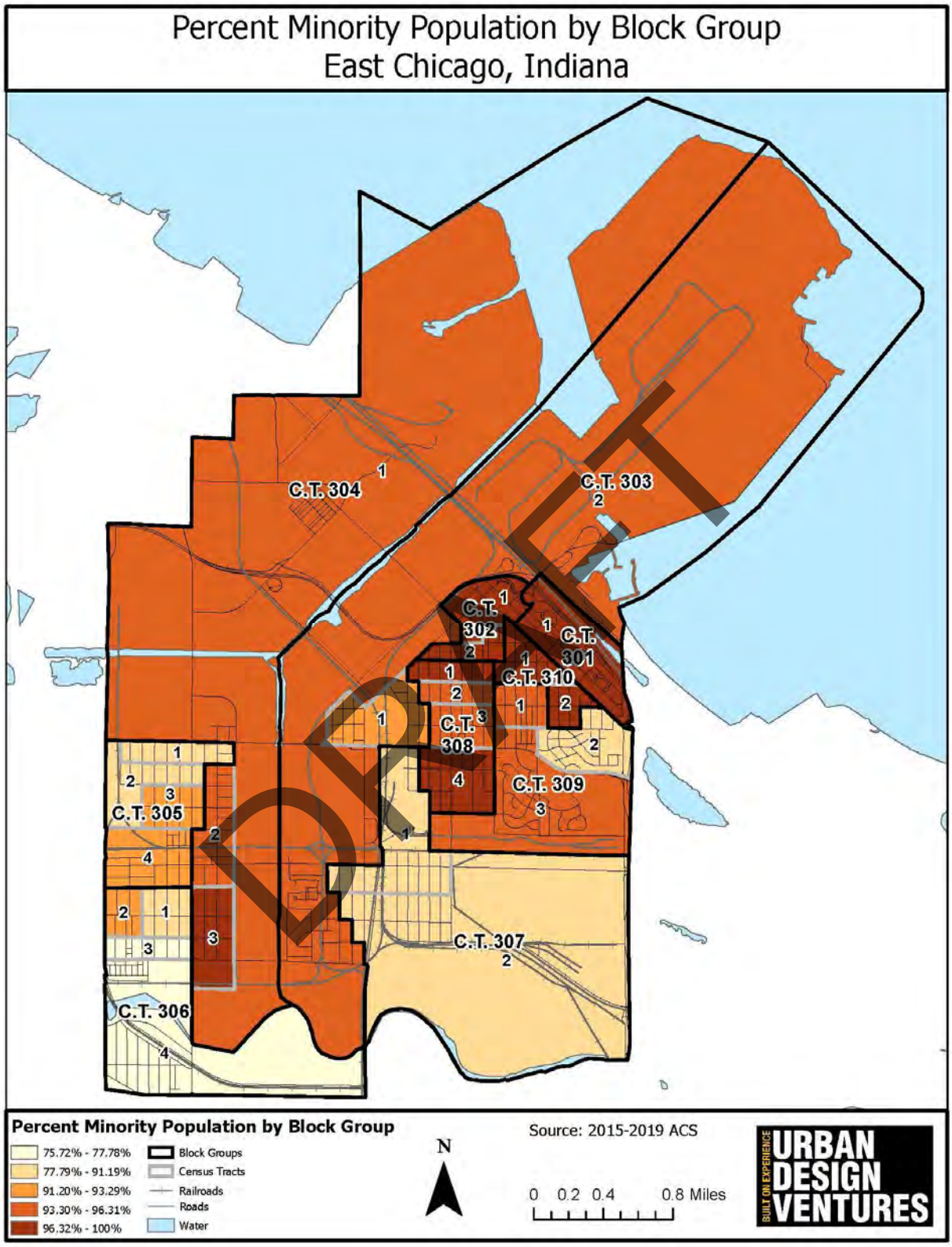
The following maps which illustrate the demographic characteristics of the City of East Chicago are included in this plan:

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

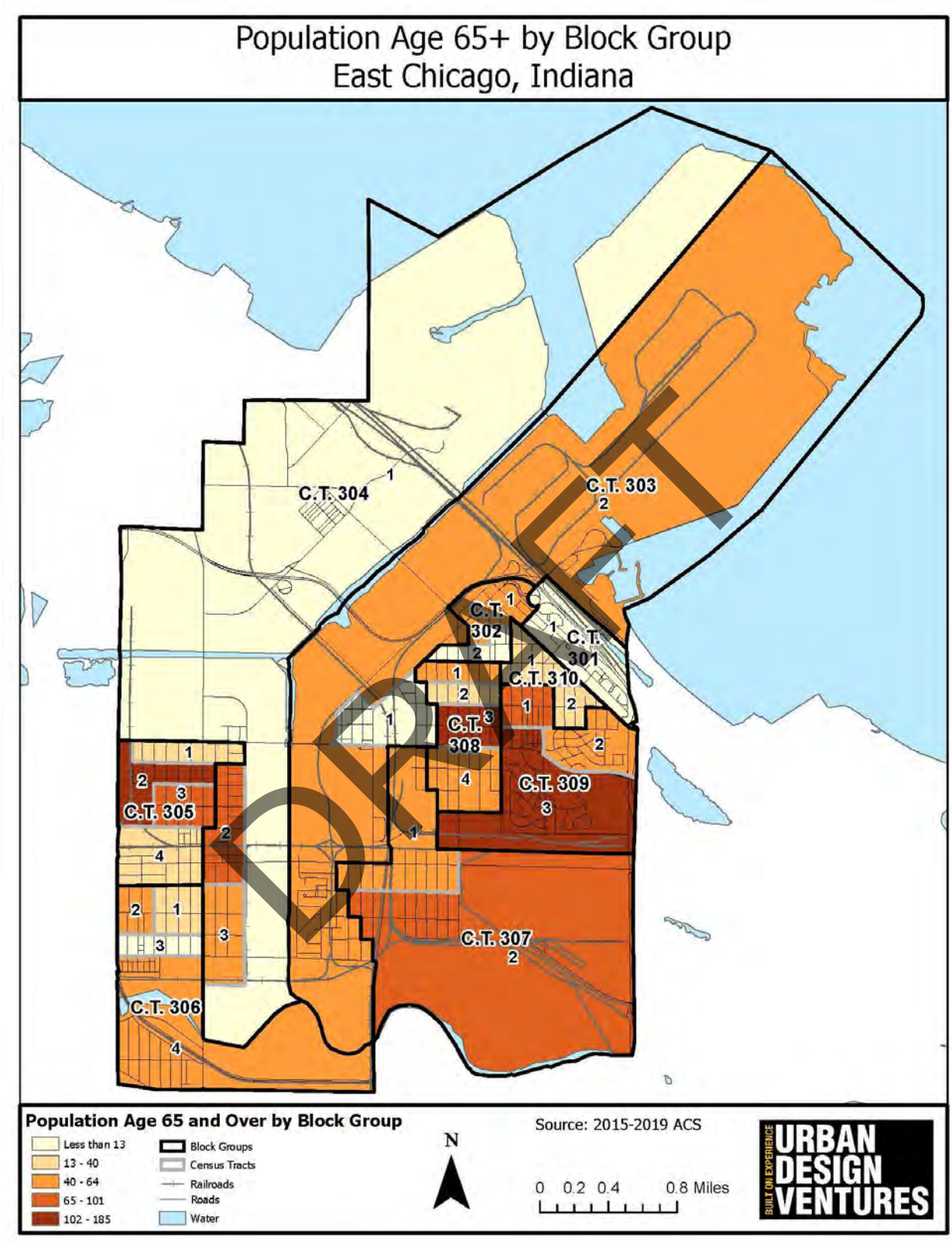
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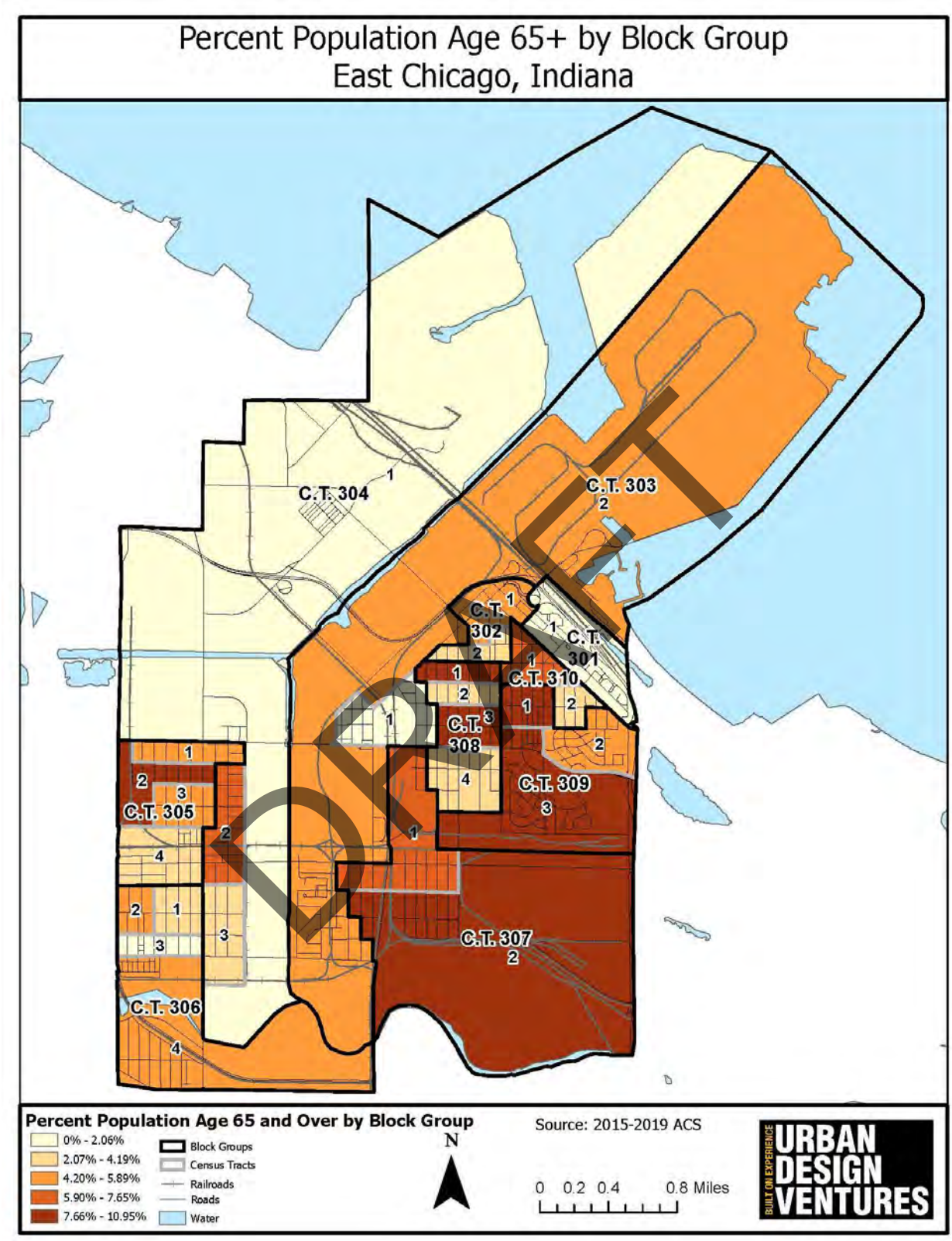
Percent White Population by Block Group



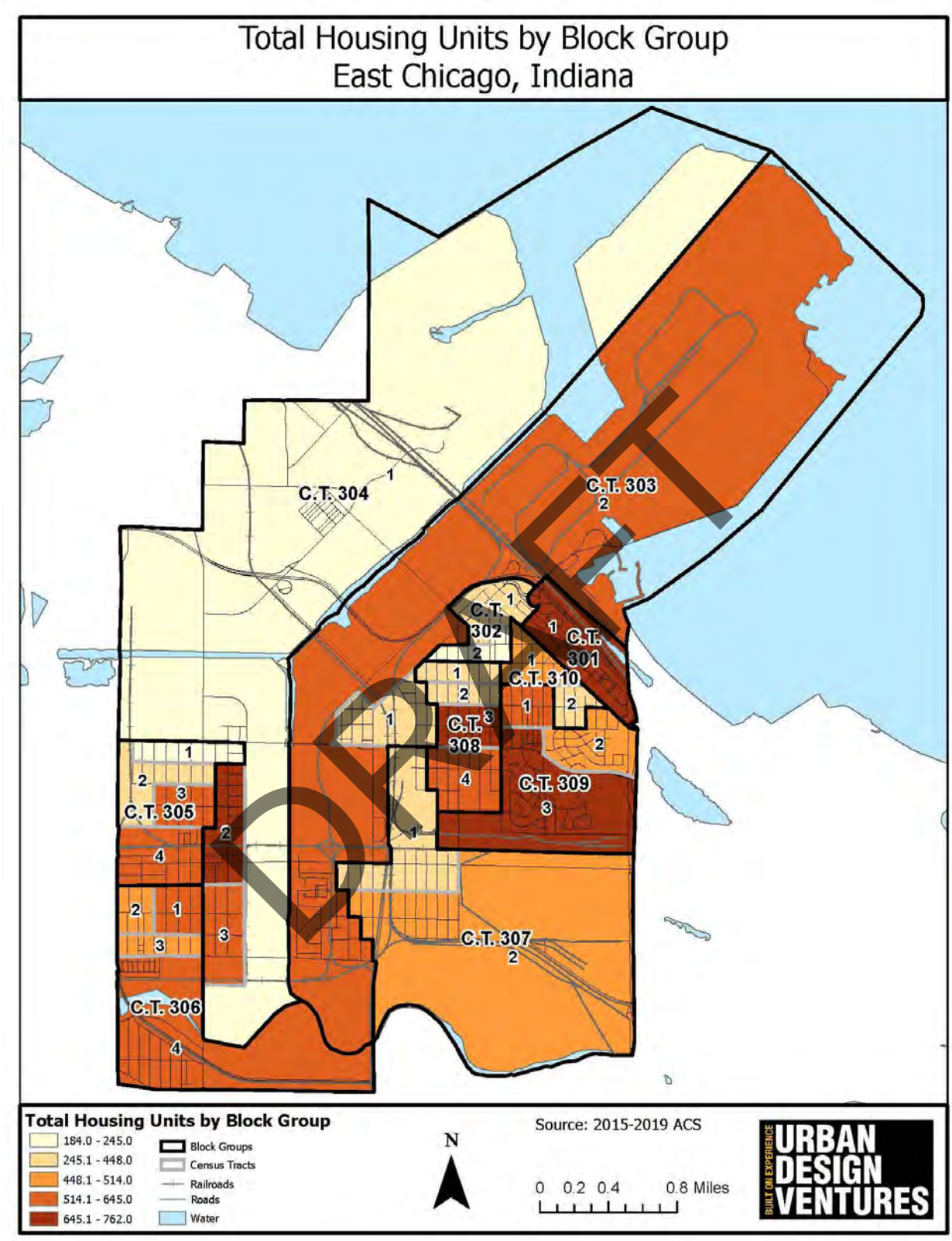
Percent Minority Population by Block Group



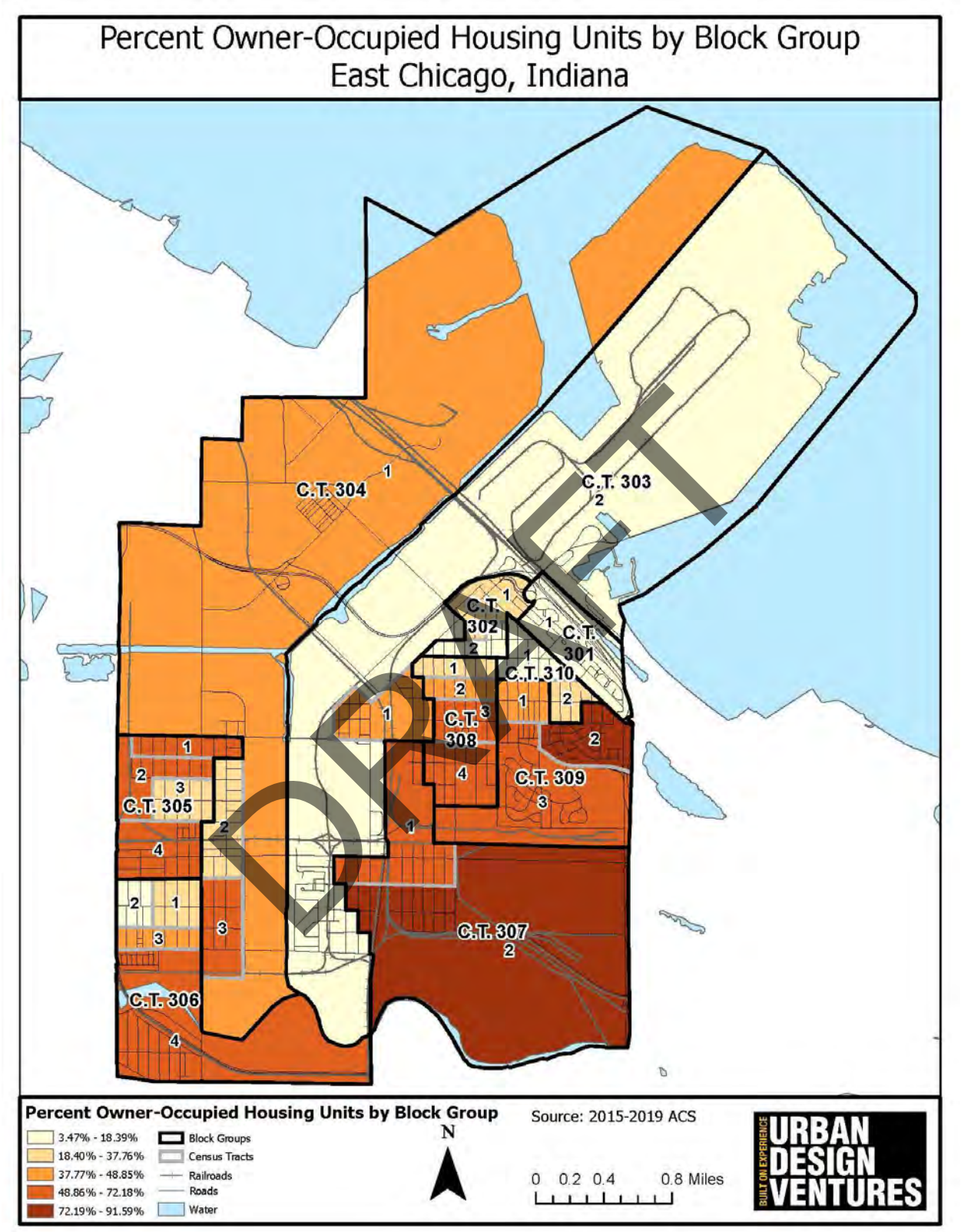
Population Age 65+ by Block Group



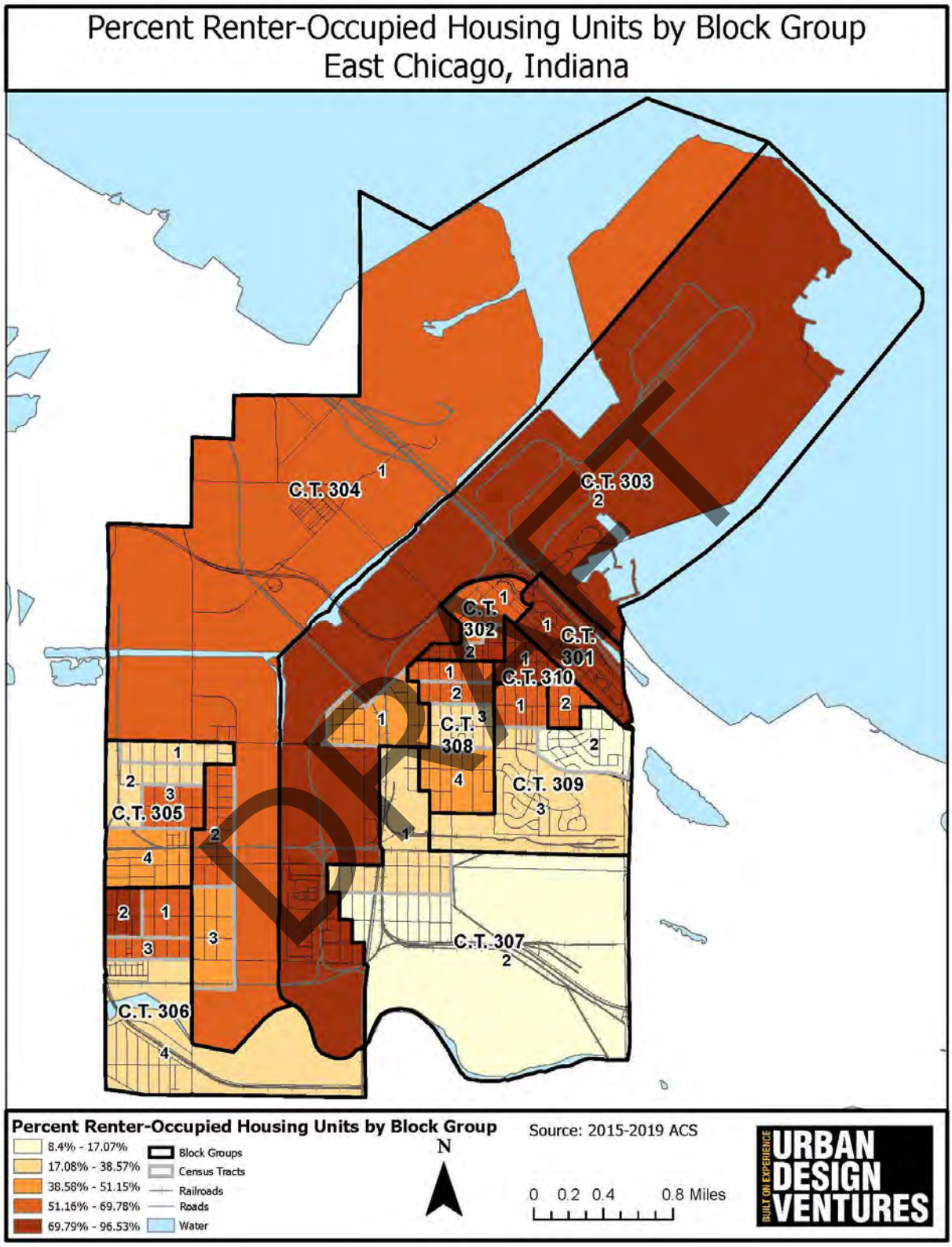
Percent Population Age 65+ by Block Group



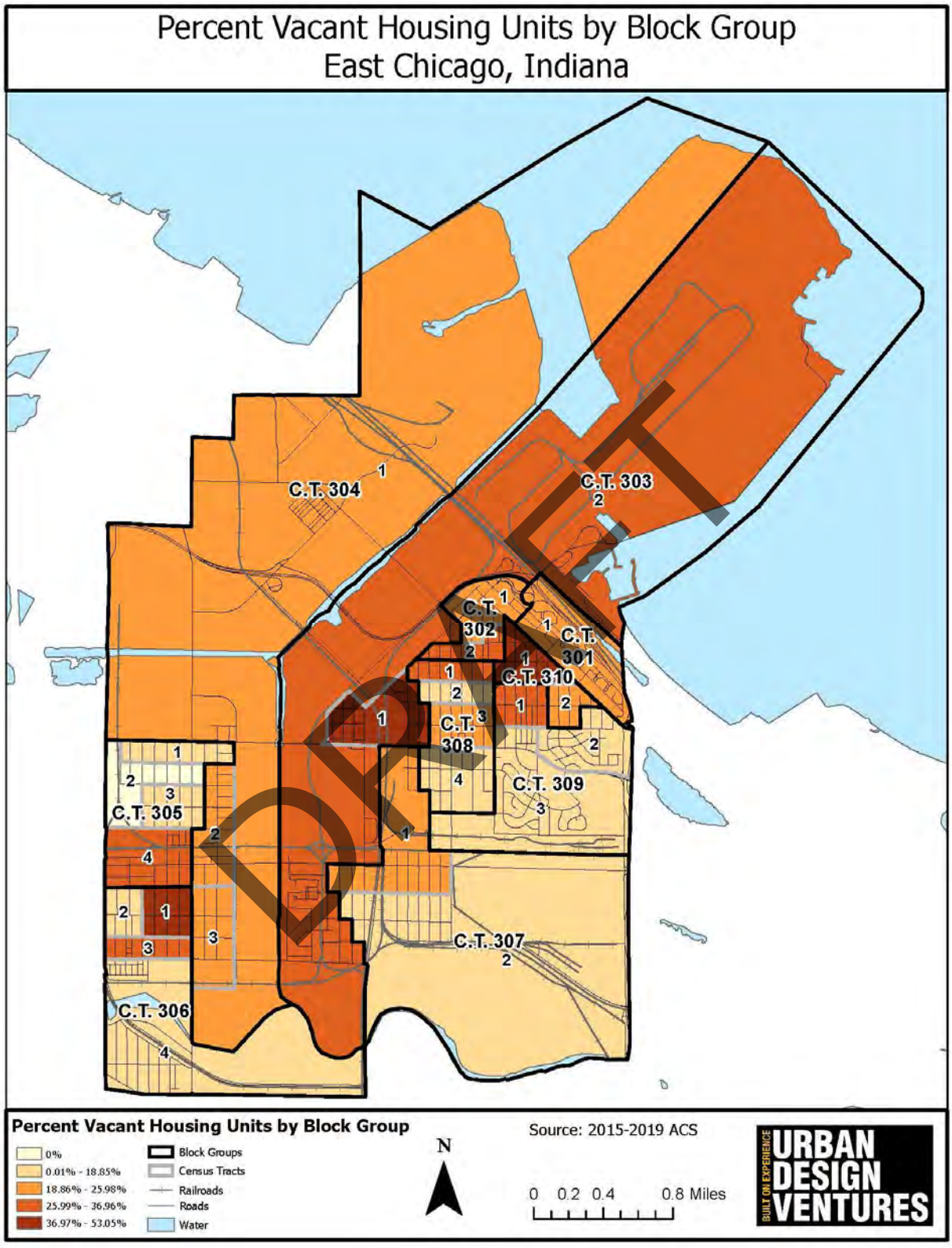
Total Housing Units by Block Group



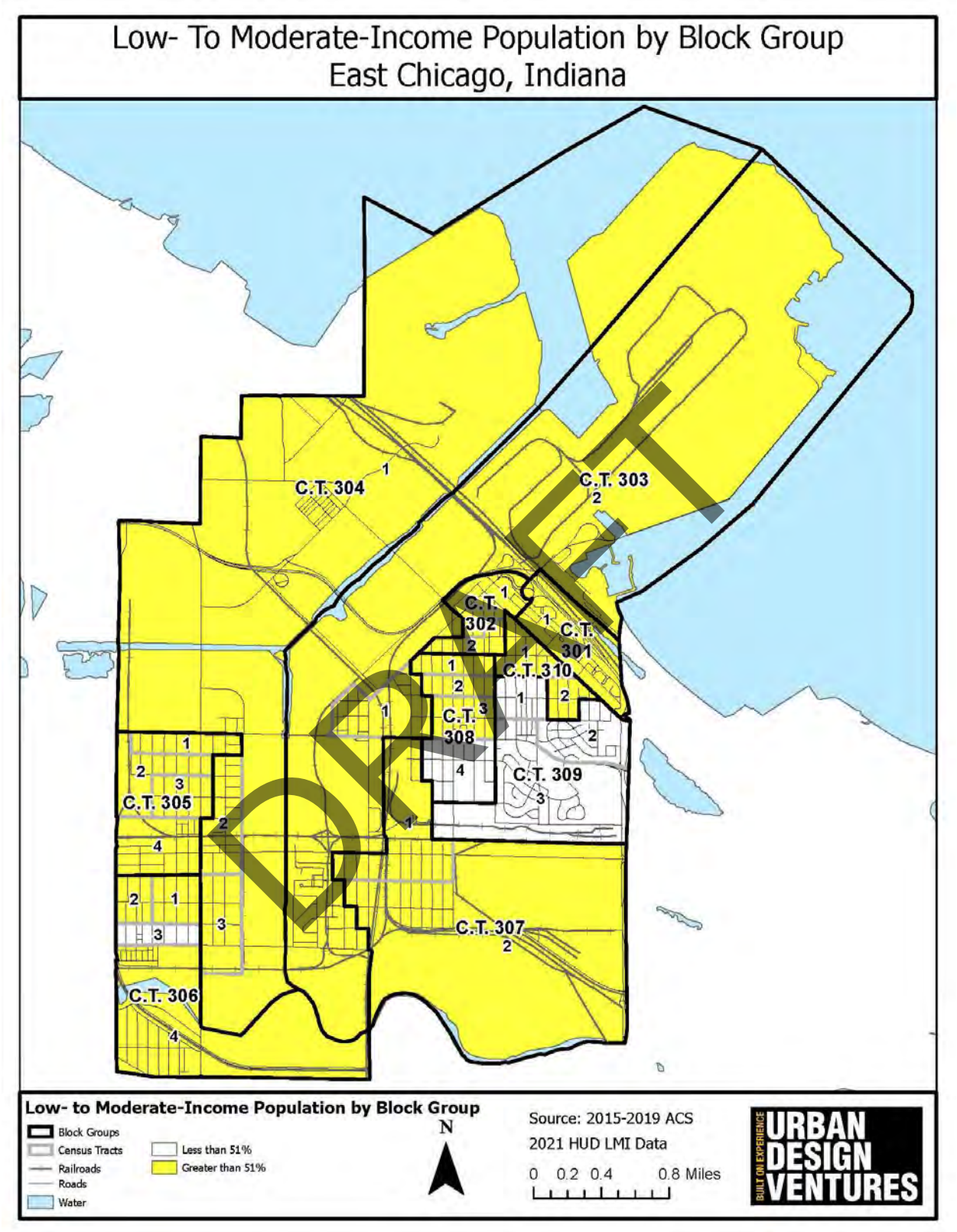
Percent Owner-Occupied Housing Units by Block Group



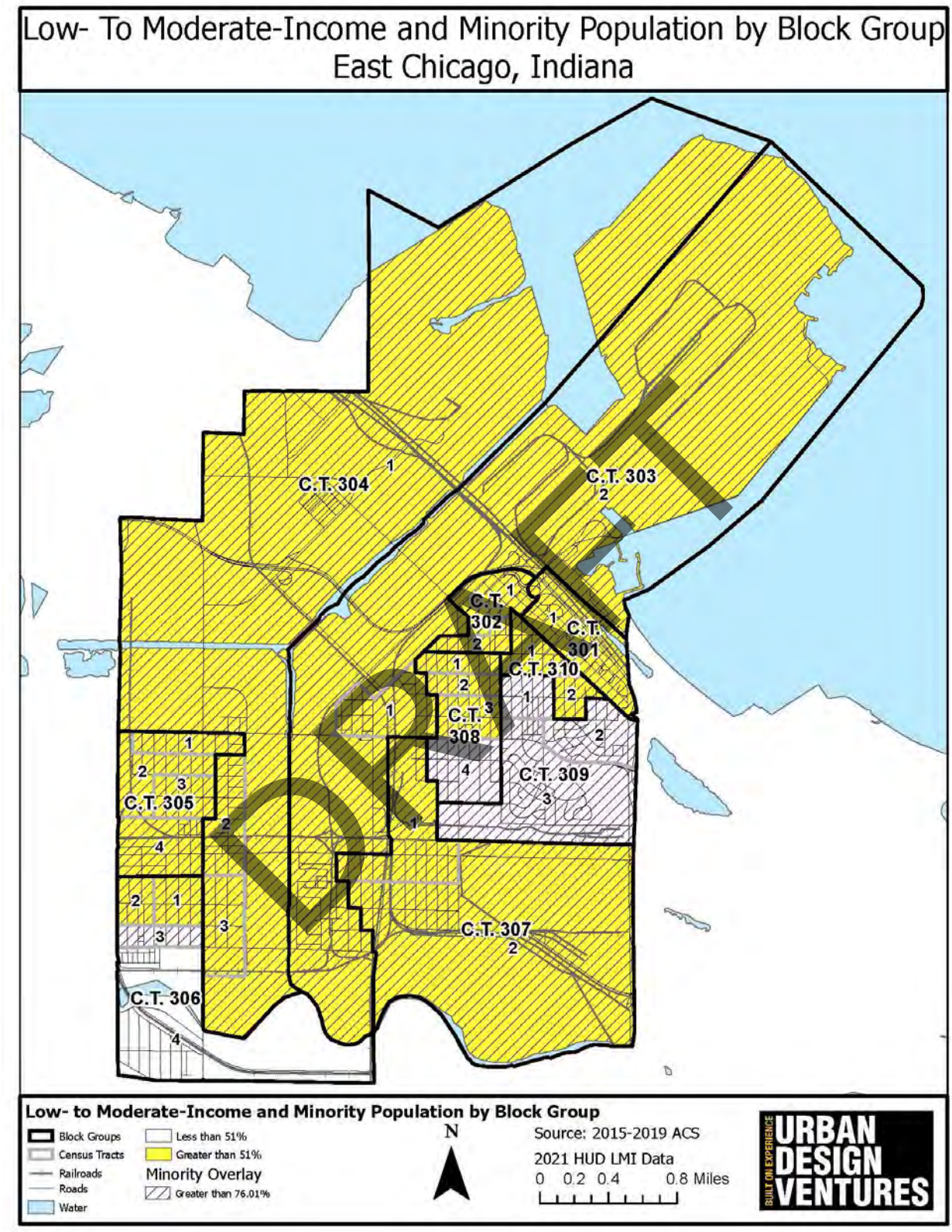
Percent Renter-Occupied Housing Units by Block Group



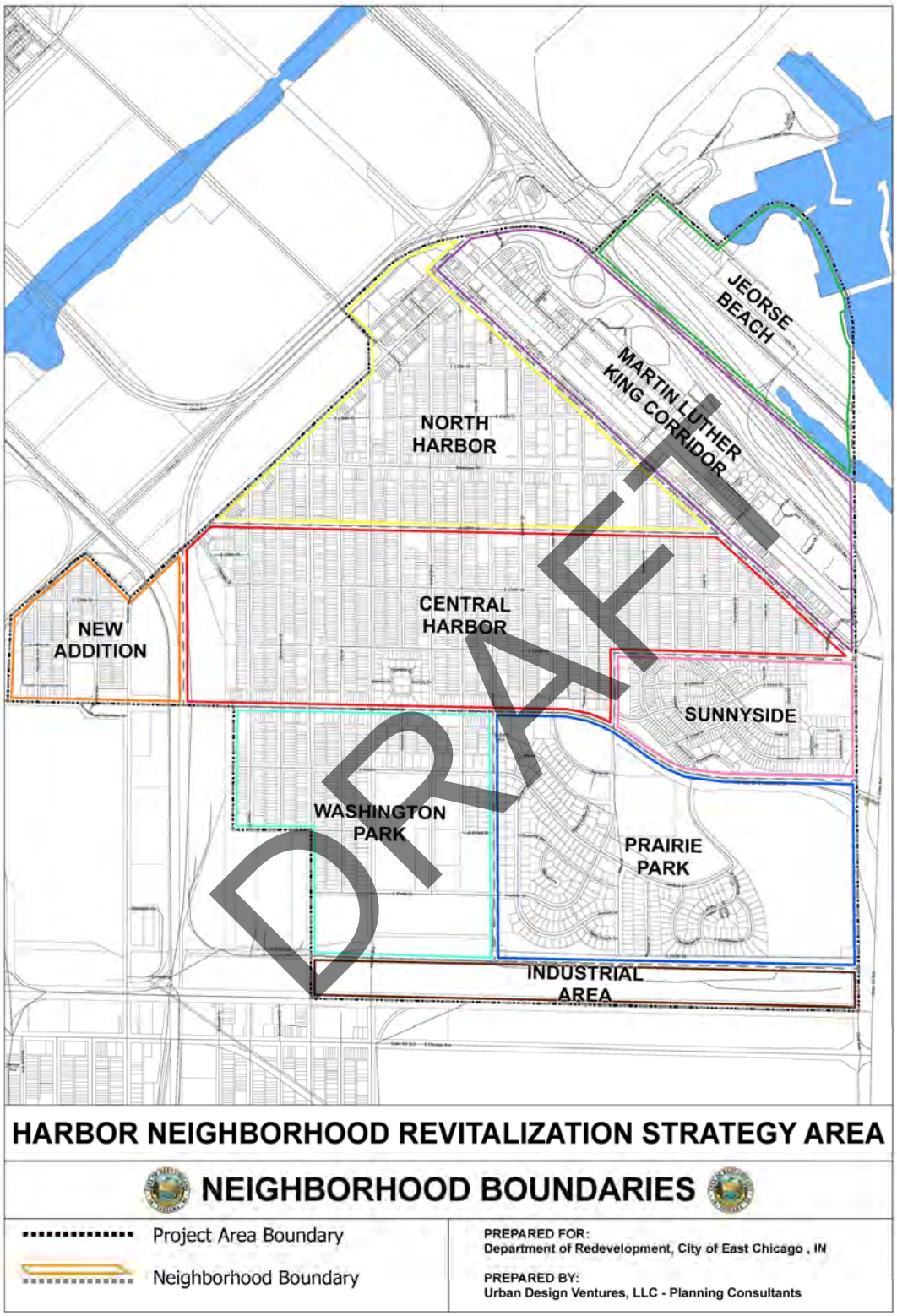
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



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



NRSA Neighborhood Boundary Map

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

The City of East Chicago's 2019-2023 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

Housing Strategy -

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

Goals:

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

Homeless Strategy -

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

Goals:

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

Other Special Needs Strategy -

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

Goals:

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

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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 Public Facilities/Infrastructure -** Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements -** Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.

- **CD-5 Clearance/Demolition -** Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in 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 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program -** 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 Overall Coordination -** Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- **AM-2 Special Studies/Management -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

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 2019 CAPER, which was the first CAPER for the FY 2019-2023 Five Year Consolidated Plan, was submitted to HUD on February 5, 2021. In the FY 2019 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low and moderate income persons. The City expended 12.95% of its funds during the FY 2020 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 18.04% of its funds during this CAPER period

on Planning and Administration, which is below the statutory maximum of 20%. The City is over its 1.5 maximum drawdown ratio. The ratio is 1.65 as of December 10, 2020. The City is working on developing an action plan to get under the 1.5 maximum drawdown ratio by May 1, 2022.

4. Summary of citizen participation process and consultation process

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

Each item of the plan helps benefit the low- and moderate-income residents of the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2021 Annual Action Plan.

The first step of the planning process for the FY 2020 Annual Action Plan started with a meeting on Wednesday, May 5, 2021 at 10:00 AM with the social service and housing agencies/organizations on how to complete the RFPs and to answer any questions on the CDBG and HOME funding requests. The staff of the Department of Redevelopment emailed solicitations to social service and housing agencies/organizations for proposals which were due by 11:59 P.M. on Monday, May 17, 2021.

The next step in the development process was to hold two (2) public hearings to obtain citizen input. The First Public Hearing notice was published on Friday, April 9, 2021 and Monday, April 19, 2021 in The Northwest Indiana Times, the local newspaper of general circulation in the area. In addition, the City posted the public hearing notice on the City's website. The First Public Hearing was held virtually on Tuesday, April 20, 2021 at 5:00 P.M. At the first public hearing residents had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Thursday, June 17, 2021 and Friday, June 25, 2021 in The Northwest Indiana Times. The Second Public Hearing was held virtually on Tuesday, July 6, 2021 at 5:00 P.M. During the Second Public Hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2021 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Tuesday, July 20, 2021 and approved the FY 2021 Annual Action Plan.

The FY 2021 Annual Action Plan was on public display beginning Friday, June 18, 2021 through Monday, July 19, 2021 at the following location in the City, and on the City's website at (http://www.eastchicago.com/243/Redevelopment):

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

The following schedule was used in the preparation of the FY 2021 Annual Action Plan:

- **Published the First Public Hearing Notice –** April 9, 2021
- **First Public Hearing –** April 20, 2021 at 5 PM
- **Published the Second Public Hearing Notice –** June 17, 2021 and June 25, 2021
- **FY 2021 Annual Action Plan on display –** June 18, 2021
- **Second Public Hearing –** July 6, 2021 at 5 PM
- **End of 30 day public comment period –** July 19, 2021
- **Redevelopment Commission approval of the Plan –** July 20, 2021
- **Submission of Annual Plan to HUD –** July 23, 2021
- **Program year begins -** July 1, 2021

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, November 3, 2023 through Monday, December 4, 2023. The City held a Public Hearing on the Substantial Amendment on Wednesday, November 22, 2023 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2021 CDBG Program Year.

Substantial Amendment # 2:

The City of East Chicago placed the Substantial Amendment on public display from Friday, December 20, 2024 through Monday, January 20, 2025. The City held a Public Hearing on the Substantial Amendment on Tuesday, January 7, 2025 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the second Substantial Amendment to the residents for the FY 2021 CDBG Program Year.

Substantial Amendment # 3:

The City of East Chicago placed the Substantial Amendment on public display from Friday, March 20, 2026 through April, April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the second Substantial Amendment to the residents for the FY 2021 CDBG Program Year.

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5. Summary of public comments

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

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 3:

A summary of public comments received will be included in the final Substantial Amendment.

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

All comments or views were accepted.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 3:

A summary of public comments received will be included in the final Substantial Amendment.

7. Summary

During the FY 2021 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

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- **CDBG Funds -** $1,329,212.00
- **CDBG Program Income -** $90,000.00
- **HOME Funds -** $282,564.00
- **HOME Program Income -** $6,465.84
- **Totals: $1,708,241.84**

During the FY 2021 CDBG and HOME Program Years, the City of East Chicago proposes to address the following priorities from its Five Year Consolidated Plan: Housing; Homeless; Other Special Needs; Community Development; and Administration, Planning, and Management.

A "draft" of the FY 2021 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor. The display period started on Friday, June 18, 2021 through Monday, July 19, 2021 for a 30 day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/243/Redevelopment). A second public hearing was held on Tuesday, July 6, 2021 to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2021 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on Friday, July 23, 2021.

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Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, December 5, 2023 and the FY 2021 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2021 Annual Action Plan:

1. **City of East Chicago – Sports Voucher Program –** Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
2. **City of East Chicago Parks & Recreation – Arts Program –** Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
3. **City of East Chicago Parks & Recreation – Senior Program –** Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
4. **City of East Chicago Parks & Recreation – Summer Stars Camp –** Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
5. **Food Bank of Northwest Indiana – Pantry Pack Program –** Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
6. **Healthy East Chicago – Just Talk Mental Wellness Program –** Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.

7. **Public Service Contingency –** Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
8. **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

The Substantial Amendment was available for public comment for a period of 30 days beginning November 3, 2023 and ending December 4, 2023.

Substantial Amendment # 2:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, January 21, 2025 and the FY 2021 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2021 Annual Action Plan:

1. **Housing Rehabilitation Program** – The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. Total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line-item amount will be $572,340.77.
2. **2856 Fire Hydrant Replacement Project –** Reallocate $85,000 to this line-item budget amount from Housing Rehabilitation for a new budget line-item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139th Street and Deador Street, 4501 Magoun Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street.
3. **Veterans Memorial Park Improvements –** Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program. This is a multi-year activity.

The Substantial Amendment was available for public comment for a period of 30 days beginning December 20, 2024 and ending January 20, 2025.

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Substantial Amendment # 3:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, April 21, 2025 and the FY 2021 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2021 Annual Action Plan:

1. **CHDO Affordable Housing Program** – The City will reallocate $42,384.60 from the CHDO Affordable Housing Program a to a new project/activity entitled Acquisition Rehabilitation and Resale and delete this activity.

2. **Multi-Family Rehabilitation Program –** The City will reallocate $128,614.06 from this activity to a new project/activity entitled Acquisition Rehabilitation and Resale and delete this activity.
3. **Tenant-Based Rental Assistance Program (TBRA) –** The City will reallocate $75,000.00 and delete this activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale
4. **Acquisition Rehabilitation and Resale –** Create a new project/activity and reallocate $245,998.66 from the Affordable Housing Program, Multi-Family Rehab Program and TBRA Program.

The Substantial Amendment was available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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The Process

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

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

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

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

Table 1 – Responsible Agencies

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Narrative

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

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

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending 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.
- **Managed East Chicago Housing Association, Inc. (MECHA)** - A certified CHDO which develops affordable housing in the City.

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

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

The City consulted with the Director of the Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout Lake County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City.

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

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

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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

Table 2 – Agencies, groups, organizations who participated

1.	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients.
2.	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City funded the Boys and Girls Club in 2021.
3.	**Agency/Group/Organization**	**City of East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2021 Annual Action Plan and how to allocate the FY 2021 CDBG and HOME funds.
4.	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City funded the NWI Reinvestment Alliance in 2021.
5.	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2021 Annual Action Plan and the availability of funding through CDBG and HOME funds.
6.	**Agency/Group/Organization**	**HAVEN HOUSE**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Haven House was contacted and submitted a funding request. The City did not fund the Haven House in 2021.
7.	**Agency/Group/Organization**	**City of East Chicago Health Department**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

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

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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City funded the Youth Arts and Sports Program and the Senor Programs in 2021.
11.	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City funded the Indiana Plan in 2021.
12.	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City did not fund Indiana Legal Services, Inc. in 2021.

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13.	**Agency/Group/Organization**	**Continuum of Care of NWI**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Continuum of Care Network of NWI was contacted and present the homeless needs in the region, Point-In-Time Survey results, and the CoC funding amounts.
14.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Lead-based Paint Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago consulted with the State of Indiana Department of Health and the Department of Environmental Public Health Division. The most recent data available from the CDC regarding children with elevated blood lead levels (EBLLs) is from 2018.
15.	**Agency/Group/Organization**	**AT & T**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AT&T internet plans were examined to see the services they offer for City residents.
16.	**Agency/Group/Organization**	**Xfinity/Comcast**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast internet plans were examined to see the services they offer for City residents.

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

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

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	CoC of Northwest Indiana	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The City will use the framework within the Benefits Plan to work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.

Table 3 – Other local / regional / federal planning efforts

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Narrative (optional):

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of vacant properties. As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

AP-12 Participation – 91.105, 91.200(c)

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

The FY 2021 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: requests for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; conducted a needs hearing; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2021 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2019-2023 Five Year Consolidated Plan.

Substantial Amendment # 1:

The FY 2021 Substantial Amendment was available for public comment beginning on November 3, 2023 and ended on December 4, 2023. The City held a Public Hearing on the Substantial Amendment on November 22, 2023 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 2:

The second FY 2021 Substantial Amendment was available for public comment beginning on December 20, 2024 and ended on January 20, 2025. The City held a Public Hearing on the Substantial Amendment on January 7, 2025 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 3:

The third FY 2021 Substantial Amendment was available for public comment beginning on March 20, 2026 and ended on April 20, 2026. The City held a Public Hearing on the Substantial Amendment on April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.
2.	RFP Meeting	Agencies/Organizations	There were twenty-six (26) in attendance at the Application Workshop.	None.	None.	Not Applicable.
3.	CDBG Funding Requests	Agencies/Organizations	The City received 13 requests for funding and the City funded 13 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	There were nine (9) in attendance at the First Public Hearing. See summary and sign-in sheets in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
5.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.

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

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	There were eight (8) in attendance in the Second Public Hearing. See summary and sign-in sheets in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
9.	Substantial Amendment - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, November 3, 2023 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10.	Substantial Amendment - Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Wednesday, November 22, 2023 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
11.	Substantial Amendment - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Friday, December 20, 2024 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12.	Substantial Amendment - Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, January 7, 2025 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
13.	Substantial Amendment #3 - Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Friday, March 19, 2026 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14.	Substantial Amendment #3 - Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, April 7, 2026 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of East Chicago is receiving $1,329,212 in CDBG funds, $90,000 in CDBG Program Income, $282,564 in HOME funds, and $6,465.84 in HOME Program Income for the FY 2021 program year. The program year goes from July 1, 2021 through June 30, 2022. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2021 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,329,212.00	90,000.00	0.00	1,419,212.00	2,814,506.00	5 projects/activities will be funded with the FY 2021 CDBG allocation. Administration, Housing Rehab Program, Public Services, Fire Hydrant Replacement Project, and Veterans Memorial Park Improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	282,564.00	6,465.84	0.00	289,029.84	534,916.00	2 projects will be funded with the FY 2021 HOME allocation. Administration and the Acquisition Rehabilitation and Resale Program.

Table 5 - Expected Resources – Priority Table

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

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

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2021 Annual Action Plan and the FY 2019-2023 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites will be utilized for new housing development and commercial development.

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Homeownership	2019	2023	Affordable Housing Public Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $22,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 360 Households Assisted
2.	HS-2 Housing Development	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $245,998.66	Homeowner Housing Added: 1 Household Housing Unit
3.	HS-3 Owner-occupied Housing Rehabilitation	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $722,340.77 HOME: $0	Homeowner Housing Rehabilitated: 15 Household Housing Unit Other: 1 Other
~~**4.**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~	~~2019~~	~~2023~~	~~Affordable Housing Public Housing Homeless Non-Homeless Special Needs~~	~~Harbor Action Plan Citywide~~	~~Housing Strategy~~	~~CDBG: $0 HOME: $128,614.06 $0.00~~	~~Rental units rehabilitated: 11 Household Housing Unit~~

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	HS-5 Rental/Mortgage/Utility Assistance	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $17,000.00 HOME: $0.00	Public service activities for Low/Moderate Income Housing Benefit: 13 households ~~Tenant-based rental assistance / Rapid Rehousing: 10households~~
6.	HS-6 Fair Housing	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $1,500.00 HOME: $500.00	Other: 2 Other
7.	SN-2 Social Services	2019	2023	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $20,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
8.	CD-1 Public Facilities/Infrastructure	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $317,210.81	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000.

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9.	CD-3 Public Service	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $15,000	Public service activities other than Low/Moderate Income Housing Benefit: 33 Persons Assisted
10.	CD-4 Food Programs	2019	2023	Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $20,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
11.	AM-1 Overall Coordination	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $252,342.40 HOME: $23,402.98	Other: 2 Other
12.	AM-2 Special Studies/Management	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $30,000.00 HOME: $5,000.00	Other: 2 Other

Table 6 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.

2.	**Goal Name**	**HS-2 Housing Development**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
~~**4.**~~	~~**Goal Name**~~	~~**HS-4 Renter-occupied Housing Rehabilitation**~~
	~~**Goal Description**~~	~~Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~
5.	**Goal Name**	**HS-5 Rental/Mortgage/Utility Assistance**
	Goal Description	Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
6.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
7.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8.	**Goal Name**	**CD-1 Public Facilities/Infrastructure**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.

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9.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
10.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
11.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
12.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
13.	**Goal Name**	**AM-2 Special Studies/Management**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City East Chicago will fund the following projects through the FY 2021 Annual Action Plan:

FY 2021 CDBG Budget:

- **CDBG Administration -** $252,342.40
- **CDBG Planning -** $30,000.00
- **CDBG Fair Housing -** $1,500.00
- **Housing Rehabilitation Program -** $572,340.77
- **Housing Rehabilitation Delivery -** $150,000.00
- **Boys & Girls Clubs of Greater NWI - Triple Play Challenges Program -** $10,000.00
- **Catholic Charities - Safe Haven Homeless Prevention Program -** $17,000.00
- **Indiana Plan - Construction Awareness Training Program -** $5,000.00
- **Meals on Wheels of NWI - Meals Delivery Program -** $20,000.00
- **New Horizons Childcare Ministry - COVID Childcare Program -** $5,000.00
- **Northwest Indiana Reinvestment Alliance - Homebuyer 101 Program -** $22,000.00
- **We Care from the Heart - Senior Services Program -** $20,000.00
- **Fire Hydrant Replacement Project -** $205,000
- **Veterans Memorial Park Improvements -** $112,210.81

FY 2021 HOME Budget:

- **HOME Administration -** $23,402.98
- **HOME Planning -** $5,000.00
- **HOME Fair Housing -** $500.00
- **CHDO Operating Funds -** $14,128.20
- ~~**Affordable Housing Program -** $42,384.60~~
- ~~**Multi-family Rehab Program - 3507 Guthrie Street -** $128,614.06~~
- ~~**Tenant Based Rental Assistance Program (TBRA) -** $75,000.00~~
- **Acquisition Rehabilitation and Resale -** $245,998.66

Projects

#	Project Name
1.	Administration
2.	Housing Programs
3.	Public Services
4.	Community Housing Development Organization (CHDO)

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#	Project Name
~~5.~~	~~Multi-family Rehab Program~~
~~6.~~	~~Tenant Based Rental Assistance Program (TBRA)~~
7.	Fire Hydrant Replacement Project
8.	Veterans Memorial Park Improvements
	Acquisition Rehabilitation and Resale

Table 7 – Project Information

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

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating FY 2021 CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be 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 2021 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 its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, sound, affordable owner and renter occupied housing
- Zoning-related challenges
- High cost of rehabilitation vs. housing values
- High cost of rehabilitation due to lead-based paint
- Aging in place population who needs accessibility improvements

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- Major rehabilitation of the City's older housing stock
- Increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank mortgages

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AP-38 Project Summary

Project Summary Information

1.	Project Name	Administration
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies/Management
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $283,842.40 HOME: $43,031.18
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	7 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $252,342.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • **CDBG Planning (CDBG - $30,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **CDBG Fair Housing (CDBG - $1,500.00) -** Funds will be used for Fair Housing activities. • **HOME Administration (HOME - $23,402.98) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). • **HOME Fair Housing (HOME - $500.00) -** Funds will be used for Fair Housing activities. • **CHDO Operating Funds (HOME - $14,128.20) -** Funds will be used to provide general operating assistance to the certified "Community Housing Development Organization" (CHDO). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Program**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $722,340.77 HOME: $0.00

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	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	15 Housing units and 1 Organization.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $572,340.77) -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $150,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-1 Homeownership HS-5 Rental/Mortgage/Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs ED-1 Employment
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: $99,000.00
	Description	Funds will be used for public service activities to benefit Low- and Moderate-income residents in the City.
	Target Date	6/30/2022

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 97 persons and 373 households will benefit from these activities.
	Location Description	Citywide
	Planned Activities	The City is going to fund the following activities: • **Boys & Girls Clubs of Greater NWI - Triple Play Challenges Program (CDBG - $10,000.00) –** The Boys & Girls Clubs of Greater NWI will provide a progressive curriculum with age-appropriate activities that focus on building movement skills and positive attitudes toward physical activity. • **Catholic Charities - Safe Haven Homeless Prevention Program - (CDBG - $17,000.00) –** Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. • **Indiana Plan - Construction Awareness Training Program -** (CDBG - $5,000.00) – Indiana Plan will provide a two (2) week (80 hours) training program designed to inform and prepare an individual for the apprenticeship application process for the union trades. • **Meals on Wheels of NWI - Meals Delivery Program (CDBG - $20,000.00) –** Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. • **New Horizons Childcare Ministry - COVID Childcare Program -** (CDBG - $5,000.00) – New Horizons childcare ministry will provide quality childcare to children (6) months to (12) years of age offering assistance to children that are e-learning and those who need homework assistance. This program will allow parents to maintain their employment. • **Northwest Indiana Reinvestment Alliance - Homebuyer 101 Program (CDBG - $22,000.00) -** Northwest Indiana Reinvestment Alliance will provide homebuyer workshops and workshop manuals. • **We Care from the Heart - Senior Services Program (CDBG - $20,000.00) –** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for

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		COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. **Eligibility:** 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
~~**4.**~~	~~**Project Name**~~	~~**Community Housing Development Organization (CHDO)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-2 Housing Development~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $42,384.60~~
	~~**Description**~~	~~CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer.~~
	~~**Target Date**~~	~~6/30/2022~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that one (1) household will benefit from this activity.~~
	~~**Location Description**~~	~~The CHDO development location is yet to be determined.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14G Acquisition for Rehabilitation.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~**5.**~~	~~**Project Name**~~	~~**Multi-family Rehab Program**~~
	~~**Target Area**~~	~~Harbor Action Plan~~
	~~**Goals Supported**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $128,614.06~~
	~~**Description**~~	~~Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building.~~
	~~**Target Date**~~	~~6/30/2022~~

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	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that eleven (11) households will benefit from this activity.~~
	~~**Location Description**~~	~~3507 Guthrie Street is located within the Harbor Area NRSA.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14B Rehabilitation: Multi-Unit Residential.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~**6.**~~	~~**Project Name**~~	~~**Tenant Based Rental Assistance Program (TBRA)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-5 Rental/Mortgage/Utility Assistance~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $75,000.00~~
	~~**Description**~~	~~Funds will be used to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits.~~
	~~**Target Date**~~	~~6/30/2022~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that ten (10) households will benefit from this activity.~~
	~~**Location Description**~~	~~Citywide~~
	~~**Planned Activities**~~	~~**Eligibility:** 05Q, Subsistence Payments.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
7.	**Project Name**	**Fire Hydrant Replacement Project**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $205,000.00

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	Description	Funds will be used to replace fire hydrants in low and moderate income areas of the City. These include the following fire hydrants: 3848 Parish Avenue, 139th Street and Deador Street, 4501 Magoun Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street. This is a multi-year activity.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6 public facilities will benefit from this activity. This activity will assist 5,000 low/mod persons. The overall low/mod population is 60.4%.
	Location Description	The following fire hydrants will be replaced: • EH-086 - 3848 Parrish - CT 308, BG 2 and CT 308, BG 3 • EH-070 - 139th and Deodor - CT 309 BG 1 • CH-041 - 4501 Magoun - CT 305, BG 3 and CT 305, BG 4 • EH-235 - 142nd St, and Carey - CT 307 BG 1 • CH-008 - Olcott Ave. and Columbus Dr. - CT 305 BG 1 and CT 304 BG 1 • CH-010 - 515 140th St. - CT 304 BG 1
	Planned Activities	**Eligibility:** 03O Fire Stations/Equipment. **National Objective:** Low/Mod Income Area Benefit (LMA).
8.	**Project Name**	**Veterans Memorial Park Improvements**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $112,210.81
	Description	Funds will be used to made improvements at Veterans Memorial Park.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 public facility will benefit from this activity. The City's low/mod percentage is 65.80%.
	Location Description	701 W 145th St, East Chicago, IN 46312

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	Planned Activities	**Eligibility:** 03F - Parks, Recreational Facilities **National Objective:** Low/Mod Income Area Benefit (LMA).
	Project Name	**Acquisition Rehabilitation and Resale**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $245,998.66
	Description	HOME funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity.
	Location Description	The development location is yet to be determined.
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).

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AP-50 Geographic Distribution – 91.220(f)

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

The 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 2015-2019 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:

Key points are:

- Between 2010 and 2019, the population decreased by approximately 5.04%, dropping from 29,698 to 28,201.
- The 2010 Census reports the City's population as 29,698.

Age:

Key points are:

- Median age in East Chicago is 33.8 years old.
- Youth under age 18 account for 28.4% of the population.
- Seniors age 62 and over are 17.4% of the City's population.
- Adults between the ages of 35 and 60 account for 29.1% of the population.

Race/Ethnicity:

Key points are:

- 35.5% are Black or African American
- 57.8% are Hispanic
- 23.9% are White
- 37.4% are Some Other Race

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $75,500 for 2021. The following is a summary of income statistics for the City of East Chicago:

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- At the time of the 2015-2019 American Community Survey, median household income in the City of East Chicago was $32,839 which was lower than Lake County ($56,128) and the State of Indiana ($56,303).
- 34.0% of households have earnings received from Social Security income.
- 2.4% of households have earnings received from public assistance.
- 21.8% of households have earnings, received retirement income.
- 65.9% of female headed households with children under 5 years were living in poverty.
- 54.2% 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 65.80%.

Economic Profile:

Key points are:

- 21.3% of the employed civilian population had occupations classified as management, professional, or related.
- 21.1% of the employed civilian population had occupations classified as sales and office.
- 22.6% were in the service sector.
- The education, health, and social service industry represented 21.5% of those employed.
- 86.4% of workers were considered in private wage and salary workers class.
- 2.6% of workers were considered in the self-employed workers in their own not incorporated business.

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Geographic Distribution

Target Area	Percentage of Funds
HARBOR ACTION PLAN	4%
CITYWIDE	96%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds are used by the City:

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

The proposed activities under the FY 2021 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.

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Discussion

The geographic locations and the public benefit for the FY 2021 CDBG and HOME Activities/Projects are as follows:

- **CDBG Administration** - Citywide
- **CDBG Planning** - Citywide
- **CDBG Fair Housing** - Citywide
- **Housing Rehabilitation Program** - Citywide; Low/Mod Housing (LMH)
- **Housing Rehabilitation Delivery** - Citywide; Low/Mod Housing (LMH)
- **Boys & Girls Clubs of Greater NWI - Triple Play Challenges Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Catholic Charities - Safe Haven Homeless Prevention Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Indiana Plan - Construction Awareness Training Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Meals on Wheels of NWI - Meals Delivery Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **New Horizons Childcare Ministry - COVID Childcare Program -** Citywide; Income Eligible/Limited Clientele (LMC)

- **Northwest Indiana Reinvestment Alliance - Homebuyer 101 Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **We Care from the Heart - Senior Services Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Fire Hydrant Replacement Project –** Citywide; Low and Moderate Income Area (LMA)
- **Veterans Memorial Park Improvements -** Low and Moderate Income Area (LMA)
- **HOME Administration** - Citywide
- **HOME Planning** - Citywide
- **HOME Fair Housing** - Citywide
- ~~**CHDO Operating Funds** - Citywide~~
- ~~**Multi-family Rehab Program – 3507 Guthrie Street** - Citywide; Low/Mod Housing (LMH)~~
- ~~**Tenant Based Rental Assistance Program (TBRA)** - Citywide; Low/Mod Housing (LMH)~~
- **Acquisition Rehabilitation and Resale** – Citywide; Low/Mod Housing (LMH)

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2021 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	16
Special-Needs	0
Total:	**16**

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	16
Acquisition of Existing Units	1
Total:	**16**

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

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Discussion

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

- **Housing Rehabilitation** - Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. (15 housing units)
- ~~**Community Housing Development Organization (CHDO) -** CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer. (1 housing unit)~~
- ~~**Multi-family Rehab Program -** Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building. (11 housing units)~~
- ~~**Tenant Based Rental Assistance Program (TBRA) -** Funds will be used to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits. (10 households)~~
- **Acquisition Rehabilitation and Resale –** HOME funds will be used to acquire and rehab a single-family housing unit for resale to eligible low- and moderate-income households (1 housing Unit).

AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA especially those within the City's proposed Harbor NRSA.

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

In an effort to address the needs of public housing, 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. The City will market all of its homebuyer programs to public housing residents.

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

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

Discussion

Not Applicable.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

There is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to

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address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters. In the current program year, the City will fund Haven House to support their emergency shelter.

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

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

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

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

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Discussion

To meet its special needs goals, the City will fund two (2) public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to:

- **Meals on Wheels of NWI – Meals Delivery Program (CDBG - $35,000.00) –** Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities.
- **We Care from the Heart – Senior Services Program (CDBG - $25,000.00) –** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

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

Introduction:

The following impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing:

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

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

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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.

The City Planning Department has not yet completed its review and revisions to the City's Zoning Ordinance.

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 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.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. 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 (NWIRA):

- Assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- Provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Modification Counseling, Financial Literacy Counseling & Training, and Small Business Development Entrepreneurial & Small Business Training & Development and Neighborhood Stabilization

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Program (NSP) Counseling.

- The Lake County Housing Task Force will conduct a review of the mortgage lending practice in Lake County. The Lake County Housing Taskforce, created through a cooperative agreement between the Lake County Community Economic Development Department and the Northwest Indiana Reinvestment Alliance, continues to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County. The City of East Chicago participates in the meetings held by the Lake County Taskforce. Currently, the Task Force is focused on foreclosures in the area and completed a community benefit plan.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- The Northwest Indiana Reinvestment Alliance's Banker Community Council consist of representatives from Northwest Indiana's top banks, plus representatives from community groups who work to explore ideas and projects where nonprofits, and governmental agencies and the financial sector can work together

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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.
- Major rehabilitation of the City's older 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.

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Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2021, proposes to foster and maintain affordable housing through the following Five-Year goals and strategies:

HS-2 Housing Development - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

- ~~CHDO Operating Funds~~
- ~~Affordable Housing Program (CHDO)~~
- Acquisition Rehabilitation and Resale

HS-3 Owner-occupied Housing Rehabilitation - Provide financial assistance to low- and moderate-income

homeowners to rehabilitate their existing owner-occupied housing.

- Housing Rehabilitation Program
- Housing Rehabilitation Program Delivery

~~**HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~

- ~~Multi-Family Rehab Program – 3507 Guthrie Street~~

HS-5 Rental/Mortgage/Utility Assistance - Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.

- Catholic Charities – Safe Haven Homeless Prevention Program
- ~~Tenant Based Rental Assistance Program (TBRA)~~

HS-6 Fair Housing - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

- CDBG Administration – Fair Housing
- HOME Administration – Fair Housing

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Actions planned to reduce lead-based paint hazards

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

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 contractor performs 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.

The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

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Actions planned to reduce the number of poverty-level families

Approximately 32.3% of the City of East Chicago's residents live in poverty, while only 15.6% of Lake County residents live in poverty and 13.4% of the State of Indiana residents live in poverty. Female headed households with children under 5 are particularly affected by poverty at 65.9%. This information is from the U.S. Census "2015-2019 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 best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

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

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

Actions planned to develop institutional structure

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

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

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

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

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

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

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

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

Discussion:

Monitoring -

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

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

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

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

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

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

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Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$90,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$90,000.00**

Other CDBG Requirements

1. The amount of urgent need activities	$ 0.00

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Discussion:

HOME –

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipate it will receive $6,465.84 in HOME Program Income during this program year.

~~**CHDO Organizations:**~~

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

~~**HOME Tenant-based Rental Assistance (TBRA):**~~

- ~~Tenant-Based Rental Assistance (TBRA) is a rental subsidy that the City of East Chicago will use to help individual households afford housing costs such as rent, security deposits, and utility deposits in the City of East Chicago. The City may also assist tenants with utility deposits, but only when HOME is also used for rental assistance or security deposits.~~
- ~~TBRA will provide payments to make up the difference between the amount a household can afford to pay for housing and local rent standards. The TBRA will be based off the Section 8 Housing Choice Voucher Program. TBRA program will help tenants pay for costs associated with their housing, such as security and utility deposits. (However, under the HOME Program, utility deposit assistance can only be provided in conjunction with rental assistance programs or security deposit programs.)~~

CDBG –

CDBG Program Income:

- The City of East Chicago anticipates it will receive $85,000 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 20.0%
- Public Service Percentage - 6.98%
- Low and Moderate-Income Percentage - 100%
- No Slum and Blight Activities.

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CITIZEN PARTICIPATION

PUBLIC MEETING
Non-Profit Agencies

FY 2020 & 2021 Notification of Funding Availability (NOFA) for the Community Development Block Grant (CDBG)

501(c)(3) Non-Profit Organizations that service East Chicago residents and would like to submit a proposal to apply for the FY 2020 & 2021 Community Development Block Grant (CDBG) are invited to attend this Virtual Public Meeting.

If for some reason you are unable to attend this meeting, please call 219-391-8513 to make other arrangements. The Department of Redevelopment will provide technical assistance for agencies that would like to submit a proposal for CDBG funding.

If special arrangements need to be made to accommodate persons in order to participate in the meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513 by **Monday, May 3, 2021**

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WEDNESDAY, MAY 5, 2021

10:00 AM CST

Zoom Information:

https://neighborlysoftware.zoom.us/j/88352476009?pwd=Y05URk9RVGx6bm8rR1plUTN4MzdGZz09

Phone: (312) 626-6799
Meeting ID: 883 5247 6009
Passcode: 958159

ANTHONY COPELAND, MAYOR
CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

City of East Chicago Department of Redevelopment
FY 2020 & 2021 CDBG Public Services
Notification of Funding Availability
April 28, 2021
32 Organizations

	Organization	Contact Name	Contact e-mail
1	Boys & Girls Clubs of Greater NWI	Orlando Drummond	odrummond@bgcgreaternwi.org
2	Carmelite Home	Dee Young	dyoung.carmelite@gmail.com
3	Carmelite Home	Elaine	Elaine.Carmelite@gmail.com
4	Catholic Charities	LaShawn Jones-Taylor	ljtaylor@catholic-charities.org
5	Contact person for Alternatives to Bridging Gap & Youth Empowerment Project	Eric Dahl	dahlehudson@att.net
6	Continuum of Care Network of NWI	Dr. Sharron Liggins	sharronliggins@aol.com
7	East Chicago Health Department	Arnita Fowlkes	afowlkes@eastchicago.com
8	East Chicago Health Department	Diana Burns	DBurns@eastchicago.com
9	East Chicago Housing Authority	Rita De La Rosa	rdelarosa@echa-in.org
10	East Chicago Housing Authority	Tia Cauley	tcauley@echa-in.org
11	East Chicago Human Resources	Elida Ochoa	EOchoa@eastchicago.com
12	East Chicago Human Resources	Patricia Melendez	pmelendez@eastchicago.com
13	East Chicago Parks Department	Vanessa Hernandez-Orange	vhdezorange@eastchicago.com
14	East Chicago Urban Enterprise Association	AnnMaria Madera	amadera@eastchicagouea.org
15	East Chicago Urban Enterprise Association	Courtnee Dinkins	cdinkins@eastchicagouea.org
16	First Baptist Church of East Chicago	Douglas Sloss	pastorsloss@aol.com
17	Food Bank of NWI	Allyson Vaulx	avaulx@foodbanknwi.org
18	Grace Baptist Church-Computer Program	Marcia Woodard	gracembceci@gmail.com
19	Grace Beyond Borders (Women's Shelter)	Marcus Martin	mmminc53@gmail.com
20	Haven House (Domestic Violence Shelter)	Candace Jorden	candacejorden@gmail.com
21	Healthlinc	Christina Serrano	CSERRANO@healthlincchc.org
22	Healthy East Chicago-Mom's Taking Charge	jberry@healthyec.org	jberry@healthyec.org
23	Indiana Legal Services	Patricia Roman Hass	Patricia.RomanHass@ilsi.net
24	Indiana Legal Services	Robin Ballard	robin.ballard@ilsi.net
25	Indiana Legal Services	Ron Gyure	ron.gyure@ilsi.net
26	Indiana Parenting Institute	Jená Bellezza	jena@indianaparentinginstitute.org
27	Indiana Plan	Tamara Bradley	tbradley@indianaplan.org
28	Ivy Tech Community College	Cindy Hall	cjhall@ivytech.edu
29	J.E. Wade Ministries	Deana Johnson	deanajohn@ymail.com
30	Lake Area United Way	Andrea Proulx Buinicki	APB@lauw.org
31	Lisa's Safe Haven Academy	Ericka Robinson	erob33@yahoo.com
32	Lisa's Safe Haven Academy	Lisa Johnson	wdjohn123@yahoo.com
33	Lisa's Safe Haven Academy	Mona Howell	mona19591@aim.com
34	Meals on Wheels of NWI	Rachel Hurst	rachel@mownwi.org
35	New Horizons Childcare	Joyce Read	JoyceARead55@yahoo.com
36	Non-Profit Consultant	K. Tyrone Spann	tnpsconsult@gmail.com
37	Non-Profit Contact Person	Nicholas Smith	ndsmith38@hotmail.com
38	NWI Reinvestment Alliance (Homebuyer Workshops)	Pamela Stalling	pamelastalling@nwira.org
39	Purdue University Northwest	Daniel Suson	daniel.suson@pnw.edu
40	Salvation Army-East Chicago	Abraham Marin	abraham.marin@usc.salvationarmy.org
41	Salvation Army-East Chicago	Leta Marin	leta.marin@usc.salvationarmy.org
42	Top Twenty	Deborah Williams	goldadew@aol.com
43	We Care From the Heart	Kim Hunt	ecwcfth@yahoo.com

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FIRST PUBLIC HEARING

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND FY 2021 HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on **Tuesday, April 20, 2021 at 5:00 pm,** via Zoom video conference. The link for access to the meeting is:

https://us02web.zoom.us/j/84037160955?pwd=MFA1S21ITHZ2Z2VlU294cUFNQ3VpQT09
Meeting ID: 840 3716 0955
Passcode: 785151
Phone: 312-626-6799

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), in regard to the housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2021 Annual Action Plan. The City of East Chicago will receive a grant allocation of CDBG entitlement funds in the amount of **$1,309,909** and HOME Funds in the amount of **$282,564** for FY 2021. In order to receive those funds, the City of East Chicago must prepare an 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.

Eligible CDBG activities include single family housing rehabilitation, homeownership programs, economic development, and public service activities, among others. Eligible HOME activities include single family housing rehabilitation, homeownership programs, acquisition and new housing construction among others.

Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 between the hours of 8:30 a.m. – 4:15 p.m. or via email at LTurk@eastchicago.com by **Thursday, April 15, 2021**.

All interested citizens are encouraged to attend the virtual public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2021. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at LTurk@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

DRAFT

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned NICOLE MUSCARI who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
APRIL 9, 19 2021

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 67068

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By:

Subscribed and sworn to before me this 19 day of APRIL, 2021.

Dawn Renee Heili
Notary Public

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

My commission expires:

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 04/09/2021, 04/19/2021

TOTAL AD COST:	61.40
FILED ON:	4/19/2021

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*** Proof of Publication ***

PUBLIC HEARING NOTICE CITY OF EAST CHICAGO, INDIANA FY 2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND FY 2021 HOME INVESTMENT PARTNERSHIPS PROGRAM

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
4/9,19-67068-hspaxlp

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General Form No. 99P (Rev. 2009A)

City of E.C. Redevelopment
(Governmental Unit)

Lake County, Indiana

To: The Times Media Company

601-45th Avenue, Munster, IN 46321

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Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

April 9, 19

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Date 4/19/2021

Nicole L. Muscari

Title: Legal Clerk

By:

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

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City of East Chicago

Department of Redevelopment

Anthony Copeland, Mayor

PUBLIC MEETING

2020 & 2021 Annual Action Plans

For the

Community Development Block Grant (CDBG)

and

HOME Investment Partnerships Grant (HOME)

CDBG COMMUNITY DEVELOPMENT BLOCK GRANT

April 20, 2021
5:00 p.m.

HOME HOME INVESTMENT PARTNERSHIPS PROGRAM

Virtual Meeting via Zoom

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

AGENDA

Welcome

East Chicago Department of Redevelopment

Development Process for the Plans

Karl Haglund, Urban Design Ventures

HUD Program Year: July 1st – June 30th

2020 Action Plan

CDBG Award Amount:	**$1,338,810.00**
Estimated Program Income:	**$ 85,000.00**
	$1,423,810.00
HOME Award Amount:	**$ 308,516.00**
Estimated Program Income:	**$ 6,465.84**
	$ 314,981.84

2021 Action Plan

CDBG Award Amount:	**$1,309,909.00**
Estimated Program Income:	**$ 85,000.00**
	$1,394,909.00
HOME Award Amount:	**$ 282,564.00**
Estimated Program Income:	**$ 6,465.84**
	$ 289,029.84

Application for 501c3 NonProfit Agencies

Online Application Available: April 26, 2021

Submission Deadline: May 17, 2021 by 4:00pm

https://portal.neighborlysoftware.com/ecredevelopment/participant

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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.

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

ORIGINAL

REGULAR MEETING

April 20, 2021

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BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, taken via Zoom Videoconference, to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana, Second Floor, on the 20th day of April, 2021, at 5:00 o'clock in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, Commission President

Rodger Gates, Commissioner Vice-President

Christopher French, Commissioner

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

ALSO PRESENT: Lyvette Turk

Walter Haglund

* * *

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I N D E X

ITEM	DESCRIPTION	PAGE/LINE
Call to Order		4 2
Pledge of Allegiance		4 8
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Approval of Minutes	04-06-2021	5 1
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Public Meeting	Presentation	9 22
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Informational	Sale of Properties	42 6
Public Expression	None	45 15
Motion to Adjourn		45 18

* * *

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Thank you.

MS. TURK: Thank you, Frank. Good evening, Commissioners and legal counsel. Tonight is the beginning of the process for the Fiscal Year 2020 and 2021 Annual Action Plans. If you remember, or for those of you who weren't here as the pandemic started a year ago, we were allowed by HUD to waive the process for the fiscal year 2020. So, we are starting that now. They both are due into HUD by August 16th. So they have allowed us to do the process for both, even though we do have to show some separation, but we are allowed to do the processing together.

Tonight, to kind of start us off with the development process, our consultant, who is doing a great job in helping us out in getting our plans into HUD and getting them approved by HUD, is Walter Haglund, who is the president of Urban Design Ventures. His son was due here tonight, but we have been graced by the presence of Walter Haglund tonight, who started it all and has so many years with CDBG. I'll let him tell you the rest of his accolades and he will talk a little bit about

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our development process as we go. Walt?

MR. HAGLUND: Thank you, Lyvette. Good evening, everybody. The City of East Chicago has two years of funding that it is eligible to apply for, and in the nice brochure, pamphlet, that Lyvette produced, the City for 2020 has $1,423,810 in CDBG funds and $314,981.84 in HOME funds for the 2020 program, and then you have another, under the 2021 program, $1,394,909 and $289,029 in HOME funds.

The City has undergone some major work on substantial amendments to previous years. We worked with Lyvette and redid a substantial amendment to the five-year plan. The City has been very good and Lyvette has gotten the money out for the Covid-19 funds, you know, to communities to help in dealing with the effects of the pandemic. So the City has been very active and now is the time to devote its attention to the 2020 and 2021 CDBG program and the HOME program.

Basically, this is the first step, which is the public hearing. Needs, what are the needs of the City of East Chicago and how

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best can these funds be used to address those needs. This will be followed then by funding applications from the various nonprofit groups and organizations, which will be due Monday, May 17th for these funds. And then the City staff will evaluate them, come up with a budget, and then a second public hearing is going to be scheduled for June 15th. So that will then, you know, go before the Board of the Redevelopment Commission on July 6th.

So it has to be on display for a period of 30 days. And then with that, after it's reviewed and approved by the Commission, then the plan will be submitted electronically to the HUD Indianapolis office, and the date will be July 9, 2021 for both of these plans. The activities that are eligible Lyvette has outlined in the pamphlet and what CDBG funds and HOME funds can be used for; basically, for the betterment of the City with primary funds being used to assist low and moderate income persons, you know, with the housing and community development work.

And tonight we're really here to hear if there's any specific programs,

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policies, or activities that the Redevelopment Commission would like the City to undertake. Now would be the time to really talk about those and how they will eligible and how to make them eligible. So with that, are there any questions you may have?

MS. TURK: Even if tonight -- I know we're just starting the process. You do have a couple of weeks, even though our schedule is tight to get all of this work done. We have at least one more public hearing like this one tonight when the draft will be ready. So you do have until maybe right after May 17th. If you have some ideas for programs or projects or know of any nonprofit agencies that may not be on my list, please let me know or let Frank know and we'll try to get it out to them.

I'm scheduling quite a bit of -- I have three this week for technical assistance of potential new nonprofits, including Food Bank of Northwest Indiana. We are already funding and walking through with Meals On Wheels, who this past fall was able to get some funding to help get more food out to seniors and those who are disabled. We have a

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couple more new possible entities that want to apply for funding. And so I'm doing quite a bit of meeting and technical assistance, and I'll be doing that all the way up until May 17th. So, please, please, please let us know if there's any other projects you need or if you know of nonprofits who have their 501c3 designation, please just direct them to our office. I can't think of anything else.

We're trying to make the online application be ready for Monday, but there's a possibility it may run a few days beyond that. We're working with Neighborly Software right now. It had to do with COVID and with all the money that's coming in from the American Rescue Plan by President Biden, it threw them behind. So we had six weeks where we couldn't do anything with them, and that just ended on April 15th.

And so we had a meeting with them last week and we're working with them. So we're diligently trying to get that application available and up by April 26th, but once we do know and once it is ready to go, we will put it on the website on

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WWW.EastChicago.com\243\redevelopment. So we'll try to make sure we have it up on there. So that's all I have for tonight for the action plan.

You mentioned a little bit about the CARES Act. Due to all the funding now coming from the American Rescue Plan, we are receiving technical assistance from HUD. There's a problem now because you can't duplicate benefits. And so we can't fund -- if the American Rescue Plan has a program already out there, like rental assistance to help businesses, we can't use our CARES Act funding for any of those activities.

So they are helping us think out of the box and we'll be coming, hopefully, sometime in June with another substantial amendment, which will deal with the CARES Act and any 2019 money that I may need to move. Because we do have the parks department who is still having problems getting their programs off the ground, and so we may have to move that funding to someone like Meals On Wheels, who have run out of their money already and needs new funding to try to help them go

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forward. So does anybody have any questions?

VICE-PRES. GATES: One question. Lyvette, you said the parks department. Can that money be used for the parks department?

MS. TURK: Yes, but what has happened is they're trying to get their program safe. There's still social distancing and because especially the children are not really being vaccinated right now. So they have to still -- they still want to be cautious to kind of do things. So that's what has been the holdup. They haven't been able to really do anything. She's trying to do a modified summer program. We're just -- I mean, things are still kind of up in the air.

In the meantime, we need to spend our money, the money that's sitting there. Those deadlines -- they did finally move it back a little bit, but there's still a deadline for us to only have one and a half times of our funding by May 2nd. But we have other entities, like We Care From The Heart, who are helping our seniors, getting case management, checking on our seniors, especially in the housing authority buildings,

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getting them -- like in the beginning they were doing like toiletry items to drop off to those seniors, making sure they're connected with Medicare and other stuff. They're out of money.

We have agencies who are trying to respond to this pandemic and they've used the money that was allocated to them. And so we really -- you know, we have projects that are a little slow. We've got money coming and it might be better to put them in this funding cycle that we're starting tonight than to hold up the other money that we have sitting there. So, we'll have a substantial amendment coming so that it kind of ends at the same time that we're ready to approve this to be able to go to HUD.

VICE-PRES. GATES: All right. Thank you.

MS. TURK: You're welcome. If there aren't anymore questions, I'll turn it back over to Frank.

EXEC. DIRECTOR RIVERA: Before I start going forward, I just want to let you guys know that Mr. Haglund has done a

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fantastic job for many, many years. He's one of the creators of the NRSA for us and the Sunnyside program. All of us know what's going on with the Sunnyside program that we've been going through. I'm always thinking of Mr. Haglund because of his TA expertise, and so when I get some other projects, that's who I run to.

MS. TURK: All right. Thank you, all, for joining us. I'll talk to you later on this week.

MR. HAGLUND: Thank you, all, again.

EXEC. DIRECTOR RIVERA: All right. So let's turn our attention back to our agenda. Thank you so much, Mr. Haglund and Lyvette.

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of forty-six (46) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 27th day of April, 2021.

DRAFT

Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 6/13/22

APPROVAL OF THE REGULAR MEETING MINUTES
TUESDAY, APRIL 20TH, 2021
APPROVED & SIGNED TUESDAY, MAY 4TH, 2021

Christine Russell

Christopher French

Rodger Gates

Debra Bolanos

Delainah Valdez-Medina

Frank Rivera
Executive Director
Department of Redevelopment

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SECOND PUBLIC HEARING

NOTICE OF PUBLIC HEARING
FY 2021 ANNUAL ACTION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on **Tuesday, July 6, 2021 at 5:00 PM,** via Zoom video conference. The link for access to the meeting is:

https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797
Passcode: 179701
Phone: 312-626-6799

The purpose of the public hearing is to present the City of East Chicago's FY 2021 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2021 Annual Action Plan in the amount of $1,329,212 for CDBG funds and $282,564 in HOME funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive $90,000 in Program Income for its CDBG Program and $6,465.84 for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before July 30, 2021.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2021 Annual Action Plan on display from June 18, 2021 through July 19, 2021, at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd. – 2nd Floor
By Appointment only 219-391-8513

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN 46312; via e-mail to: LTurk@eastchicago.com, or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 2093.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:

June 17 + 25, 2021

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 72297

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: Nicole Muscari

Subscribed and sworn to before me this 25 day of June, 2021

Dawn Renee Heili

Notary Public

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

My commission expires:

Section: Legals

Category: 198 Legal - Lake County

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NOTICE OF PUBLIC HEARING FY 2021 ANNUAL ACTION PLAN FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on Tuesday, July 6, 2021 at 5:00 PM, via Zoom video conference. The link for access to the meeting is:
https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797
Passcode: 179701
Phone: 312-626-6799
The purpose of the public hearing is to present the City of East Chicago's FY 2021 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2021 Annual Action Plan in the amount of $1,329,212 for CDBG funds and $282,564 in HOME funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive $90,000 in Program Income for its CDBG Program and $6,465.84 for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before July 30, 2021.
In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2021 Annual Action Plan on display from June 18, 2021 through July 19, 2021, at the following locations:
City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd. – 2nd Floor
By Appointment only 219-391-8513
Website: https://www.eastchicago.com/243/Redevelopment
All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.
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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
6/17, 6/25-72297-hspaxlp

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
6/17, 6/25-72297-hspaxlp

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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

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PUBLIC MEETING

FY 2020 & 2021 Annual Action Plans for the Community Development Block Grant and HOME Investment Partnerships Grant

TUESDAY, JULY 6, 2021
5:00 p.m.

VIRTUAL MEETING VIA ZOOM

https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09

MEETING ID: 868 2989 5797
PASSCODE: 179701
PHONE: (312) 626-6799

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
Department of Redevelopment

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of the Meeting

Karl Haglund, Urban Design Ventures

HUD Program Year: July 1st – June 30th

2020 Action Plan

CDBG Award Amount:	**$1,338,810.00**
Estimated Program Income:	**$ 85,000.00**
	$1,423,810.00
HOME Award Amount:	**$ 308,516.00**
Estimated Program Income:	**$ 6,465.84**
	$ 314,981.84

2021 Action Plan

CDBG Award Amount:	**$1,309,909.00**
Estimated Program Income:	**$ 85,000.00**
	$1,394,909.00
HOME Award Amount:	**$ 282,564.00**
Estimated Program Income:	**$ 6,465.84**
	$ 289,029.84

Comment Deadline

Monday, July 19, 2021

Questions / Final Comments

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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

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 6, 2021

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BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on July 6, 2021, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, President

Rodger Gates, Vice President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Attorney

James Portalatin, Building Commissioner

Lyvette Turk, C.D. Programs Manager

and

Members of the Public

* * * * *

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I N D E X

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much, Commissioners.

Now we're going to turn our attention to Ms. Lyvette Turk and Mr. Karl Haglund who are going to be discussing with you as far as the meetings that we're having today.

Go ahead, Lyvette.

MS. TURK: Thank you, Frank.

Good evening, Commissioners and Attorney Shelice. We'll first start with the fiscal year 2018 and 2019 Substantial Amendment. We have done an amendment to both the 2018 and 2019 Annual Action Plans, and it reads as follows:

The Acquisition Rehab Program decreased $60,000, Housing Rehabilitation Program increased $60,000. Both of those affected the 2018 Action Plan.

Now, the activities that affected the 2019 Action Plan: Acquisition/Rehab Program decreased $100,000. City of East Chicago Parks & Recreation Arts Programs decreased $10,000. City of East Chicago Parks and Recreation Senior Programs, $5,000. The Housing Rehabilitation Program Delivery increased $48,000. Meals on Wheels of

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Northwest Indiana, an increase of $25,000. Northwest Indiana Reinvestment Alliance, an increase of $22,000. And We Care From the Heart, an increase of $20,000.

For fiscal year 2019, Home Investments Partnerships Program -- and I don't know if I said. It was -- all of those that I just read were from the Community Development Block Grant, also known as CDBG. Now, what was affected on the 2019 HOME Investment Partnerships Program: We sold a house during 2020. And so this is the program income proceeds from that. And we have to go through the process of actually budgeting that amount.

And so Home Admin can receive 10,000 -- I mean 10 percent of that. So that's $7,243.95. And the Housing Multi-Family Rehab Program for the project at 3507 Guthrie Street, increase of $65,195.55, for a total of $72,439.50.

Anyone who was not able to attend this public hearing today or those who are in attendance, we will be accepting through the mail, email or fax through Monday,

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July 19th, here at our office.

That is all I have on the Substantial Amendment. Were there any questions?

PRESIDENT RUSSELL: No.

MS. TURK: Okay. If there weren't any questions, due to the pandemic of last year, we did waive doing our 2020 Action Plan until now. So you'll see that you have in front of you the 2020 Action Plan and the 2021 Action Plan. And tonight, this is the second public hearing for this Action Plan. And so I will turn it over now to Karl Haglund from Urban Design Ventures, and they are our consultants to help us gather all the information that is needed so we can submit this to HUD.

Karl.

THE REPORTER: You're muted.

MS. TURK: Karl, are you on mute?

MR. HAGLUND: Sorry about that. Hello, everybody. The FY 2020 CDBG allocation is $1,338,810. The estimated CDBG program income is $131,608.71, which is a grand total of $1,470,418.71.

The FY 2020 CDBG Budget is going to fund

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the following three projects: Administration, which has three projects underneath it. CDBG administration will be allocated $236,262. CDBG Administration/Planning, $30,000. CDBG Administration Fair Housing $1,500. For a total of $267,762.

The next project is the Housing Rehabilitation Program. There will be two activities funded underneath this project. Housing Rehab Program Delivery at $175,000. The next activity will be the Housing Rehab Program with an allocation of $805,756.71. For a total of $980,756.71.

The third project is Public Service. Underneath this project, we have the following activities: Boys and Girls Club of Greater Northwest Indiana, $15,000. Catholic Charities, $15,500. Food Bank of Northwest Indiana, $35,000. Haven House, $15,000. Healthy East Chicago, $5,000. Indiana Legal Services, $21,400. Indiana Plan, $5,000. Meals on Wheels of Northwest Indiana, $35,000. New Horizon Child Care Ministry, $5,000. We Care From the Heart,

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$25,000. Public service contingency, $45,000.

The FY 2020 Home Allocation is $308,516. The Estimated Home Program Income is $7,024.66. The following projects will be funded: Administration with four activities. Home Admin, $26,054.07. Home Administration/Planning, $5,000. Home Administration/Fair Housing, $500. CHDO Operating Funds, $15,425.80.

The next project is Community Housing Development Organization or CHDO. That will be funded $46,277.40.

The next project is Multi-Family Rehab Program, and that will be funded $147,283.39.

The next project is Tenant-Based Rental Assistance, TBRA, and that will be funded $75,000.

I'm going to move over to the 2021 Annual Action Plan. The FY 2021 CDBG allocation is $1,329,212. The estimated CDBG Program Income is $90,000 for a grand total of $1,419,212.

The FY proposed 2021 project. First one

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is Administration with three activities. The first is CDBG Administration, funded at the amount of $252,342.40. CDBG Administration/Planning, $30,000. CDBG Administration/Fair Housing, $1,500.

The next project is Housing Rehabilitation Program. The activity underneath that is Housing Rehabilitation Program Delivery at 1,000 -- or 100,050 -- or I'm sorry, $150,000.

Next is Housing Rehabilitation Program at $766,369.60.

The next project is Public Service with the following activities underneath it: Boys and Girls Club of Greater Northwest Indiana, $10,000. Catholic Charities $17,000. City of East Chicago Sports Voucher Program, $10,000. City of East Chicago Parks and Recreation Arts Program, $20,000. City of East Chicago Parks & Recreation Senior Programs, $5,000. City of East Chicago Parks & Recreation Summer Stars Camp, $50,000. City of East Chicago Sports Voucher Program, $10,000. Food Bank of Northwest Indiana, $20,000. Healthy East

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Chicago, $5,000. Indiana Plan, $5,000. Meals on Wheels of Northwest Indiana, $20,000. New Horizon Child Care Ministry, $5,000. Northwest Indiana Reinvestment Alliance, $22,000. We Care From the Heart, $20,000.

The FY 2021 Home Allocation is $282,564, and the Estimated Home Program Income is $6,465.84, for a grand total of $289,029.84. Those projects will be Administration, with four activities. Home Administration, $23,402.98. Home Administration/Planning, $5,000. Home Administration/Fair Housing, $500. CHDO Operating Fund, $14,128.20.

The next project is Community Housing Development Organization, or CHDO, and that's going to be for the Affordable Housing Program, with a budget of $42,384.60.

The next project is Multi-Family Rehab Program, and that's going to be for 3507 Guthrie Avenue, and the allocation is $128,614.06.

And the next project is Tenant-Based Rental Assistance, or TBRA, funded at the

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amount of $75,000.

I'm going to now turn it over to public comments on the two Annual Action Plans.

COMMISSIONER VALDEZ-MEDINA: I have one question.

MS. TURK: Yes.

COMMISSIONER VALDEZ-MEDINA: So the one we just got done reading, the 2020 -- hello, it's Delainah.

MS. TURK: Yes.

COMMISSIONER VALDEZ-MEDINA: So the Action Plan that he just read for July 1st, 2021, through June 20th -- June 30th, excuse me, 2022, there are two line items of the same -- for the sports voucher. Is that supposed to be that way, or is that two separate programs?

MS. TURK: No, it shouldn't be. So that's probably going to end up being a public contingency.

COMMISSIONER VALDEZ-MEDINA: So it's really -- the figure is incorrect then because you added -- that's going to be $10,000 less; am I correct?

MS. TURK: No, no. We're going to make

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that Public Service Contingency, just like you had in the first one. So the totals are not going to change.

COMMISSIONER VALDEZ-MEDINA: Okay.

MS. TURK: The contingency just means if one of the agencies needs that $10,000 before we get to next year, it will be there to put toward public services, which it will probably be -- I have a funny feeling it's probably going to be one of the parks. We may need it for that, but it's going to be just the Public Service Contingency.

COMMISSIONER VALDEZ-MEDINA: Okay. I'm just confused because, I mean, I think that it should be worded that way then, contingency.

MS. TURK: No, that was an error.

COMMISSIONER VALDEZ-MEDINA: Oh, that was an error. Okay.

MS. TURK: Let me go back. Yeah, that was an error. It wasn't supposed to be two in there.

COMMISSIONER VALDEZ-MEDINA: Oh, I see. I understand.

MS. TURK: Yes.

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COMMISSIONER VALDEZ-MEDINA: Thank you.

MS. TURK: You're welcome.

EXECUTIVE DIRECTOR RIVERA: Lyvette, we can get an updated sheet; correct?

MS. TURK: Yes, I can do an updated one.

EXECUTIVE DIRECTOR RIVERA: Thank you.

MS. TURK: You're welcome.

Were there any more comments?

(NO RESPONSE.)

MS. TURK: Just like I said with the Substantial Amendment, you have until Monday, July 19th. If you review it and you have any questions about any of the potential grantees that we're funding or any of the programs and you have questions or comments, please let Frank or I know about those, and we can address those immediately if there are anything else.

So if there's no other further questions --

VICE PRESIDENT GATES: Just one question.

MS. TURK: Yes.

VICE PRESIDENT GATES: Due to COVID and beach erosion, the parks -- the beaches have

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been closed.

MS. TURK: Yes.

VICE PRESIDENT GATES: Can this Action Plan be adjusted in case we decide to do the repairs that need to be done on the beach? Can we make an adjustment or --

MS. TURK: Oh, I'm not sure if we can do beach. What type of erosion?

VICE PRESIDENT GATES: Oh, it's a garbage can out there, you know, right now. It's got slag and everything else.

MS. TURK: Oh.

VICE PRESIDENT GATES: I was just wondering if there was any possibility. Are we going to fund that, or are we going to look for other funds to --

MS. TURK: I don't know.

Frank, can you address that?

EXECUTIVE DIRECTOR RIVERA: That would probably be more geared to local funds. Or if not, I'm not sure whether or not it's projected in the RDA projects that we've had over there in the past, so it will be something that I have to research.

VICE PRESIDENT GATES: Okay. Yeah, I

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noticed we didn't have much money out there for that, in comparison. Okay.

MS. TURK: Okay. If there aren't any further questions, you have until Monday, July 19th, to let us know if you have any. If you know ahead of time, please let us know even ahead of time because by July 19th we'll be trying to finish up everything to put it on the next board meeting for approval on Tuesday, July 20th. Thank you all.

VICE PRESIDENT GATES: Thank you.

COMMISSIONER VALDEZ-MEDINA: Thank you, Lyvette.

MS. TURK: Thank you.

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Lake, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 53 (fifty-three) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 12th day of July, 2021.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/27/23
Notary Public: Lake County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JULY 6, 2021
APPROVED & SIGNED TUESDAY, JULY 20, 2021

Christine Russell
President

Rodger Gates
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 1 - PUBLIC HEARING

THE TIMES MEDIA COMPANY | nwi.com

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Stefan Edward Pla, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Oct. 31, 2023

Nov. 3, 2023

Nov. 20, 2023

Notice ID: C0rSk82Dwji5p3Kj5uSC
Publisher ID: 60708
Notice Name: FY2020,2021,2022, & 2023 sub. amend. notice

PUBLICATION FEE: $262.68

Stefan Pla

Agent

RACHAEL MARY SCHULTZ
Notary Public - State of Florida
Commission # HH135673
Expires on May 27, 2025

VERIFICATION

State of Florida
County of Charlotte

Signed or attested before me on this: 11/20/2023

Rachael Mary Schultz

Notary Public
Notarized online using audio-video communication

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2020, 2021, 2022, AND 2023
ANNUAL
ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on Wednesday, November 22, 2023 at 5:00 PM, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS-2tLOWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with

the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Haven House, Inc – Pantry Pack Program – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Public Service Contingency – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.

- Housing Rehabilitation Program Delivery – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- City of East Chicago – Sports Voucher Program – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Arts Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Senior Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Summer Stars Camp – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Public Service Contingency – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- Housing Rehabilitation – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- Healthy East Chicago – Youth Enrichment Support Program – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- Filtration Water Plant Project – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- Housing Rehabilitation Program – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Filtration Water Plant Project – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments on display from November 3, 2023 through December 4, 2023 , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail
Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
10/31, 11/3, 11/20 - 60708
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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Wednesday, November 22, 2023 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS2tLQWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

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The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program –** Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program –** Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program –** Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency –** Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery –** increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

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- **City of East Chicago – Sports Voucher Program –** Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
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- **City of East Chicago Parks & Recreation – Senior Program –** Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
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- **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation –** Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program –** Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project –** Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program –** Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery –** Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project –** Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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City of East Chicago, Indiana
FY 2020, 2021, 2022, and 2023 Annual Action Plan - Substantial Amendments Public Hearing

Wednesday, November 22, 2023, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

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Name	Organization	Phone Number	Email Address
ANTHONY P. SERNA	ECDR	219-545-4877	tony.serna0969@gmail.com

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

November 22, 2023

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BOSS REPORTERS

Gary & Merrillville, Indiana

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on November 22, 2023, scheduled to begin at 5:00 p.m. in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Secretary
and
Members of the Public

APPEARANCES (VIA ZOOM):

Shelice Tolbert, Attorney
Karl Haglund, Urban Design Ventures
Boss Reporters

* * * * *

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PRESIDENT SERNA: I'd like to call to order today's meeting of the East Chicago Redevelopment Commission for November 22, 2023. It's now 5:00 p.m.

If we could all rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

We'll now move on to the public portion of our meeting. We have a presentation by Karl Haglund of the substantial amendments to the City of East Chicago's fiscal Year 2020, 2021, 2022 and 2023 Community Development Block Grant (CDBG). Mr. Haglund.

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MR. HAGLUND: Yes. Thank you very much.

So today the public hearing is for the FY 2020, 2021, 2022 and 2023 Annual Action Plan. This process started with the City publishing the public hearing notice and display notice, which was first advertised on Tuesday, October 31st, and again on Friday, November 3rd, then Monday, November 20th. The Substantial Amendment Plan went on public display on Friday, November 3rd.

We're having the public hearing today, Wednesday, November 22nd, at 5:00 p.m. The plan will come off public display on Monday, December 4th, and the Redevelopment Commission will adopt the Substantial Amendment on Tuesday, December 5th, at the 5:00 p.m. meeting.

Once that has all been approved by the Commission, we will have the forms updated and signed, and it will be submitted on or before Friday, December 15th.

So the Substantial Amendment that we have right now is we're moving funds that are either projects that are slow-moving or not moving to activities that are going to move

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quicker. The City is over its 1.5 draw-down ratio, so HUD is really pushing the City to expend funds at a quicker rate than we're currently running.

So what we're looking to do is the Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate the $35,000 budget amount to the Housing Rehab Program Delivery and delete the existing activity.

Haven House Pantry Pack Program, we're going to reallocate the $15,000 budget amount to that Housing Rehab Program Delivery and delete this activity.

Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate the $5,000 budget amount to the Housing Rehab Program Delivery and delete this activity.

Then we also have a Public Service Contingency line item. We're going to reallocate the $45,000 budget, and we're going to reallocate that to the Housing Rehab Program Delivery and delete this contingency activity.

Under 2020, we're going to then increase

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the Housing Rehab Program Delivery by $100,000 for a revised budget line item for $275,000. The Housing Rehab Program Delivery cost is being deleted from FY 2021 and 2022 CDBG program years. So that's why we're increasing the 2020.

Under FY 2021, the City of East Chicago Sports Volunteer Program, we're going to reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Program and delete this existing activity.

The City of East Chicago Parks and Rec Arts Program, we're going to reallocate the $20,000 budgeted amount to a new activity, the Fire Hydrant Replacement Project and delete this activity.

The Parks and Recreation Senior Program, we're going to reallocate $5,000 budget amount to a new activity, which again will be the Fire Hydrant Replacement Project and delete this existing activity.

Then the Parks and Rec Summer Stars Camp, we're going to reallocate $50,000 to the Fire Hydrant Replacement Program and then delete this activity.

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The Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate $20,000 to the Fire Hydrant Replacement Project and then delete this activity.

The Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate $5,000 to the Fire Hydrant Replacement Project and delete this activity.

Then we have another Public Service Contingency line item for $10,000. We're going to reallocate that $10,000 to the Fire Hydrant Replacement Project and delete this activity.

The new project under 2021 that we're going to create is the Fire Hydrant Replacement Project. We're going to create this activity by allocating $120,000 in FY 2021 for this activity. This will be a multi-year activity, and these funds will be used to replace fire hydrants that are just, you know, not meeting their requirements that they need to for the pressure.

Under FY 2020, CDBG funds, Housing Rehab, we're going to reallocate the $723,901, and these funds will then be reallocated to a new

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activity, the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate the $130,000 budget amount from this, and those funds will be allocated to the Fire Hydrant Replacement Project. The remaining $45,000 from this activity will then be allocated to the Filter Water Plant Project, and this activity will then be deleted.

Healthy East Chicago Youth Enrichment Support Program, we're going to reallocate the $30,000 budgeted, and we're going to reallocate those funds to the Filtration Water Plant Project and delete this activity.

We're now going to create two new activities under FY 2022, which will be the Fire Hydrant Replacement Project, and we're going to reallocate $130,000 for this in FY 2022.

In addition, we're also going to create a new activity called the Filtration Water Plant Project, and we're going to allocate $798,901. This will be a multi-year activity. The Filtration Water Plant Project is where we will be using these funds to

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replace the filters, so they have currently run -- they're currently at the point of running through their life cycle of almost 10 years. So the new filters that we're looking to purchase will be for at least 10 years, which will then, you know, make sure the water stays clean and is being filtered to the standards that it needs to do to meet all the requirements.

Under FY 2023 CDBG Funds, Housing Rehab Program, we're going to reallocate $720,833, which was what was budgeted, and we're going to put that in the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate $165,000 from this activity, and we're going to allocate that to the Filtration Water Plant. The new activity we're creating for FY 2023 is the Filtration Water Plant, and we're going to allocate $885,833 under FY 2023.

So the plan is still going to be up for public comment until December 4th. That can either be done via phone, email to Frank. And the plan is also on display at the City

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of East Chicago Department of Redevelopment's offices and also on the City's Redevelopment web page.

At this point in time I'd like to open the public hearing for public comments.

(NO RESPONSE.)

MR. HAGLUND: Frank, does anyone in the public have comments, or does the Commission have any comments?

PRESIDENT SERNA: Yes. We have -- Commissioner Valdez has a question. Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: I would like this to be clear. Is this monies that are being reallocated to these programs, is this money that just was never used or left over? What's --

MR. HAGLUND: The majority of the funds were never used. They were allocated and available, but they weren't -- the majority of them were funds that were never even spent any of the funds from it. And then some of them were just balances.

COMMISSIONER VALDEZ-MEDINA: Okay.

MR. HAGLUND: But, for example, the

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Housing Rehab's funds that we have for the rehab and the delivery, it's just that we have other prior year funds that we're trying to spend down first, so because of the delays in, you know, getting contractors, we're trying to figure out other ways to speed up the expenditures.

DIRECTOR RIVERA: If I can, COVID-19 did kind of a number on all of us, you know, trying to get projects moving and things of that nature. Some were not willing to have contractors in their house and neither did contractors want to go to them, so that took a couple of years out of our process.

Plus, our subrecipients, which, of course, the Boys & Girls Club, this club, that club, you know, some of them were going through some restructuring, and I think that it took some time. We weren't sure of what was going on, if they we were going to spend the money. But now that things have accumulated and so many dollars haven't been used, now we're formulating a different plan of how to spend them and if that is an eligible activity. All the ones that Karl

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has discussed are, and I do have federal regulations supporting that.

COMMISSIONER VALDEZ-MEDINA: I have a --

PRESIDENT SERNA: Go ahead, Commissioner.

COMMISSIONER VALDEZ-MEDINA: I hear you, Frank. I was just more concerned about, you know, the Arts Program, the Senior Program, Summer Program that have been in our city for many years. So when you say, "delete the existing activity," is this deleted forever or just for that year?

MR. HAGLUND: Just from that calendar year.

DIRECTOR RIVERA: If they're not moving, as Karl was saying, we have to move the dollars into another area because there's a timeline you have to meet to extend one. And if you don't spend that money, then you can get hit in different ways.

COMMISSIONER VALDEZ-MEDINA: Yes.

MR. HAGLUND: Yes. So what we're trying to do is just move projects to projects that are moving faster, because if we don't, HUD can come back to us and reduce our allocations, saying we have too much funds.

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So what we're trying to do is speed up the older money, so that HUD sees that these projects are moving and that they won't reduce our allocations.

COMMISSIONER VALDEZ-MEDINA: I understand. Thank you.

MR. HAGLUND: And also keep in mind, too, there is still 2023 public service dollars that are available now, and then we will be starting the process for 2024 money. So the same groups for the summer programs can all come back to us in 2024, which would then be the summer of 2024 into the summer of 2025.

DIRECTOR RIVERA: Also keep in mind that we're also going to work on some COVID dollars to be extended. Karl and I had some conversations with HUD to explain to them what our plans are. We want those filters in each one of those centers, MLK, so on and so on, that people are not gathering together because of potential COVID being spread again. So that's another set of dollars that we've been holding onto.

Sorry about that, Karl. I just had to throw that out there.

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MR. HAGLUND: And again, we're in the process now, too, I think Frank is -- we're going through and cleaning up a lot of projects that are either slow-moving or -- so I think we'll probably be even having another amendment that HUD wants us to do in January too.

DIRECTOR RIVERA: And at the current meeting we had with HUD they were quite pleased on the direction that we're headed because this is all new for them as well as for us in a sense. And so at the same time our expenditures have been going pretty quickly, our subrecipients.

Right, Karl?

MR. HAGLUND: Yes.

DIRECTOR RIVERA: So then they see that, and we got to report back to them every month. There's a progress process going on all the time now. It's a good one because it keeps us all -- what's that word? Accountable.

MR. HAGLUND: Yes. So on a monthly basis the staff has been submitting to HUD a monthly project status report, and it's been

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showing the funds that have been spent and what projects are moving and which projects are not moving and how to keep on task so that we make sure that we continue to make all the milestones that we told HUD that we would make.

DIRECTOR RIVERA: I'm sorry. But Mr. Karl Haglund and his father have been great supporters for us as consultants. They've done a terrific job and they continue to do a terrific job.

MR. MESICH: Thank you, Frank, but it's easy with you and your staff because they are all there to help. And you know, you see what we need to do with HUD, and it's been, you know, a good relationship, and that's why we had such a great call with HUD yesterday on how we were moving, what we need to continue to do to be successful.

DIRECTOR RIVERA: Something else that I want to announce, if you don't mind. I know we did -- this is out of the ordinary. We did show them these papers here of Marktown, the study, and they loved it, and they want us to spend more money on home dollars.

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MR. HAGLUND: They were very impressed with that and the whole Marktown study, and they really liked how the City was, you know, being, you know, aggressive in looking at areas like it had done with the, you know, Sunnyside and the NRSA. They like the idea of the plans and seeing even samples of the work already going on.

And another thing they also complimented Frank and his staff on, that they weren't worried about -- you know, normally when you go in to do rehabs in areas, a lot of communities will say we will only spend less than $25,000, where Frank is saying, hey, we need to spend more because the house needs more money. You know, we're not just kind of putting a Band-Aid on it. We're going to make the house right. And they really complimented Frank and his staff on making sure that the houses were, you know, really being brought up to codes and really meeting the requirements and the needs of its residents.

DIRECTOR RIVERA: I also told him the process and the pictures are going to be on

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the website so everyone can see what's going on.

PRESIDENT SERNA: All right, Mr. Haglund, thank you very much.

Is there anything else we need to do to close the public hearing?

DIRECTOR RIVERA: Thank you, Karl.

MR. HAGLUND: Thank you, all.

PRESIDENT SERNA: All right. That will conclude the public hearing then.

Next item on the agenda is approval of the regular meeting minutes for November 7th, 2023. I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, by Valdez-Medina.

PRESIDENT SERNA: Motion by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

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Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carried. Meeting adjourned.

DIRECTOR RIVERA: Happy Thanksgiving, everybody.

PRESIDENT SERNA: Happy Thanksgiving.

THE REPORTER: Thank you.

ATTORNEY TOLBERT: Happy Thanksgiving, everyone.

(MEETING WAS CONCLUDED AT 5:59 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 60 (sixty) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 28th day of November, 2023.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, NOVEMBER 22, 2023
APPROVED & SIGNED TUESDAY, DECEMBER 5, 2023

Anthony Serna
President

Christine Russell
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Randall Artis
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 2 - PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of New Jersey, County of Hudson, ss:

I, Hadley Christman, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- Dec 20, 2024

Notice ID: cCYCy0gOpPwMxdRvWVQm
Publisher ID: 140019
Notice Name: FY 2021, 2023, & 2024 ANNUAL ACTION PLAN SubA

Publication Fee: $136.73

Hadley Christman
Agent

SHANNEA H HOLMES
NOTARY PUBLIC
STATE OF NEW JERSEY
My Commission Expires August 1, 2026

VERIFICATION

State of New Jersey
County of Hudson

Signed or attested before me on this: 12/23/2024

Shannea H. Holmes
Notary Public

Notarized remotely online using communication technology via Proof.

DRAFT

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2021, 2023, AND 2024 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, January 7, 2025 at 5:00 PM**, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/84792463294?pwd=E8X2S6gLaJUKm1aOg7Cafnzy8WXJpL.1
Phone: 1-312-626-6799
Meeting ID: 847 9246 3294

Passcode: 389724

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2021 y 2023 y 2024 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2021, 2023, and 2024 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2021, 2023, and 2024 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years

for FY 2021, 2023, and 2024. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2021, 2023, and 2024 CDBG programs are proposed:

FY 2021 CDBG Funds:

- **Housing Rehabilitation Program –** The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. Total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line-item amount will be $572,340.77.
- **2856 Fire Hydrant Replacement Project –** Reallocate $85,000 to this line-item budget amount from Housing Rehabilitation for a new budget line-item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139 th Street and Deador Street, 4501 Magoun Avenue, 142 nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140 th Street.
- **Veterans Memorial Park Improvements –** Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program. This is a multi-year activity.

FY 2023 CDBG Funds:

2844 City of East Chicago – Summer FUN Camp – Reallocate $30,000 budget amount to the Veterans Memorial Park Improvement Project/Activity.

Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate $8,750 to the Veterans Memorial Park Improvement Project/Activity.

- **Veterans Memorial Park Improvements –** Reallocate $38,750 to this line-item budget amount from City of East Chicago – Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

FY 2024 CDBG Funds:

- **City of East Chicago – Summer FUN Camp –** Reallocate $35,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Service Contingencies – Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Improvement Project Contingencies – Reallocate $248,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

- **Catalpa Street Reconstruction –** Create a new project/activity through a substantial amendment by reallocating City of East Chicago - Summer FUN Camp, Public Service Contingencies, and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments on display from **December 20, 2024 th rough January 20, 2025** , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312, via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

12/20 - 140019

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In The Matter Of:

CITY OF EAST CHICAGO

DEPARTMENT OF REDEVELOPMENT

MEETING HELD ON

January 7, 2025

DRAFT

REGION REPORTERS LLC

219-400-6070

scheduling@regionreporters.com

Region REPORTERS

Min-U-Script® with Word Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on January 7, 2025, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

REGION REPORTERS, LLC
scheduling@regionreporters.com
(219) 400-6070

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Board Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Shelice Tolbert, Board Attorney
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Alysia Dunbar, Program Director
and
Members of the Public

APPEARANCES (VIA ZOOM):

Mark Zoeller
Boss Reporters

* * * * *

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* * * * *

PRESIDENT SERNA: I'd like to call to order today's regular meeting of the East Chicago Redevelopment Commission for January 7th, 2025. It's now 5:00 p.m. If we could all please rise and renew our allegiance to the flag.

(STOOD FOR PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

The next item on the agenda is nomination and election of officers. It's our first meeting of the year, and this is what we do at our first meeting.

We'll open up the nominations for President.

SECRETARY FRENCH: I'd like to nominate

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Anthony Serna for President.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Motion made by Secretary French, second by Commission Valdez-Medina. Any other nominations? Any other nominations? The nominations for President is closed.

We'll move on to Vice President. Nominations for Vice President?

SECRETARY FRENCH: I'll nominate Christine Russell.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Nomination for Vice President by Secretary French for Christine Russell, second by Commissioner Valdez-Medina. Any other nominations? Any other nominations for Vice President? That is closed.

Secretary.

VICE PRESIDENT RUSSELL: I'd like to nominate Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell to nominate Secretary French for Secretary again for this coming year, second by Commissioner Valdez-Medina. Are there any other

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nominations for Secretary? Any other nominations for Secretary?

That is it. Our nominations are closed.

Now, Counsel, do we need to have an aye vote with there being no challenges to the three positions?

ATTORNEY TOLBERT: Yes, you can have a vote to that slate.

PRESIDENT SERNA: All right. All in favor of the three nominations of Anthony Serna for President, Christine Russell for Vice President, and Christopher French for Secretary say, "Aye."

BOARD MEMBERS: Aye.

PRESIDENT SERNA: Any opposed?

(NO RESPONSE.)

PRESIDENT SERNA: It's unanimous. The "ayes" have it. Thank you, Commissioners.

The next item on the agenda we have public hearing. Public hearing, Director Rivera.

DIRECTOR RIVERA: Yes, sir. Good evening, everybody. Hope everybody had a merry Christmas and a happy new year.

We start off today with the Public Hearing Notice for the City's fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments.

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The purpose of this public hearing is to present Substantial Amendments to the City of East Chicago's fiscal year 2021, '23 and '24 Community Development Block Grant, known as CDBG, program years.

The City of East Chicago previously adopted its fiscal year 2021, 2023 and 2024 Annual Action Plan and budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it's necessary to amend the approved CDBG programs' budget for the previously approved program years for fiscal year 2021, '23 and '24. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered Substantial Amendments in accordance with the City's Citizen Participation Plan as the following applies: The scope, purpose and location of the project/activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

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The following amendments to the fiscal year 2021, 2023, 2024 CDBG programs are proposed, and they are the following:

Fiscal year 2021 CDBG funds. Housing Rehabilitation Program. The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements, and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. The total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line item amount will be $572,340.77.

Number 2856 Fire Hydrant Replacement Project. Reallocate $85,000 to this line item budget amount from Housing Rehabilitation for a new budget line item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139th Street and Deodar Street, 4501 Michigan (should be Magoun) Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street.

Veterans Memorial Park improvements. Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program.

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This is a multi-year activity.

We now go to fiscal year 2023 CDBG funds. 2844 is the number. And it concerns itself with the City of East Chicago Summer FUN Camp. Reallocate $30,000 budget amount to the Veterans Memorial Park improvement project/activity.

Indiana Plan for Equal Employment, Inc., Construction Awareness Training Program. Reallocate $8,750 to the Veterans Memorial Park improvement project/activity.

Veterans Memorial Park improvements. Reallocate $38,750 to this line item budget amount from City of East Chicago Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

Now we go to fiscal year 2024 CDBG funds. City of East Chicago Summer FUN Camp. Reallocate $35,000 and delete this project/activity. The City will reallocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public service contingencies. Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

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Public Improvement Project Contingencies. Reallocate $248,00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Catalpa Street Reconstruction. Create a new project/activity through a substantial amendment by reallocating City of East Chicago Summer FUN Camp, Public Service Contingencies and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of the citizens, public agencies and other interested parties, the City of East Chicago will place its fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments on display from December 20th, 2024, through January 20th, 2025, at the following locations: At the City of East Chicago Department of Redevelopment, at 4525 Indianapolis Boulevard. You can call in at (219) 391-8513 to request a copy via email. And our website is https://www.eastchicago.com/243/redevelopment.

All interested persons, groups and organizations are encouraged to attend the public hearing and will be given the opportunity to present

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oral or written comments concerning the proposed Substantial Amendments and uses of the federal funds.

Written comments may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Boulevard, East Chicago, Indiana via email to FRivera@eastchicago.com or by calling (219) 391-8513. And this is all in relationship to Anthony Copeland, Mayor, City of East Chicago Department of Redevelopment. And that's the end of the public hearing.

PRESIDENT SERNA: Thank you.

Counsel, do we need a motion to close the public hearing, or do I just announce it's the close of the hearing?

ATTORNEY TOLBERT: Announce that it's closed.

PRESIDENT SERNA: All right. That closes our public hearing.

VICE PRESIDENT RUSSELL: I have a question.

PRESIDENT SERNA: Oh, I'm sorry. We have a question. Yes, Vice President Russell. I'm sorry.

VICE PRESIDENT RUSSELL: Just a

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clarification. FY 2021 CDBG funds, the second one down under the Fire Hydrant Replacement Project. Frank, you said, "4501 Michigan Avenue." Is it Michigan, or is it Magoun, as stated?

DIRECTOR RIVERA: What page are we on? Page 2?

VICE PRESIDENT RUSSELL: Yes.

DIRECTOR RIVERA: Which paragraph?

VICE PRESIDENT RUSSELL: The 2856 Fire Hydrant Replacement Project.

ATTORNEY TOLBERT: Magoun.

DIRECTOR RIVERA: Magoun.

VICE PRESIDENT RUSSELL: Because you had said Michigan. I just wanted to clarify.

DIRECTOR RIVERA: Make it Magoun, please.

PRESIDENT SERNA: All right. It's as stated in the document, 4501 Magoun. Any other questions? That closes our public hearing.

We'll move on to the next item on the agenda, which is approval of the regular meeting minutes from December 17, 2024.

SECRETARY FRENCH: Motion to approve.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made to approve

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by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Abstain. Motion carries.

The next item is the RMC Harborside Aging Report. Director Rivera.

DIRECTOR RIVERA: Yes, sir, Mr. President. At this point in time the Harborside Apartment Vendor Aging Report, which is supposed to be based on a bill date as of 12/30/2024, there's nothing to report. It's a total of zero.

PRESIDENT SERNA: I'll entertain a motion to accept that report.

COMMISSIONER VALDEZ-MEDINA: Motion to approve, Valdez-Medina.

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VICE PRESIDENT RUSSELL: Second, Christine Russell.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Vice President Russell. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: We move on to the action items, Director Rivera.

DIRECTOR RIVERA: Yes. Thank you, Mr. President and all Commissioners. We go on to our next four action items for the day.

The first action is a motion to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to

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provide environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed basis.

Referencing back to February 7th, 2023, the Redevelopment Board of Commissioners approved Great Lakes Environment Planning to provide its environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for fiscal year 2023, with terms of annual renewals by board action, not to exceed three additional years through year 2026.

Therefore, in preparation to provide efficient services to the citizens of East Chicago for fiscal year 2025, it is being requested of the Redevelopment's Board of Commissioners to approve staff's recommendation to renew the contract for Great Lakes Environmental Planning, which is the second of three annual renewals, at an annual amount not to exceed $20,000, utilizing CDBG and HOME funds on an as-needed basis. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion

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to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to provide environmental consulting services to assist the City with compliance to the National Environment Policy Act (NEPA) for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed bases and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

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PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our second action item is a motion to approve the federal CDBG HUD funds for change order number 1 for the Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, participating in the Residential Rehabilitation Program.

For the owner-occupied Emergency Rehab Roofing Systems Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, the owner's agreed total change order number 1 cost is $2,740, which will be additionally allocated to the homeowner's CDBG-financed loan to cover home repairs using federal CDBG HUD funds. This is considered acceptable for this project.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve the funding and allocation of change order number 1 for this owner-occupied rehab project. It is recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the federal CDBG HUD funds in the amount of $2,740 for change order number 1 for the

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Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, which is participating in the Residential Rehabilitation Program. The $2,740 shall be additionally allocated to the homeowner's CDBG-financed loan for this project and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

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DIRECTOR RIVERA: Thank you.

Our third action item is a motion to approve STM Enterprises, LLC, for emergency services throughout the fiscal year 2025, which will be financed with federal and/or local non-federal funds as determined upon a case-by-case needs basis.

In preparation to provide efficient services to the citizens of East Chicago for fiscal year 2024, on December 3rd, 2024, Redevelopment staff requested quotes from three firms to provide emergency services on a case-by-case needs basis. STM Enterprises, LLC, was the only firm that replied to the request.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve staff's recommendation to contract STM Enterprises, LLC, for the utilization of emergency services throughout fiscal year 2025 at an amount of $60,000. It is recommended that the following motion be made verbatim. Recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve STM Enterprises, LLC, for emergency services throughout fiscal year 2025 for an amount of $60,000, which will be financed with federal

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and/or local non-federal funds as determined upon a case-by-case needs basis and authorize the Executive Director to execute any related documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Commissioners.

The last action item for the night is a motion to approve the proposal from Royalty Construction Project Management, Inc., for

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construction management and architectural services for water fountain and related site work at Veterans Park.

The East Chicago Department of Redevelopment received a bid proposal from Royalty Construction Project Management, Inc., for a proposal for construction management and architectural services for water fountains and related site work at Veterans Park. The total amount of the proposal is $55,000.

Action is recommended to approve the acceptance of the proposal from Royalty Construction Project Management, Inc., and authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the proposal from Royalty Construction Project Management Incorporated for construction management and architectural services for water fountain and related site work at Veterans Park in the amount of $55,000 and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER VALDEZ-MEDINA: So moved, Valdez-Medina.

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SECRETARY FRENCH: Second by Christopher French.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Secretary French. Any questions on the motion?

COMMISSIONER ARTIS: Yes, I do.

PRESIDENT SERNA: Go ahead, Commissioner Artis.

COMMISSIONER ARTIS: Last year we did a lot of good stuff, a lot of projects all over the city. I'm sure we're going to continue doing it this year and the following years, but Royalty Construction, for every project, they on every project. Every project they does, we spent quite a bit on Royalty Construction. We spent, at least, probably a half of million dollars on Royalty Construction.

I think we could save money by hiring an inhouse project manager instead of spending $80,000 on this project and $80,00 on that project and everything else. We could save a lot of money hiring an inhouse project manager, professional project manager, instead of keep giving the same individual or same company, one might say, the work. It just don't make any sense. And we could save

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probably a quarter million dollars out of the budget. That's what I'd say.

PRESIDENT SERNA: Any other questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Abstain.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Next item on the agenda is public expression. Is there any public expression? Any public expression? Any public expression?

I'll entertain a motion to adjourn.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Valdez-Medina, second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner

DRAFT

Valdez-Medina.

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Meeting adjourned. Have a good evening, everyone.

Happy new year.

(PROCEEDINGS CONCLUDED AT 5:18 P.M.)

DRAFT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 26 (twenty-six) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 10th day of January, 2025.



/s/ Kristen K. Stokes
KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

DRAFT

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JANUARY 7, 2025
APPROVED & SIGNED TUESDAY, JANUARY 21, 2025

_____	_____
Anthony Serna	Christine Russell
President	Vice President
_____	_____
Christopher French	Randall Artis
Secretary	Commissioner
_____	_____
Delainah Valdez-Medina	Frank Rivera
Commissioner	Executive Director

DRAFT

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City of East Chicago

Department of Redevelopment
4525 Indianapolis Blvd.
East Chicago, IN 46312
(219)391-8513

February 21, 2025

Ms. Danielle D. Tinsley, Director
Office of Community Planning
and Development
U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Indianapolis Field Office
575 North Pennsylvania Street, Room 655
Indianapolis, Indiana 46204

Dear Ms. Tinsley:

No comments from the public were received during the Public Hearing or during the Substantial Amendment display period for FY 2021, 2023, and 2024 Annual Action Plan—Substantial Amendment.

If you have any questions, please contact me at (219) 391-8513 or our consultant, Karl Haglund, with Urban Design Ventures, LLC, at (412) 461-6916.

Sincerely,



Mr. Frank Rivera, Director
Redevelopment Department

CC: Ms. Lori Dimick, HUD Sr. CPD Representative
Ms. Michelle Kincaid, HUD CPD Program Manager
Ms. Alysia Dunbar, Programs Manager, City of East Chicago
Mr. Karl M. Haglund, Urban Design Ventures, LLC

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISION
RESOLUTION NO. 2021-RED-1869

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2021 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME Investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2021 Annual Action Plan, which proposes how the entitlement grant will be expended to address the housing and community development needs; and

WHEREAS, a draft of the FY 2021 Annual Action Plan appeared on public display from June 18, 2021 to July 19, 2021 and public meeting on the aforementioned plan was held on July 6, 2021 and the public comments were taken into consideration in the preparation of the final documents.

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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 2021 Annual Action 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 plan 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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2021 Annual Action Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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 20th DAY OF JULY 2021 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director

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SUBSTANTIAL AMENDMENT # 1 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED- 1915

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2020 - 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2020 - 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2020 - FY 2023 Annual Action Plans from November 3, 2023, through December 4, 2023, and

WHEREAS, In order to obtain the views of citizens, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Wednesday, November 22, 2023, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program** – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency** – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery** – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- **City of East Chicago – Sports Voucher Program** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Arts Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Senior Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp** – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Public Service Contingency** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation** – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program** – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project** – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program** – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery** – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project** – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

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SECTION 1. That the Substantial Amendment to the FY 2020-2023 Consolidated Plan Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2020-2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 22nd day of November 2023

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Commissioner

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

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Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

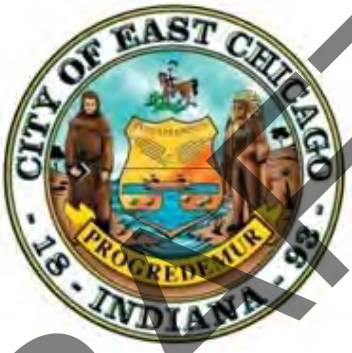
(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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SF 424 FORMS

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-21-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. UEI:
35-6001011	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 INDIANAPOLIS BLVD.
Street2:	
* City:	EAST CHICAGO
County/Parish:	LAKE COUNTY
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
DEPARTMENT OF REDEVELOPMENT	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	FRANK
Middle Name:			
* Last Name:	RIVERA		
Suffix:			

Title:	EXECUTIVE DIRECTOR
Organizational Affiliation:	CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number:	(219)391-8513	Fax Number:	(219)391-7005
* Email:	FRivera@eastchicago.com		

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

COMMUNITY DEVELOPMENT BLOCK GRANTS / ENTITLEMENT GRANTS

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

N/A

Title:

N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

THE CITY OF EAST CHICAGO'S FY 2021 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 | * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2021 | * b. End Date: 06/30/2022

18. Estimated Funding ($):

* a. Federal	1,329,212.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	90,000.00
* g. TOTAL	1,419,212.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

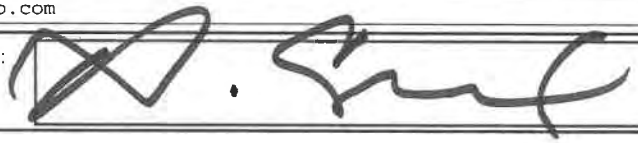
Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	ERodriguez@eastchicago.com
* Signature of Authorized Representative:	
* Date Signed:	8-3-21

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8/3/21

SF-424D (Rev. 7-97) Back

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: M-21-MC-18-0210

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. UEI: SNLVZU2Y4GE4

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD.
Street2:
* City: EAST CHICAGO
County/Parish: LAKE COUNTY
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: FRANK
Middle Name:
* Last Name: RIVERA
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: (219)391-8513
Fax Number: (219)391-7005

* Email: FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME INVESTMENT PARTNERSHIPS PROGRAM

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

N/A

Title:

N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

THE CITY OF EAST CHICAGO'S FY 2021 ANNUAL ACTION PLAN FOR THE HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 | * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020 | * b. End Date: 06/30/2022

18. Estimated Funding ($):

* a. Federal	282,564.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	6,465.84
* g. TOTAL	289,029.84

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	ERodriguez@eastchicago.com
* Signature of Authorized Representative:	
* Date Signed:	8/3/21

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8/3/21



DRAFT

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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.

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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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official — Date: 8/3/21

Mayor
Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2019, 2020, and 2021 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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.



8/3/21

Signature of Authorized Official — Date

Mayor

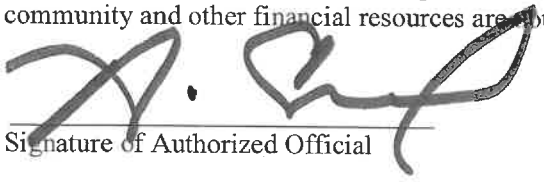
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OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

8/3/21
Date

Mayor
Title

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Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official — Date: 8/3/21

Mayor
Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2022 Annual Action Plan - Substantial Amendment # 3

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

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

Substantial Amendment # 3:

The City of East Chicago amended its FY 2022 Annual Action Plan by making the following amendments: Affordable Housing Program – Reallocate the $46,860.00 budget amount to the new project/activity Construction of Single Family Housing and delete the existing activity; Multi-Family Rehabilitation Program – Reallocate the $240,117. budget amount to the new project/activity Construction of Single Family Housing and delete the existing activity; Construction of Single Family Housing – Create a new activity and reallocate $286,977 as the budget amount for the FY 2022 HOME funds; and Acquisition Rehabilitation and Resale – Create a new project/activity and fund the project/activity in the amount of $309,149.62 in FY 2022 IU Funds.

Substantial Amendment # 2:

The City of East Chicago amended its FY 2022 Annual Action Plan by making the following amendments: 2814 CDBG Administration – Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity; 2837 Planning (CDBG) – Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity; 2827 City of East Chicago – Summer FUN Camp – Reallocate the $34,978.41 budget amount to two (2) projects/activities, Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41; 2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity; 2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 – Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity; 2856 Fire Hydrant Replacement Project – Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity; Housing Rehabilitation – Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds; Housing Rehabilitation Program Delivery – Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds; Veterans Memorial Park Improvements – Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity; and Pop Warner – Youth Football Program – Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

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Substantial Amendment # 1:

The City of East Chicago amended its FY 2022 Annual Action Plan by making the following amendments: Housing Rehabilitation – Reallocate the $732,301 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity; Housing Rehabilitation Program Delivery – Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity; Healthy East Chicago – Youth Enrichment Support Program – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity; Fire Hydrant Replacement Project – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds; and Filtration Water Plant Project – Create a new activity and re-allocate $807,301 as the budget for the FY 2022 CDBG funds.

Executive Summary

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

1. Introduction

The City of East Chicago, is a Federal entitlement, under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs with funding from the U.S. Department of Housing and Urban Development (HUD). As such, the City is required to prepare and submit an Annual Action Plan which outlines how the City plans to spend those funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Strategies. This is the City of East Chicago's fourth Annual Action Plan of the FY 2019-2023 Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five year strategy to address those needs. The FY 2022 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2022 and ending June 30, 2023. In addition, the Plan includes the HOME funds that the City will receive in FY 2022. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2022 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2022 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2022 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process, but does require the participation of the public housing authority in the development of the plan.

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

Available Funds:

The following financial resources are included in the FY 2022 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2019-2023 Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2022 program year:

- **CDBG Funds -** $1,297,382.00
- **CDBG Program Income -** $80,000.00
- **HOME Funds -** $312,398.00
- **HOME Program Income -** $6,465.00
- **HOME IU Funds** - $309,149.62
- **Totals: $ 2,005,394.62**

FY 2022 CDBG and HOME Budget:

Administration - $31,886.00

- HOME Administrative (HOME) - $26,886.00
- Planning (HOME) - $5,000.00

Housing Programs - $334,954.41

- Housing Rehabilitation Program (CDBG) - $59,478.41
- Housing Rehabilitation Program Delivery (CDBG) - $275,476.00

Public Services - $105,126.59

- Catholic Charities - Safe Haven Homeless Prevention Program - $27,000.00
- Indiana Legal Services - $12,500.00
- Meals on Wheels of NWI - $24,810.00
- We Care from the Heart, Inc. - $24,500.00
- City of East Chicago - Summer FUN Camp - $11,316.59
- Pop Warner – Youth Football Program - $5,000.00

Filtration Water Plant Project - $807,301.00

- Filtration Water Plant Project - $807,301.00

~~**Community Housing Development Organization (CHDO) - $46,860.00**~~

- ~~Affordable Housing Program (HOME-CHDO) - $46,860.00~~

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~~**Multifamily Rehab Program - $240,117.00**~~

- ~~Multi-family Rehab Program - 3507 Guthrie Street - $240,117.00~~

Construction of Single-Family Housing (HOME) - $286,977.00

- Construction of Single-Family Housing - $286,977.00

Veterans Memorial Park Improvements - $130,000.00

- Veterans Memorial Park Improvements - $130,000.00

Acquisition, Rehabilitation, and Resale - $309,149.62

- Acquisition, Rehabilitation, and Resale - $309,149.62

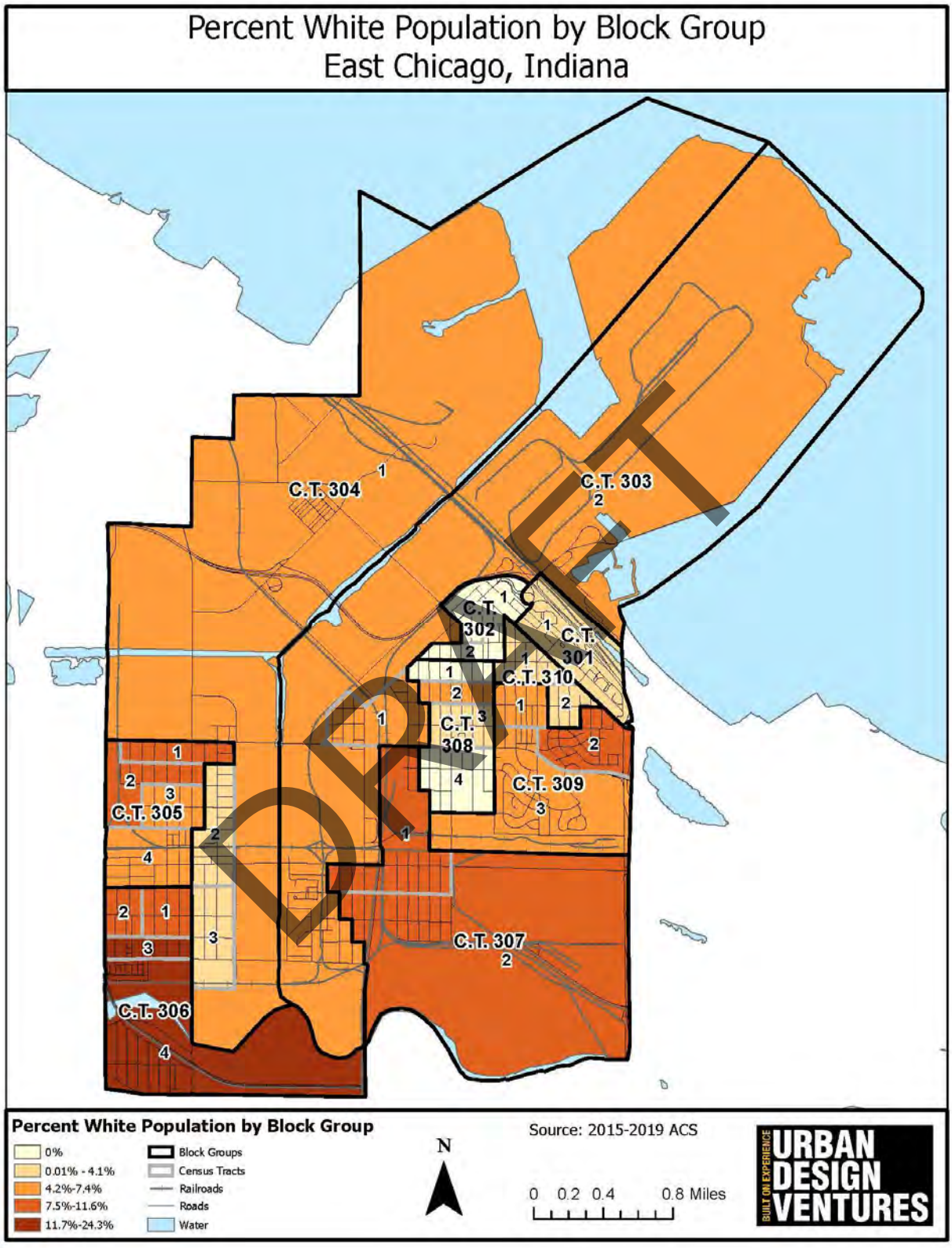
Total CDBG and HOME Budget: $2,005,394.62

Maps:

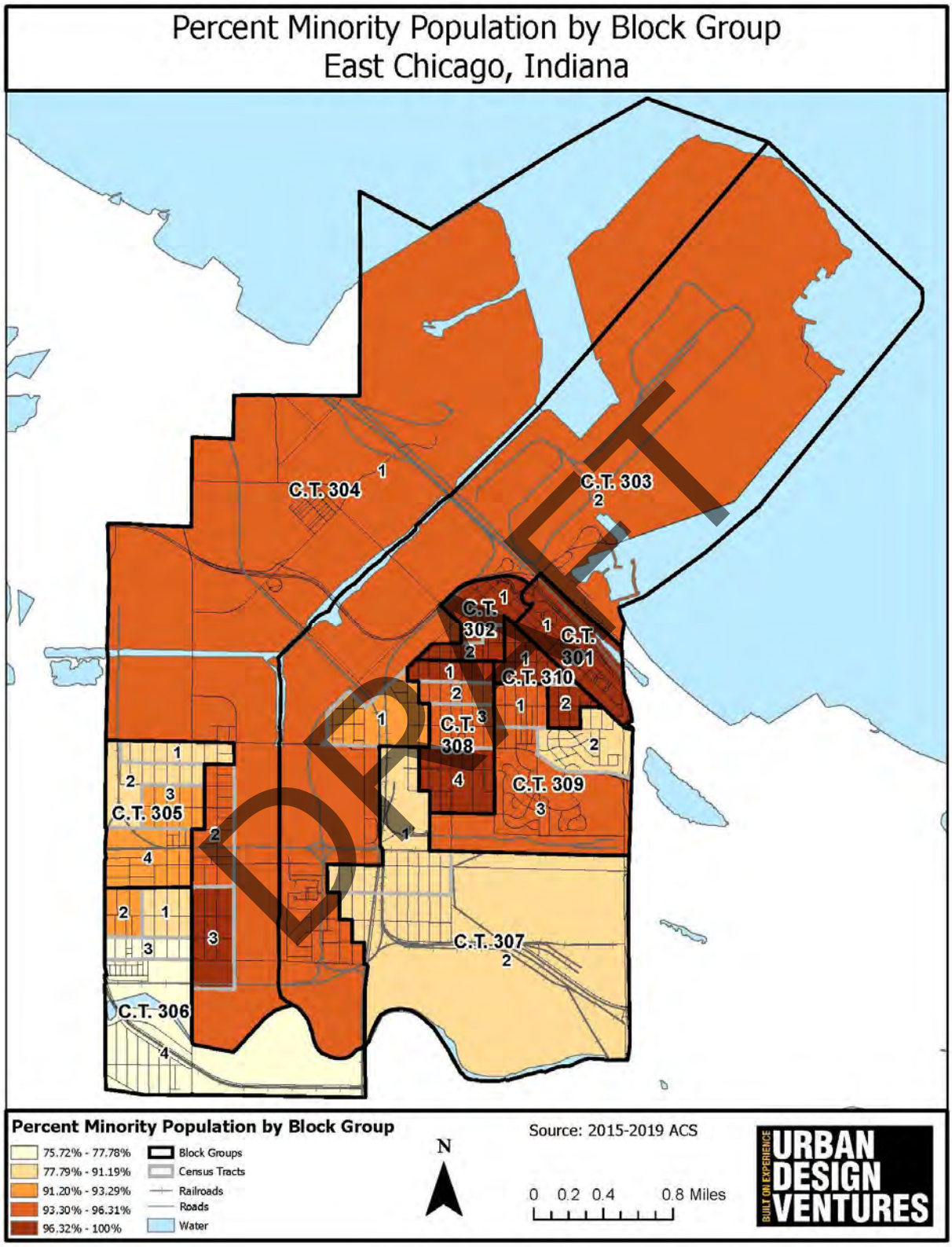
The following maps which illustrate the demographic characteristics of the City of East Chicago are included in this plan:

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

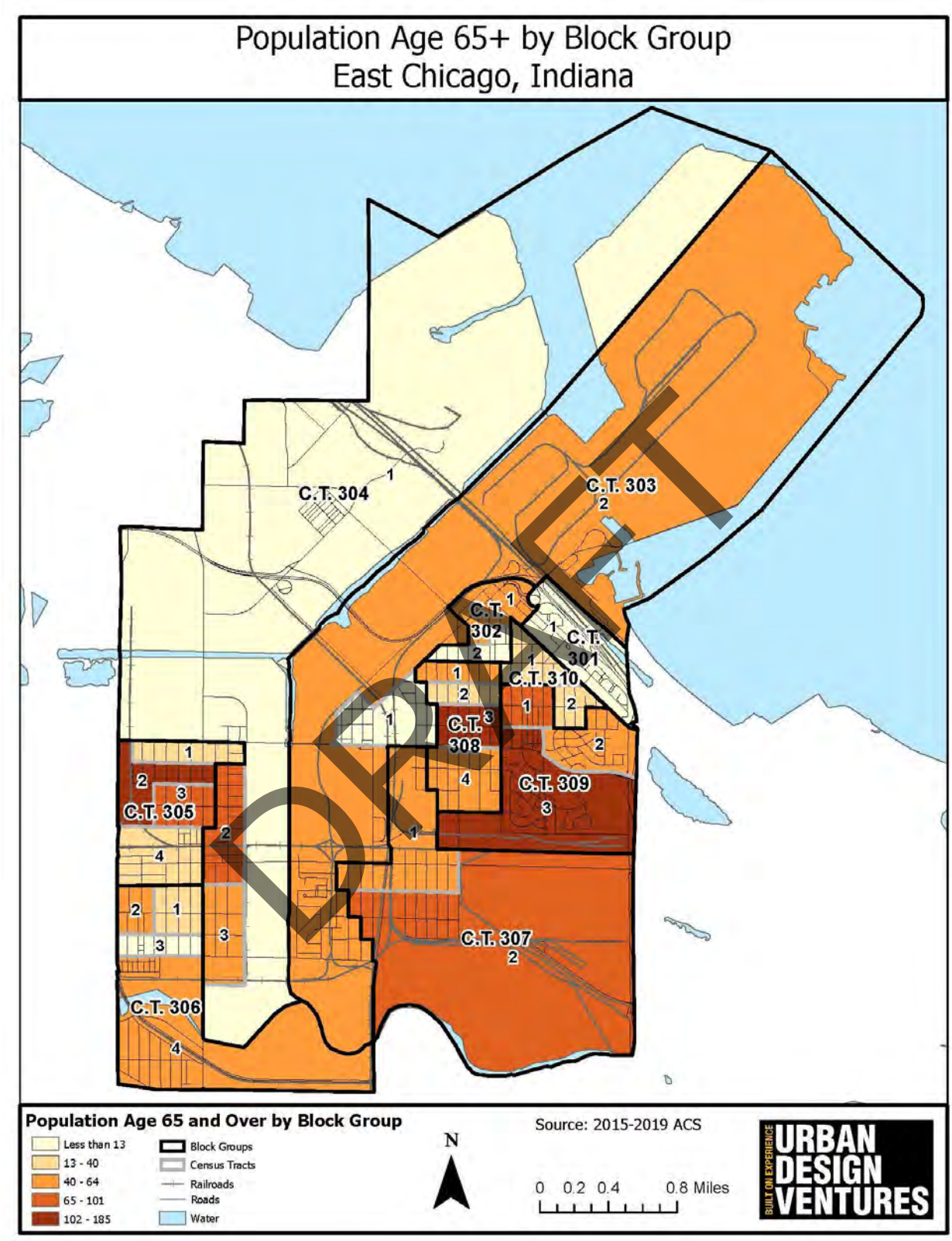
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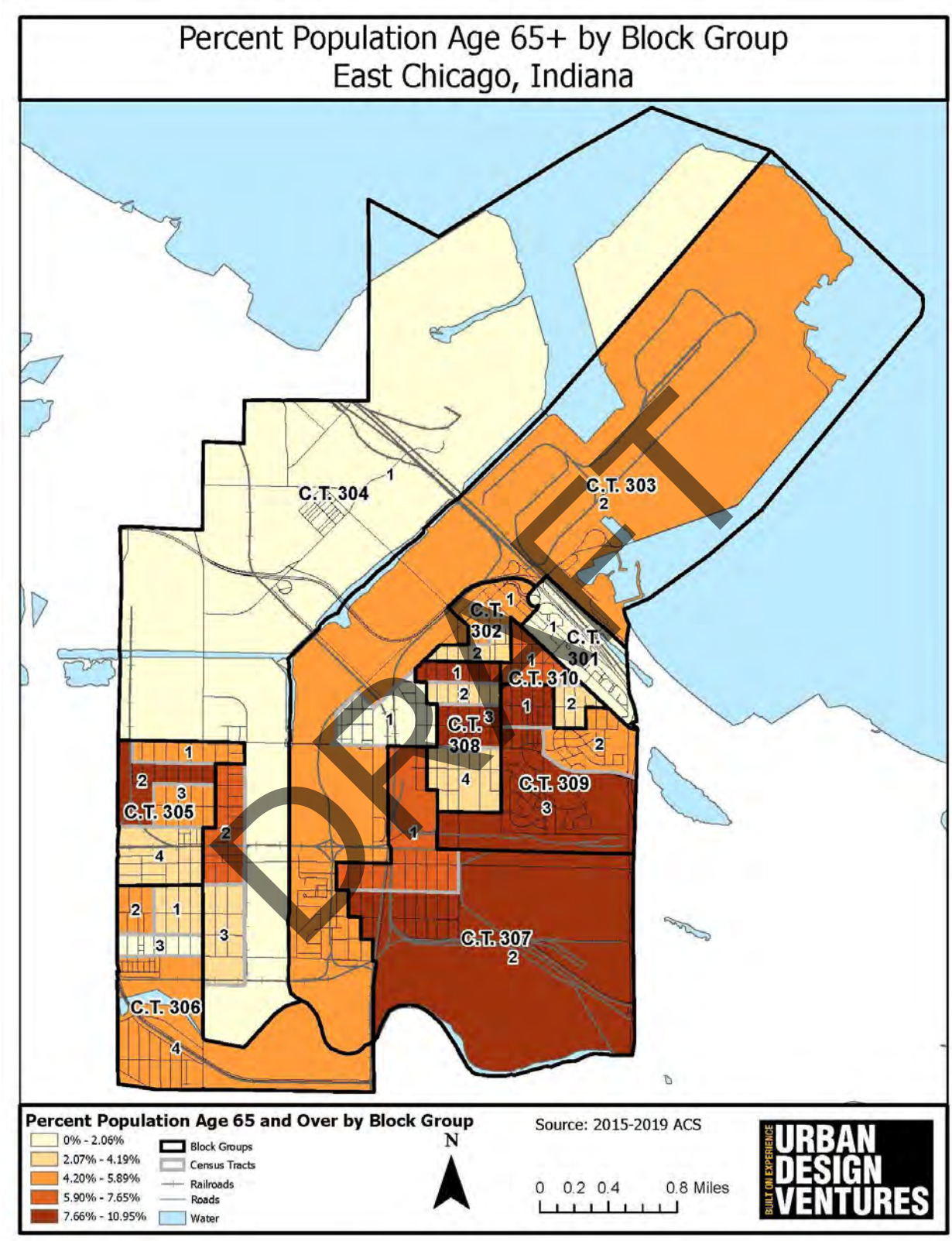
Percent White Population by Block Group



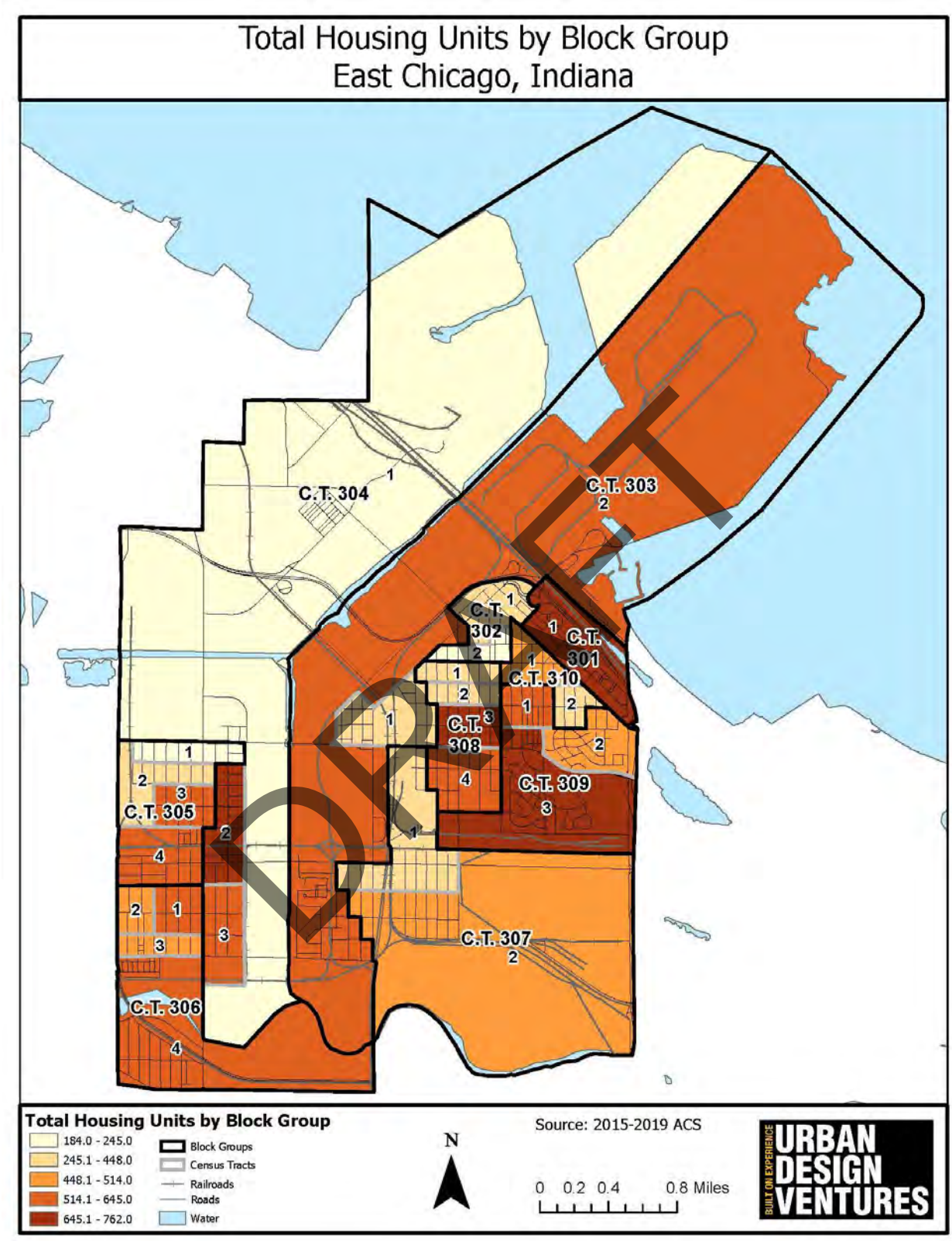
Percent Minority Population by Block Group



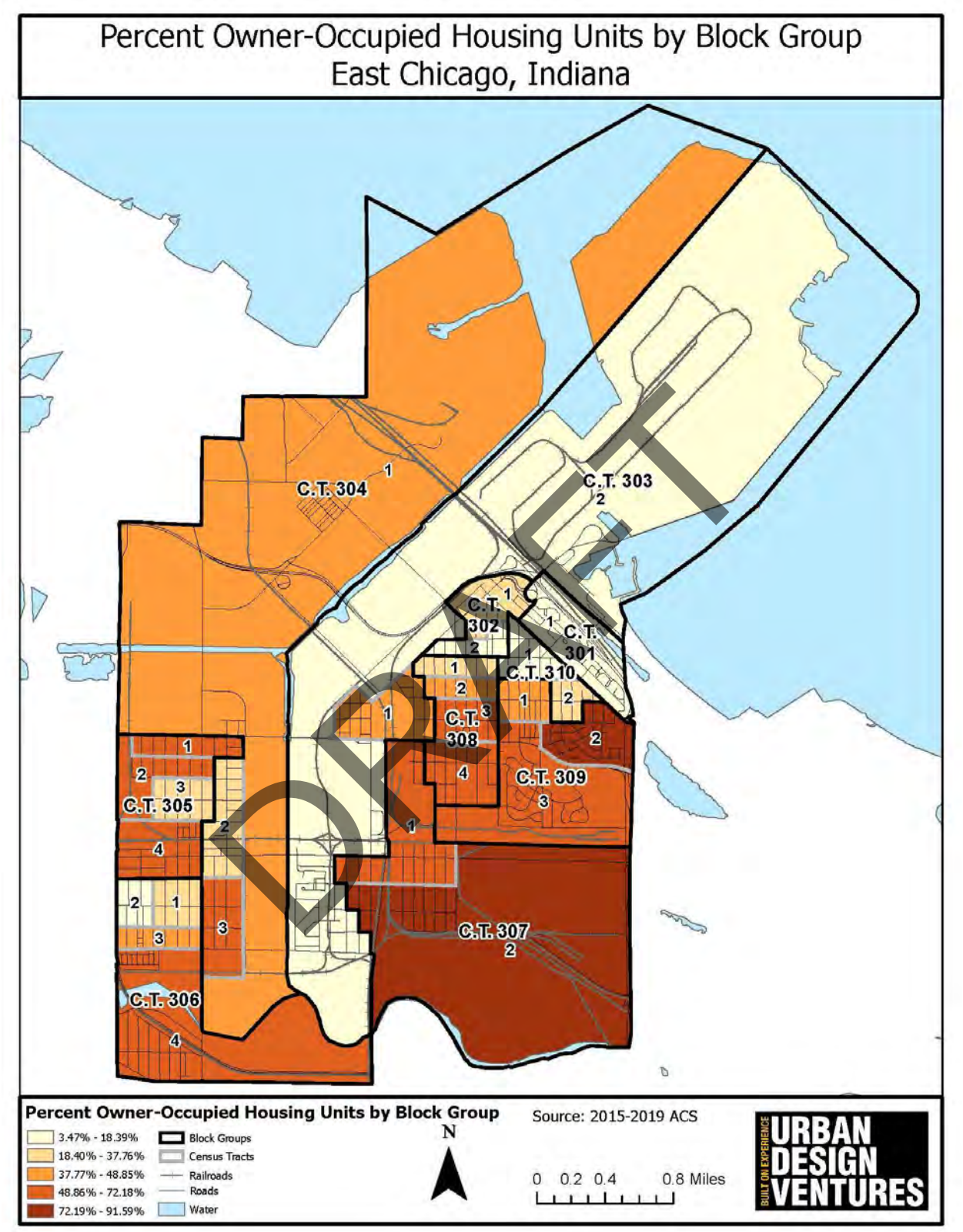
Population Age 65+ by Block Group



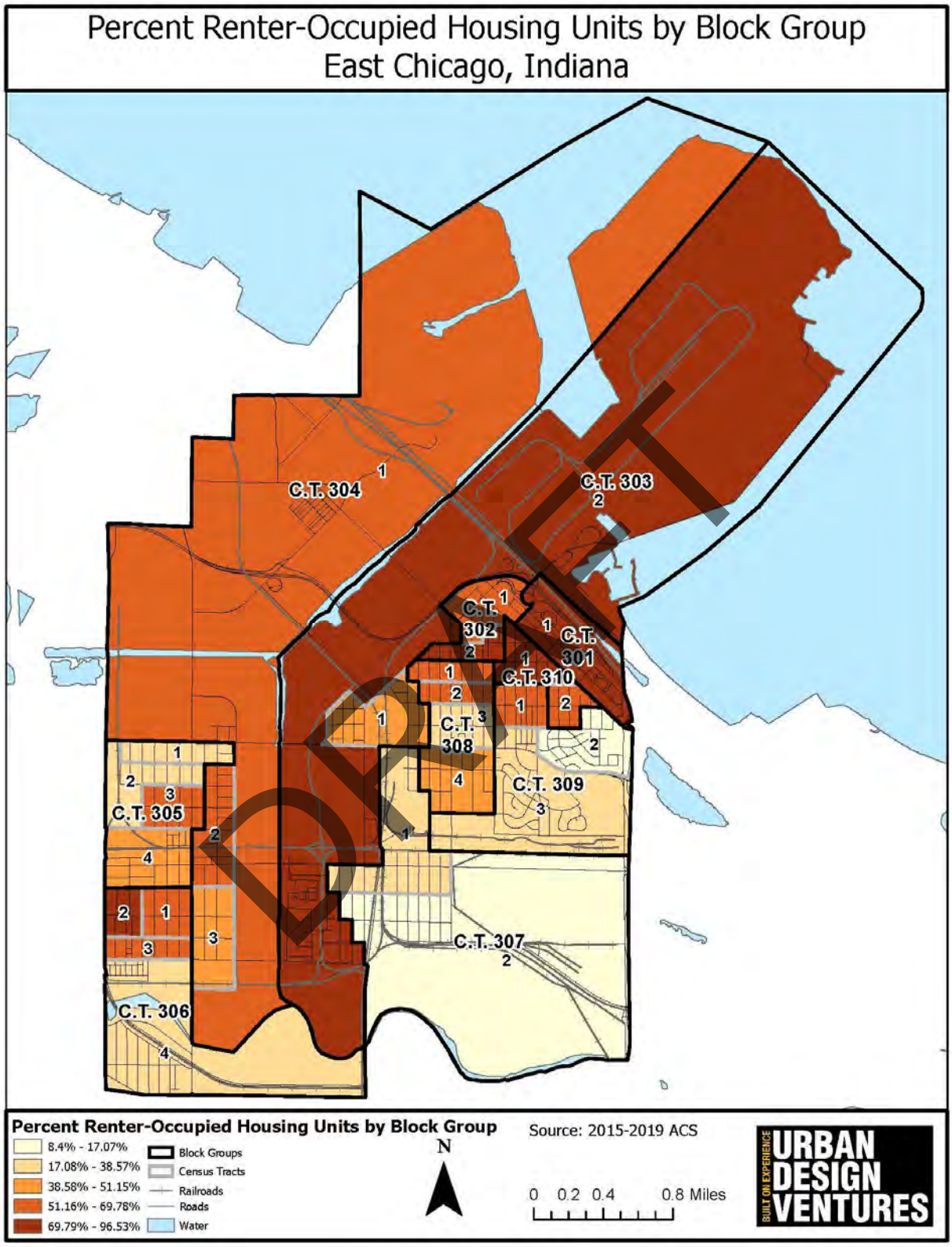
Percent Population Age 65+ by Block Group



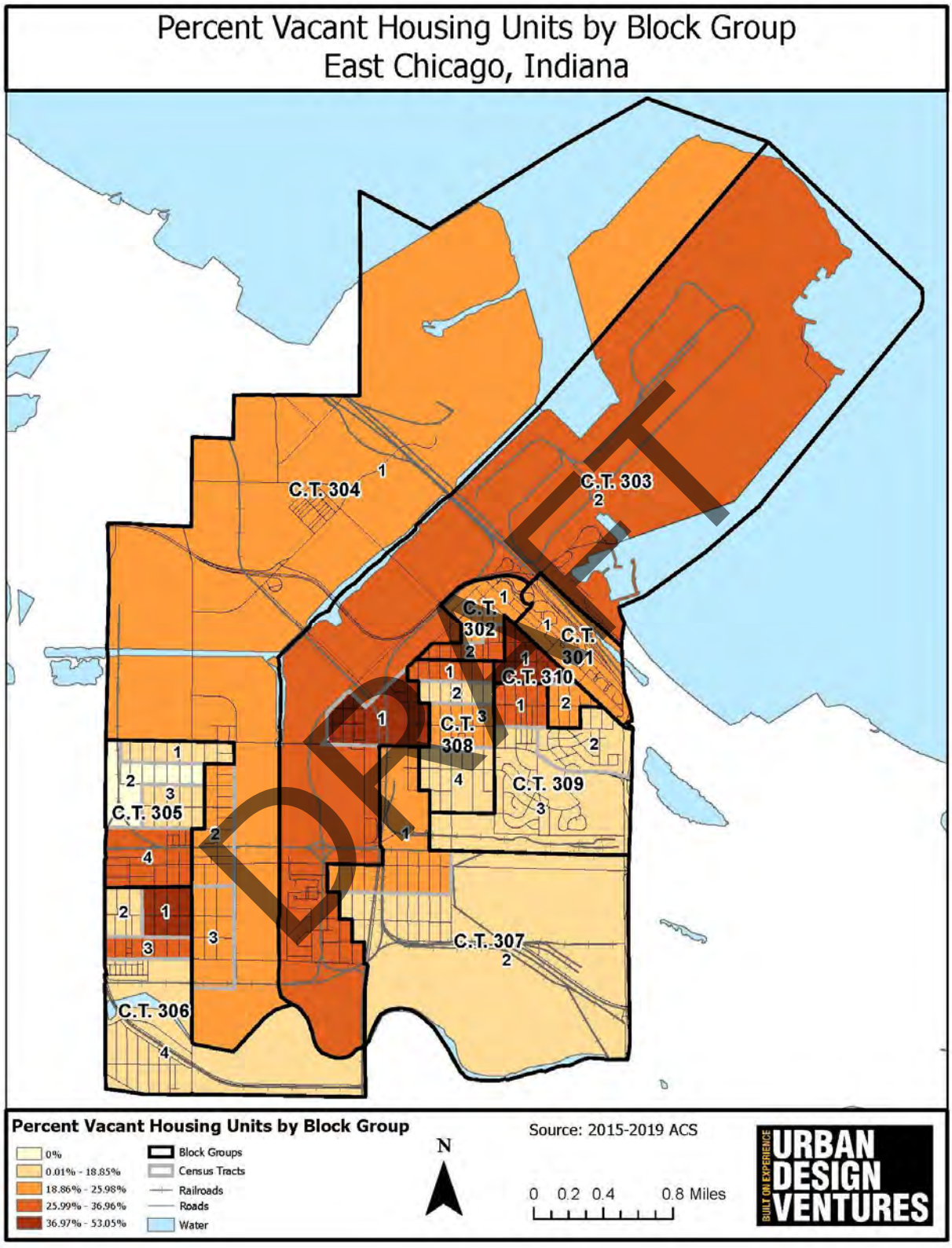
Total Housing Units by Block Group



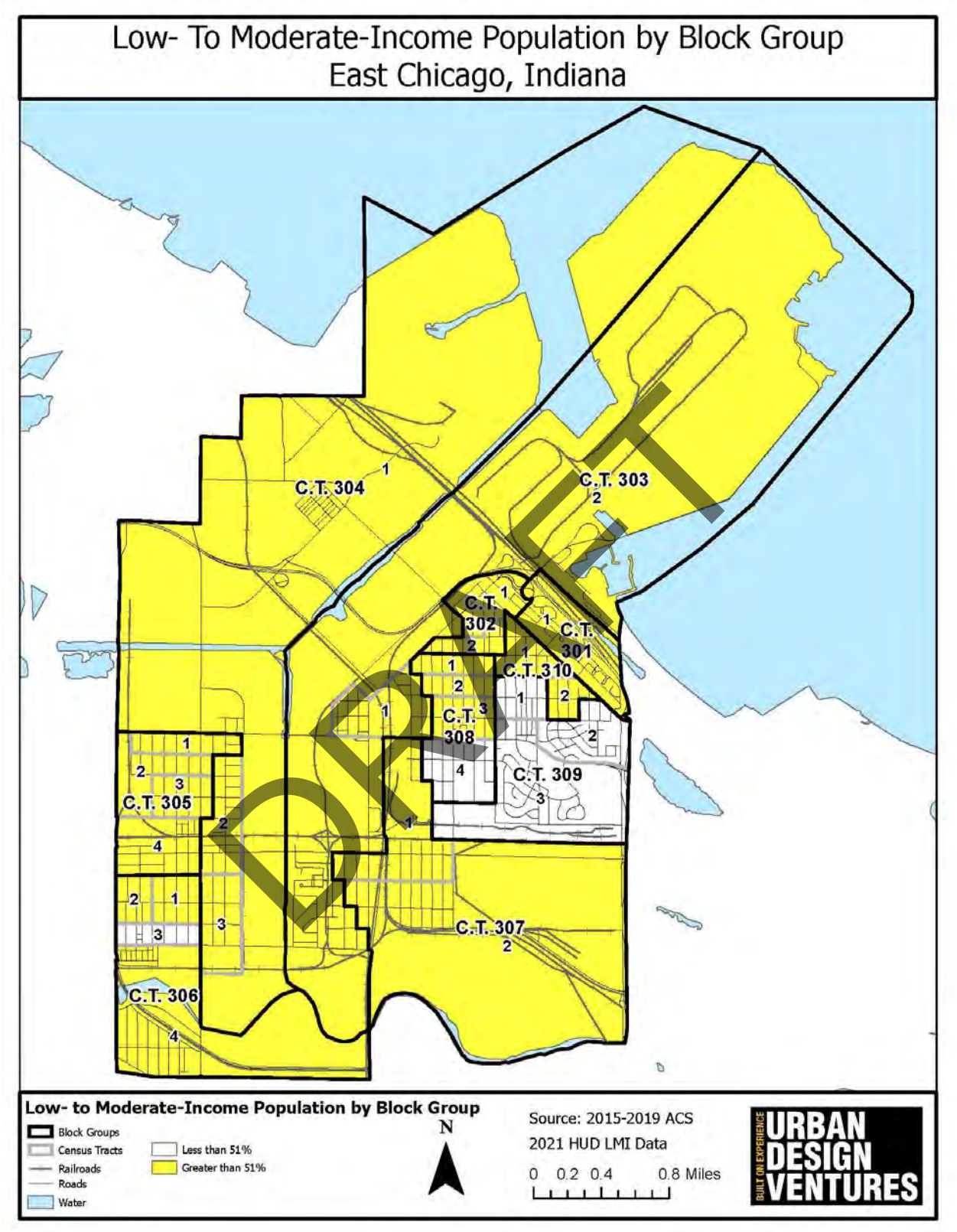
Percent Owner-Occupied Housing Units by Block Group



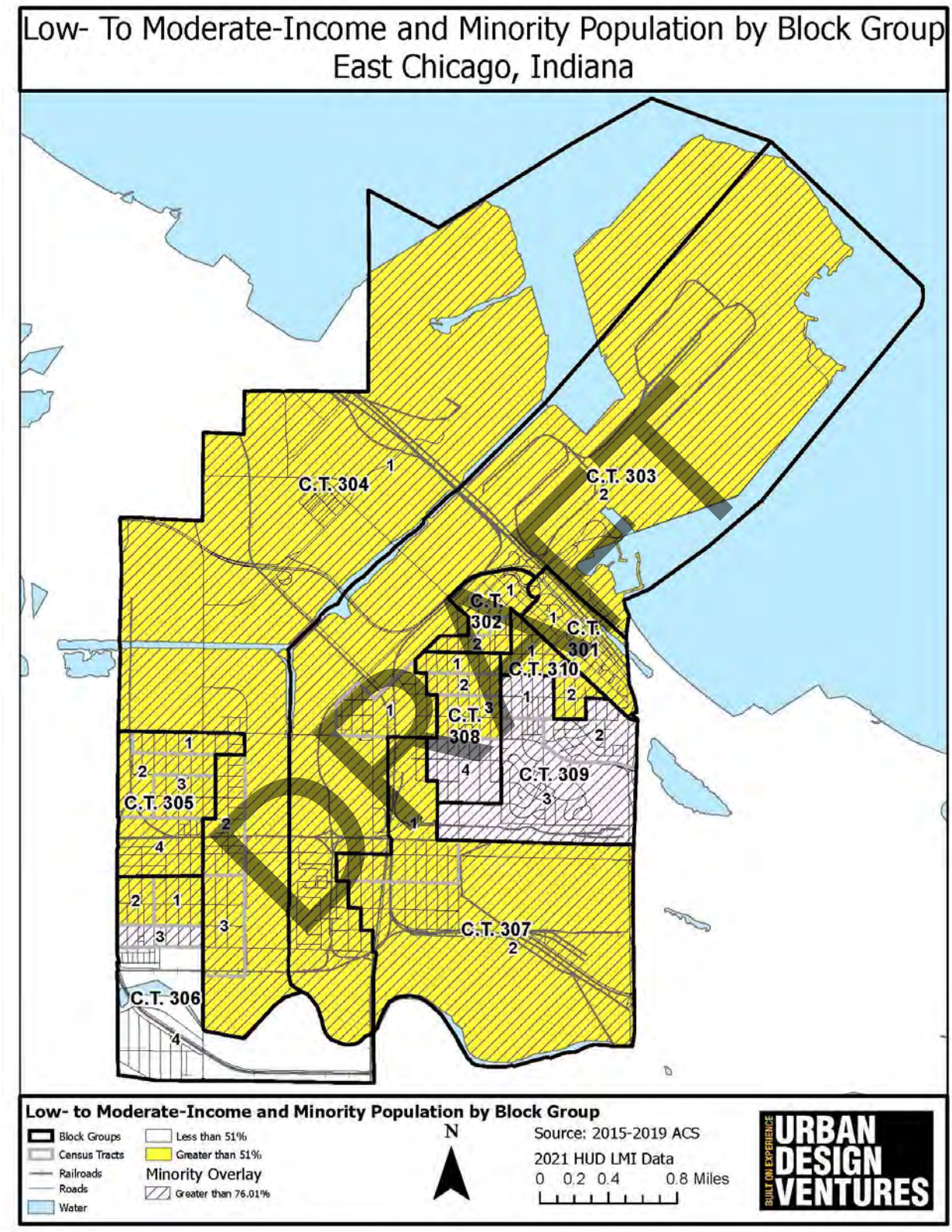
Percent Renter-Occupied Housing Units by Block Group



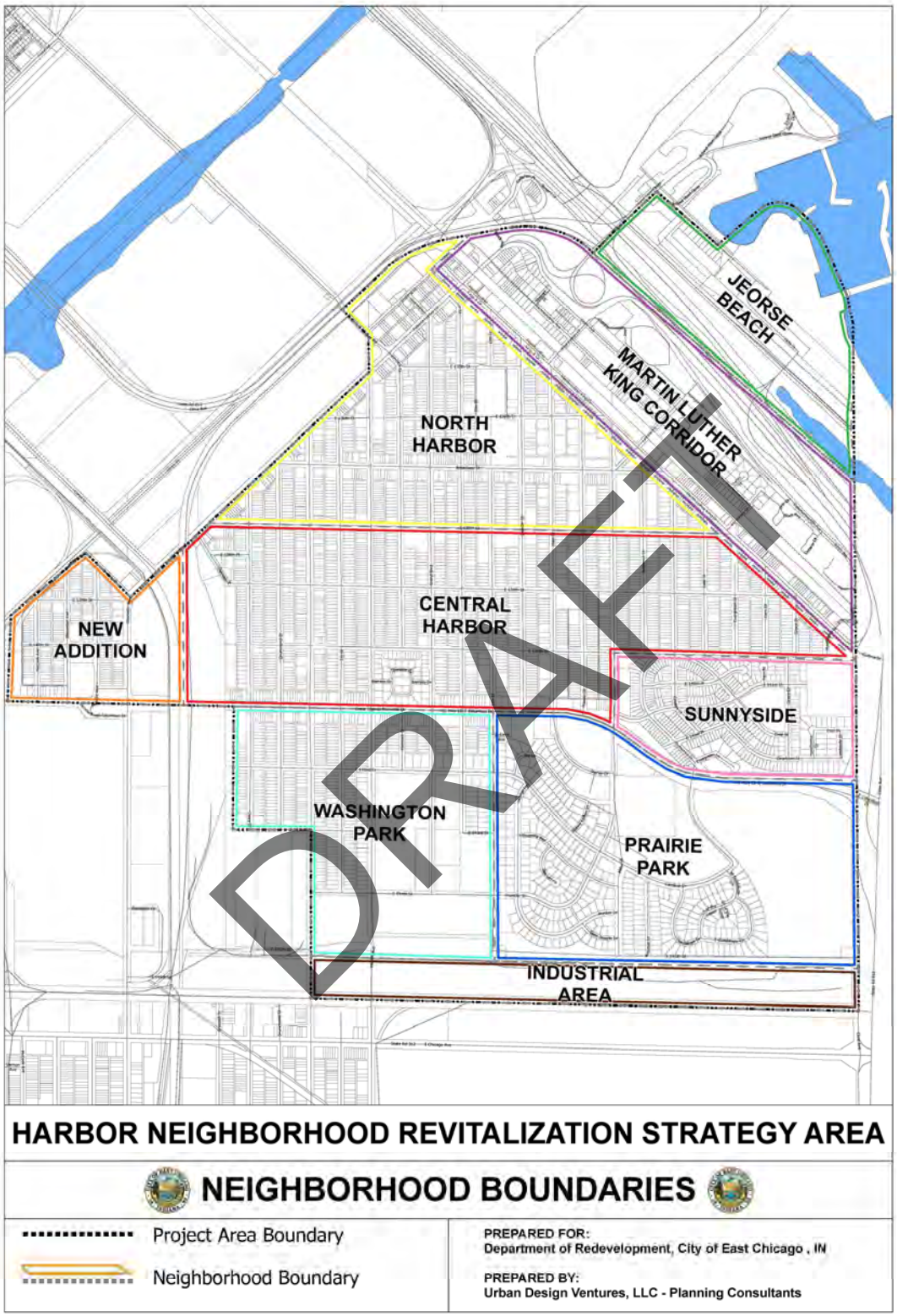
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



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



NRSA Neighborhood Boundary Map

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

The City of East Chicago's 2019-2023 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

Housing Strategy -

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

Goals:

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

Homeless Strategy -

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

Goals:

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

Other Special Needs Strategy -

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

Goals:

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

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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 Public Facilities/Infrastructure -** Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements -** Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.

- **CD-5 Clearance/Demolition -** Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in 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 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program -** 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 Overall Coordination -** Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- **AM-2 Special Studies/Management -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

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 2020 CAPER, which was the second CAPER for the FY 2019-2023 Five Year Consolidated Plan, was submitted to HUD on December 28, 2021. In the FY 2020 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low and moderate income persons. The City expended 14.99% of its funds during the FY 2020 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 18.16% of its funds during this CAPER period

on Planning and Administration, which is below the statutory maximum of 20%. The City is over its 1.5 maximum drawdown ratio. The ratio is 1.75 as of November 8, 2021. The City is working on developing an action plan to get under the 1.5 maximum drawdown ratio by May 1, 2022.

4. Summary of citizen participation process and consultation process

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

Each item of the plan helps benefit the low- and moderate-income residents of the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2022 Annual Action Plan.

The first step of the planning process for the FY 2022 Annual Action Plan started with a meeting on Tuesday, March 29, 2022 at 10:00 AM with the social service and housing agencies/organizations on how to complete the RFPs and to answer any questions on the CDBG and HOME funding requests. The staff of the Department of Redevelopment emailed solicitations to social service and housing agencies/organizations for proposals which were due by 11:59 P.M. on Monday, April 18, 2022.

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 Thursday, March 24, 2022 in The Northwest Indiana Times, the local newspaper of general circulation in the area. In addition, the City posted the public hearing notice on the City's website. The First Public Hearing was held virtually on Tuesday, April 5, 2022 at 5:00 P.M. At the first public hearing residents had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Thursday, June 30, 2022, Friday, July 8, 2022 and Monday, July 18, 2022 in The Northwest Indiana Times. The Second Public Hearing was held virtually on Tuesday, July 19, 2022 at 5:00 P.M. During the Second Public Hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2022 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Tuesday, August 2, 2022 and approved the FY 2022 Annual Action Plan.

The FY 2022 Annual Action Plan was on public display beginning Friday, July 1st, 2022 through Monday, August 1, 2022 at the following location in the City, and on the City's website at (http://www.eastchicago.com/243/Redevelopment):

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

The following schedule was used in the preparation of the FY 2022 Annual Action Plan:

- **Published the First Public Hearing Notice -** March 24, 2022
- **First Public Hearing -** April 5, 2022 at 5 PM
- **Published the Second Public Hearing Notice -** June 30, 2022, July 8, 2022, and July 18, 2022
- **FY 2022 Annual Action Plan on display -** July 1, 2022
- **Second Public Hearing -** July 19, 2022 at 5 PM
- **End of 30 day public comment period -** August 1, 2022
- **Redevelopment Commission approval of the Plan -** August 2, 2022
- **Submission of Annual Plan to HUD -** August 15, 2022
- **Program year begins -** July 1, 2022

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, November 3, 2023 through Monday, December 4, 2023. The City held a Public Hearing on the Substantial Amendment on Wednesday, November 22, 2023 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2022 CDBG Program Year.

Substantial Amendment # 2:

The City of East Chicago placed the Substantial Amendment on public display from Friday, May 17, 2024 through Monday, June 17, 2024. The City held a Public Hearing on the Substantial Amendment on Tuesday, June 4, 2024 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2022 CDBG Program Year.

Substantial Amendment # 3:

The City of East Chicago placed the Substantial Amendment on public display from Friday, March 20, 2026 through Monday, April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2022 HOME Program Year.

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5. Summary of public comments

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

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 3:

All comments received will be included in the final Substantial Amendment.

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

All comments or views were accepted.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 3:

All comments received will be included in the final Substantial Amendment.

7. Summary

During the FY 2022 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

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- **CDBG Funds -** $1,297,382.00
- **CDBG Program Income -** $80,000.00
- **HOME Funds -** $312,398.00
- **HOME Program Income -** $6,465.00
- **Totals: $1,696,245.00**

During the FY 2022 CDBG and HOME Program Years, the City of East Chicago proposes to address the following priorities from its Five Year Consolidated Plan: Housing; Homeless; Other Special Needs; Community Development; and Administration, Planning, and Management.

A "draft" of the FY 2022 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor. The display period started on Wednesday, June 8, 2022 through Friday, July 8, 2022 for a 30 day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/243/Redevelopment). A second public hearing was held on Tuesday, July 19, 2022 to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2022 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on or before Monday, August 15, 2022.

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Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, December 5, 2023 and the FY 2022 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2022 Annual Action Plan:

1. **Housing Rehabilitation –** Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
2. **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
3. **Healthy East Chicago – Youth Enrichment Support Program –** Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
4. **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
5. **Filtration Water Plant Project –** Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

The Substantial Amendment was available for public comment for a period of 30 days beginning November 3, 2023 and ending December 4, 2023.

Substantial Amendment # 2:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, June 18, 2024 and the FY 2022 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2022 Annual Action Plan:

1. **2814 CDBG Administration** – Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
2. **2837 Planning (CDBG)** – Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
3. **2827 City of East Chicago – Summer FUN Camp** – Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.
4. **2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program** – Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
5. **2833 Northwest Indiana Reinvestment Alliance – Home Buying 101** – Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
6. **2856 Fire Hydrant Replacement Project** – Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
7. **Housing Rehabilitation** – Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
8. **Housing Rehabilitation Program Delivery** – Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.
9. **Veterans Memorial Park Improvements** – Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
10. **Pop Warner – Youth Football Program** – Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

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The Substantial Amendment was available for public comment for a period of 30 days beginning May 17, 2024 and ending June 17, 2024.

Substantial Amendment # 3:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago will approve the Substantial Amendment on Tuesday, April 21, 2026 and the FY 2022 Action Plan will be re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2022 Annual Action Plan:

1. **Affordable Housing Program** – Reallocate the $44,910 budget amount to the Construction of Single-Family Housing and delete this existing activity.
2. **Multi-Family Rehab Program** – Reallocate the $240,117.00 budget amount to Construction of Single-Family Housing and delete the existing activity.
3. **Construction of Single Family Housing** – Create a new activity and reallocate $286,977.00 as the budget amount for the FY 2022 HOME funds.
4. **Acquisition Rehabilitation and Resale** – Create a new project/activity and fund the project/activity in the amount of $309,149.62 in FY 2022 IU Funds.

The Substantial Amendment is available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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The Process

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

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

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

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

Table 1 – Responsible Agencies

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Narrative

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

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

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending 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.
- **Managed East Chicago Housing Association, Inc. (MECHA)** - A certified CHDO which develops affordable housing in the City.

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

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

The City consulted with the Director of the Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout Lake County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City.

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

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

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

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Table 2 – Agencies, groups, organizations who participated

1.	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients.
2.	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City did not fund the Boys and Girls Club in 2022.

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3.	**Agency/Group/Organization**	**City of East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2022 Annual Action Plan and how to allocate the FY 2022 CDBG and HOME funds.
4.	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City funded the NWI Reinvestment Alliance in 2022.
5.	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2022 Annual Action Plan and the availability of funding through CDBG and HOME funds.
6.	**Agency/Group/Organization**	**City of East Chicago Health Department**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

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

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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City funded the Summer FUN Camp in 2022.
10.	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City funded the Indiana Plan in 2022.
11.	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City funded Indiana Legal Services, Inc. in 2022.
12.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization

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

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels of Northwest Indiana, Inc. was contacted and submitted a funding request. The City funded Meals on Wheels of Northwest Indiana, Inc. in 2022.
16.	**Agency/Group/Organization**	**Catholic Charities**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was contacted and submitted a funding request. The City funded Catholic Charities in 2022.
17.	**Agency/Group/Organization**	**Mental Health America of Northwest Indiana**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mental Health America of Northwest Indiana was contacted and submitted a funding request. The City did not fund Mental Health America of Northwest Indiana in 2022.

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18.	**Agency/Group/Organization**	**Managed East Chicago Housing Association (MECHA)**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MECHA was contacted and submitted a funding request. The City did not fund MECHA in 2022.
19.	**Agency/Group/Organization**	**New Horizons Child Care Ministry, Inc.**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	New Horizons Child Care Ministry, Inc. was contacted and submitted a funding request. The City did not fund New Horizons Child Care Ministry, Inc. in 2022.
20.	**Agency/Group/Organization**	**Positive Vibes Only Corp**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Positive Vibes Only Corp was contacted and submitted a funding request. The City did not fund Positive Vibes Only Corp in 2022.
21.	**Agency/Group/Organization**	**Top 20, Inc.**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Top 20, Inc. was contacted and submitted a funding request. The City did not fund Top 20, Inc. in 2022.
22.	**Agency/Group/Organization**	**United Way of Northwest Indiana**
	Agency/Group/Organization Type	Services-Employment Services-Education Business and Civic Leaders Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Northwest Indiana was contacted and submitted a funding request. The City did not fund United Way of Northwest Indiana in 2022.
23.	**Agency/Group/Organization**	**We Care From The Heart, Inc.**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Care From The Heart, Inc. was contacted and submitted a funding request. The City fund We Care From The Heart, Inc. in 2022.
24.	**Agency/Group/Organization**	**Dunes Learning Center**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Dunes Learning Center was contacted and submitted a funding request. The City did not fund Dunes Learning Center in 2022.
25.	**Agency/Group/Organization**	**Healthy East Chicago**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Healthy East Chicago was contacted and submitted a funding request. The City funded Healthy East Chicago in 2022.
26.	**Agency/Group/Organization**	Indian Broadband Office
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - State

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	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Indiana Broadband Office by reviewing the Indiana Statewide Broadband Strategic Plan Report. The Plan outlines the strategic objectives of: 1. Engage the business community; 2. Bridge the digital divide; 3. Enhance community development and quality of place; and 4. Focus on talent attraction for broadband.

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

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

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	CoC of Northwest Indiana	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The City will use the framework within the Benefits Plan to work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five Year Consolidated Plan and Annual Action Plans.
Indiana Statewide Broadband Strategic Plan	State of Indiana Office of Broadband	The City of East Chicago incorporated the goals and strategies of the Indiana Statewide Broadband Strategic Plan in the Annual Action Plan.
Research & Policy INsights - Digital Divide in IN	Purdue University	The City of East Chicago incorporated the insight provided from this Statewide report into the Annual Action Plan.

Table 3 – Other local / regional / federal planning efforts

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Narrative (optional):

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of vacant properties. As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

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

AP-12 Participation – 91.105, 91.200(c)

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

The FY 2022 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: requests for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; conducted a needs hearing; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2022 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2019-2023 Five Year Consolidated Plan.

Substantial Amendment # 1:

The FY 2022 Substantial Amendment was available for public comment beginning on November 3, 2023 and ended on December 4, 2023. The City held a Public Hearing on the Substantial Amendment on November 22, 2023 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 2:

The FY 2022 Substantial Amendment was available for public comment beginning on May 17, 2024 and ended on June 17, 2024. The City held a Public Hearing on the Substantial Amendment on Tuesday, June 4, 2024 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 3:

The FY 2022 Substantial Amendment was available for public comment beginning on March 20, 2026 and ended on April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	None.	None.	None.	Not applicable.
2.	**RFP Meeting**	Agencies/Organizations	The public service application workshop meeting was held Tuesday, March 29, 2022 at 10:00 AM and Thursday April 17, 2022 at 10:00 AM.	None.	None.	Not Applicable.
3.	**CDBG Funding Requests**	Agencies/Organizations	The City received 16 requests for funding and the City funded 8 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	**Public Hearing**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The City held its first public hearing on Tuesday, April 5, 2022 at 5:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
5.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	None.	None.	None.	Not applicable.

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

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	**Public Hearing**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The City held its second public hearing on Tuesday, July 19, 2022 at 5:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.
9.	**Substantial Amendment #1 - Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The public hearing notice was published on Thursday, November 3, 2023 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10.	**Substantial Amendment #1 - Public Meeting**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The City had its Public Hearing on Wednesday, November 22, 2023 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
11.	**Substantial Amendment #2 - Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The public hearing notice was published on Thursday, May 16, 2024 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12.	**Substantial Amendment #2 - Public Meeting**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The City had its Public Hearing on Tuesday, June 4, 2024 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.
13.	**Substantial Amendment #3 - Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The public hearing notice was published on Thursday, March 19, 2026 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14.	**Substantial Amendment #3 - Public Meeting**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / Organizations	The City had its Public Hearing on Tuesday, April 7, 2026 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes will be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of East Chicago is receiving $1,297,382 in CDBG funds, $80,000 in CDBG Program Income, $312,398 in HOME funds, and $6,465 in HOME Program Income for the FY 2022 program year. The program year goes from July 1, 2022 through June 30, 2023. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2022 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,297,382.00	80,000	0.00	1,377,382	887,124.00	4 projects/activities will be funded with the FY 2022 CDBG allocation: Public Services, Filtration Water Plant Project, and Veterans Memorial Park Improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	312,398.00	6,465	309,149.62	2,005,394.62	222,518.00	3 projects will be funded with the FY 2022 HOME allocation. Administration, and Construction of Single-Family Housing. Prior Year Resources is $309,149.62.

Table 5 - Expected Resources – Priority Table

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

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

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2022 Annual Action Plan and the FY 2019-2023 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites will be utilized for new housing development and commercial development.

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2.	**HS-2 Housing Development**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $596,126.62	Homeowner Housing Added: 2 Household Housing Unit
3.	**HS-3 Owner-occupied Housing Rehabilitation**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $334,954.41 HOME: $0	Homeowner Housing Rehabilitated: 3 Household Housing Unit Other: 1 Other
~~**4.**~~	~~**HS-4 Renter-occupied Housing Rehabilitation**~~	~~2019~~	~~2023~~	~~Affordable Housing~~ ~~Public Housing~~ ~~Homeless~~ ~~Non-Homeless~~ ~~Special Needs~~	~~Harbor Action Plan~~ ~~Citywide~~	~~Housing Strategy~~	~~CDBG: $0~~ ~~HOME: $240,117~~	~~Rental units rehabilitated: 11 Household Housing Unit~~

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	**HS-5 Rental/Mortgage/Utility Assistance**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $27,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 35 households
6.	**HS-6 Fair Housing**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0	Other: 1 Other
7.	**SN-2 Social Services**	2019	2023	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $24,500	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8.	**CD-1 Public Facilities/Infrastructure**	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $937,301	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12,895. Other: 1
9.	**CD-3 Public Service**	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $28,816.59	Public service activities other than Low/Moderate Income Housing Benefit: 172 Persons Assisted
10.	**CD-4 Food Programs**	2019	2023	Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $24,810	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
12.	**AM-1 Overall Coordination**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $245,476 HOME: $26,886	Other: 2 Other
13.	**AM-2 Special Studies/Management**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $30,000.00 HOME: $5,000.00	Other: 2 Other

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Table 6 – Goals Summary

Goal Descriptions

2.	**Goal Name**	**HS-2 Housing Development**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-4 Renter-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
5.	**Goal Name**	**HS-5 Rental/Mortgage/Utility Assistance**
	Goal Description	Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
6.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
7.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
8.	**Goal Name**	**CD-1 Public Facilities/Infrastructure**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.

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9.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
10.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
12.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
13.	**Goal Name**	**AM-2 Special Studies/Management**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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

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

- **Extremely Low-Income:** 0 households
- **Low-Income:** 1 households
- **Moderate-Income:** 4 households

Projects

AP-35 Projects – 91.220(d)

Introduction

The City East Chicago will fund the following projects through the FY 2022 Annual Action Plan:

FY 2022 CDBG Budget:

- **Housing Rehabilitation Program -** $59,478.41
- **Housing Rehabilitation Delivery -** $275,476.00
- **Catholic Charities - Safe Haven Homeless Prevention Program -** $27,000.00
- **Indiana Legal Services** - $12,500.00
- **Meals on Wheels of NWI - Meals Delivery Program -** $24,810.00
- **We Care from the Heart - Senior Services Program -** $24,500.00
- **City of East Chicago Parks & Recreation - Summer FUN Camp -** $11,316.59
- **Pop Warner - Youth Football Program** - $5,000.00
- **Filtration Water Plant Project** - $807,301.00
- **Veterans Memorial Park Improvements** - $130,000.00

FY 2022 HOME Budget:

- **HOME Administration -** $26,886.00
- **HOME Planning -** $5,000.00
- ~~**Affordable Housing Program (CHDO) -** $46,860.00~~
- ~~**Multi-family Rehab Program - 3507 Guthrie Street -** $240,117.00~~
- **Construction of Single-Family Housing -** $286,977.00

Projects

#	Project Name
1.	Administration
2.	Housing Programs
3.	Public Services
~~**4.**~~	~~Community Housing Development Organization (CHDO)~~
~~**5.**~~	~~Multi-family Rehab Program~~
7.	Filtration Water Plant Project
8.	Veterans Memorial Park Improvements
9.	Construction of Single-Family Housing
10.	Acquisition, Rehabilitation, and Resale

Table 7 – Project Information

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

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating FY 2022 CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be 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 2022 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 its planning efforts will use its limited resources to address the City of East Chicago’s greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

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

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AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies/Management
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	HOME: $31,886.00
	Description	Funds will be used for administration, planning, and fair housing for the HOME Program.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	2 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **HOME Administration (HOME - $25,886.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) (AM-1 Overall Coordination and HS-6 Fair Housing). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies/Management). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Program**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $334,954.41 HOME: $0.00
	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	3 Housing units and 1 Organization. Estimated No. of Families: 3; AMI: 0 0% - 30%; 1 30% - 50%; and 2 50% - 80%.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.

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	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $59,478.41) -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $275,476) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-5 Rental/Mortgage/Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: $105,126.59
	Description	Funds will be used for public service activities to benefit Low- and Moderate-income residents in the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 327 persons and 35 households will benefit from these activities.
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **Catholic Charities - Safe Haven Homeless Prevention Program -** (CDBG - $27,000.00) - Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. (35 households) (HS-5 Rental/Mortgage/ Utility Assistance) • **City of East Chicago Parks & Recreation - Summer FUN Camp** (CDBG - $11,316.59) - The City of East Chicago Parks & Recreation will provide sports programs for East Chicago. (100 youth) (CD-3 Public Service) • **Indiana Legal Services** - **Legal Services for East Chicago Residents** (CDBG - $12,500.00) - Indiana Legal Services will provide free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. (72 persons) (CD-3 Public Service) • **Meals on Wheels of NWI - Meals Delivery Program** (CDBG - $24,810.00) - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. (75 persons) (CD-4 Food Program) • **We Care from the Heart - Senior Services Program** (CDBG - $24,500.00) - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. (10 persons) (SN-2 Social Services) • **Pop Warner – Youth Football Program ($5,000) –** Funds will be used for uniforms, equipment rentals, insurance, and registration fees. (70 persons) (CD-3 Public Services) **Eligibility:** 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
~~4.~~	~~**Project Name**~~	~~**Affordable Housing Program (CHDO)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-2 Housing Development~~
	~~**Needs Addressed**~~	~~Housing Strategy~~

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	~~**Funding**~~	~~HOME: $46,860~~
	~~**Description**~~	~~CHDO funds will be used to provide assistance for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.~~
	~~**Target Date**~~	~~6/30/2023~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that one (1) household will benefit from this activity.~~ ~~Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.~~
	~~**Location Description**~~	~~The CHDO development location is yet to be determined.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14G Acquisition for Rehabilitation.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~**5.**~~	~~**Project Name**~~	~~**Multi-family Rehab Program**~~
	~~**Target Area**~~	~~Harbor Action Plan~~
	~~**Goals Supported**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $240,117.00~~
	~~**Description**~~	~~Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building.~~
	~~**Target Date**~~	~~6/30/2023~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that eleven (11) households will benefit from this activity.~~ ~~Estimated No. of Families: 11; AMI: 5 0% - 30%; 6 30% - 50%; and 0 50% - 80%.~~
	~~**Location Description**~~	~~3507 Guthrie Street is located within the Harbor Area NRSA.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14B Rehabilitation: Multi-Unit Residential.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
7.	**Project Name**	**Filtration Water Plant Project**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy

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	Funding	CDBG: $807,301.00
	Description	Funds will be used to purchase and install two (2) new membrane modules at the Water Filtration Membrane Plant located at 3455 Pennsylvania Avenue, East Chicago, IN 46312. The proposed new membrane modules will replace existing modules that are reaching their economic life, 9 years, with the goal to assure system reliability to continue providing the City residents with safe and quality water. This is considered a capital expenditure since the modules have an economic life of over 7 years. The water filtration uses the Memcor CP pressurized membrane filtration system, which consists of six skids, each with 240 membrane modules, which offer a lower life-cycle cost and a smaller footprint than conventional treatment systems. This system provides >4-log removal of Cryptosporidium, Giardia, and bacteria, >1.5-log virus rejection and a silt density index of less than 2.0, regardless of changing feed water conditions. This membrane technology provides a physical barrier that effectively removes solids, viruses, bacteria, and other unwanted molecules. Different types of membranes are used for softening disinfection, organic removal, and desalination of water and wastewater and can be installed in compact, automated, modular units. The existing membrane units are Evoqua MEMCOR type membranes, and they currently have one (1) year remaining on the product and are limited by the existing proprietary MEMCOR design. The service area would be citywide.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 public facilities will benefit from this activity. The City's low/mod percentage is 65.80%.
	Location Description	3455 Pennsylvania Avenue, East Chicago, IN 46312
	Planned Activities	**Eligibility:** 03J Water/Sewer Improvements. **National Objective:** Low/Mod Income Area Benefit (LMA).
8.	**Project Name**	**Veterans Memorial Park Improvements**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $130,000.00

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	Description	Funds will be used to make improvements at Veteran Memorial Park. This is a multi-year activity.
	Target Date	06/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 public facility will benefit from this activity. The City's low/mod percentage is 65.80%.
	Location Description	701 W 145th St, East Chicago, IN 46312
	Planned Activities	**Eligibility:** 03F Parks, Recreational Facilities. **National Objective:** Low/Mod Income Area Benefit (LMA).
9.	**Project Name**	**Construction of Single-Family Housing**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $286,977.00
	Description	HOME funds will be used to fund the construction of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.
	Location Description	The development location is yet to be determined.
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).
10.	**Project Name**	**Acquisition Rehabilitation and Resale**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $309,149.62

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	Description	HOME funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity.
	Location Description	The development location is yet to be determined.
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).

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AP-50 Geographic Distribution – 91.220(f)

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

The 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 2016-2020 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:

Key points are:

- Between 2010 and 2020, the population decreased by approximately 5.9%, dropping from 29,698 to 28,044.
- The 2010 Census reports the City's population as 29,698.

Age:

Key points are:

- Median age in East Chicago is 35.4 years old.
- Youth under age 18 account for 26.9% of the population.
- Seniors age 62 and over are 17.2% of the City's population.
- Adults between the ages of 35 and 60 account for 31.7% of the population.

Race/Ethnicity:

Key points are:

- 36.0% are Black or African American
- 57.5% are Hispanic
- 24.5% are White
- 34.6% are Some Other Race

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $85,000 for 2022. The following is a summary of income statistics for the City of East Chicago:

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- At the time of the 2016-2020 American Community Survey, median household income in the City of East Chicago was $35,396 which was lower than Lake County ($57,530) and the State of Indiana ($58,235).
- 32.9% of households have earnings received from Social Security income.
- 2.2% of households have earnings received from public assistance.
- 19.5% of households have earnings, received retirement income.
- 54.2% of female headed households with children were living in poverty.
- 51.1% 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 65.80%.

Economic Profile:

Key points are:

- 21.2% of the employed civilian population had occupations classified as management, professional, or related.
- 20.7% of the employed civilian population had occupations classified as sales and office.
- 21.4% were in the service sector.
- The education, health, and social service industry represented 22.7% of those employed.
- 83.6% of workers were considered in private wage and salary workers class.
- 3.1% of workers were considered in the self-employed workers in their own not incorporated business.

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Geographic Distribution

Target Area	Percentage of Funds
HARBOR AREA NRSA	14%
CITYWIDE	86%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds are used by the City:

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

The proposed activities under the FY 2022 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.

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Discussion

The geographic locations and the public benefit for the FY 2022 CDBG and HOME Activities/Projects are as follows:

- **CDBG Fair Housing** - Citywide
- **Housing Rehabilitation Program** - Citywide; Low/Mod Housing (LMH)
- **Housing Rehabilitation Delivery** - Citywide; Low/Mod Housing (LMH)
- **Catholic Charities - Safe Haven Homeless Prevention Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **City of East Chicago Parks & Recreation - Summer FUN Camp -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Meals on Wheels of NWI - Meals Delivery Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **We Care from the Heart - Senior Services Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Pop Warner – Youth Football Program –** Citywide; Income Eligible/Limited Clientele (LMC)
- **Filtration Water Plant Project –** Citywide; Low and Moderate Income Area (LMA)
- **Veterans Memorial Park Improvements –** Citywide; Low and Moderate Income Area (LMA)

- **HOME Administration** - Citywide
- **HOME Planning** - Citywide
- **HOME Fair Housing** - Citywide
- ~~**CHDO Operating Funds** - Citywide~~
- ~~**Multi-family Rehab Program - 3507 Guthrie Street** - Citywide; Low/Mod Housing (LMH)~~
- **Construction of Single-Family Housing –** Citywide; Low/Mod Housing (LMH)

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2022 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total:	**15**

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total:	**4**

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

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Discussion

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

- **Housing Rehabilitation** - Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. (3 housing units)
- ~~**Community Housing Development Organization (CHDO) -** CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer. (1 housing unit)~~
- ~~**Multi-family Rehab Program - 3507 Guthrie Street -** Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building. (11 housing units)~~
- **Construction of Single Family Housing –** HOME funds will be used to construct a new single family housing unit to be sold to an eligible low- and moderate-income household. (1 housing unit)

AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA especially those within the City's proposed Harbor NRSA.

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

In an effort to address the needs of public housing, 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. The City will market all of its homebuyer programs to public housing residents.

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

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

Discussion

Not Applicable.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

There is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to

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address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters. In the current program year, the City will fund Haven House to support their emergency shelter.

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

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

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

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

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Discussion

To meet its special needs goals, the City will fund two (2) public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to:

- **Meals on Wheels of NWI - Meals Delivery Program** - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities.
- **We Care from the Heart - Senior Services Program -** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

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

Introduction:

The following impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing:

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

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

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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.

The City Planning Department has not yet completed its review and revisions to the City's Zoning Ordinance.

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 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.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. 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 (NWIRA):

- Assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- Provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Modification Counseling, Financial Literacy Counseling & Training, and Small Business Development Entrepreneurial & Small Business Training & Development and Neighborhood Stabilization

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Program (NSP) Counseling.

- The Lake County Housing Task Force will conduct a review of the mortgage lending practice in Lake County. The Lake County Housing Taskforce, created through a cooperative agreement between the Lake County Community Economic Development Department and the Northwest Indiana Reinvestment Alliance, continues to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County. The City of East Chicago participates in the meetings held by the Lake County Taskforce. Currently, the Task Force is focused on foreclosures in the area and completed a community benefit plan.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- The Northwest Indiana Reinvestment Alliance's Banker Community Council consist of representatives from Northwest Indiana's top banks, plus representatives from community groups who work to explore ideas and projects where nonprofits, and governmental agencies and the financial sector can work together

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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.
- Major rehabilitation of the City's older 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.

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Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2022, proposes to foster and maintain affordable housing through the following Five-Year goals and strategies:

HS-2 Housing Development - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

- ~~Affordable Housing Program (CHDO)~~
- Construction of Single Family Housing
- Acquisition, Rehabilitation, and Resale

HS-3 Owner-occupied Housing Rehabilitation - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

- Housing Rehabilitation Program
- Housing Rehabilitation Program Delivery

~~**HS-4 Renter-occupied Housing Rehabilitation –** Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~

- ~~Multi-Family Rehab Program - 3507 Guthrie Street~~

HS-5 Rental/Mortgage/Utility Assistance - Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.

- Catholic Charities - Safe Haven Homeless Prevention Program

HS-6 Fair Housing - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

- CDBG Administration
- HOME Administration

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Actions planned to reduce lead-based paint hazards

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

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 contractor performs 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.

The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

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Actions planned to reduce the number of poverty-level families

Approximately 30.6% of the City of East Chicago's residents live in poverty, while only 15.4% of Lake County residents live in poverty and 12.9% of the State of Indiana residents live in poverty. Female headed households with children under 5 are particularly affected by poverty at 66.4%. This information is from the U.S. Census "2016-2020 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 best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

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

Actions planned to develop institutional structure

The City of East Chicago Department of Redevelopment acts as the lead agency for the development and administration of the Annual Action Plan and its funded projects. This agency will coordinate activities

among public and private organizations, in order to achieve the prioritized goals of the Annual Action Plan.

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

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

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

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

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

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

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public, housing, and social service organizations. The City solicits applications for CDBG and works closely with its only CHDO to identify projects needing HOME funds. In addition, the City sends out applications to a list of agencies, organizations, and housing providers that have previously submitted an application, or which have expressed an interest in submitting an application. The application is reviewed by the Department of Redevelopment staff along with representatives of the Redevelopment Commission and they discuss any questions with the applicant.

Discussion:

Monitoring -

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

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

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

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

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental and homebuyer projects. As part of its monitoring strategy, rental units are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to assure the original owner is maintaining the property as their principal residence.

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Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$80,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$80,000.00**

Other CDBG Requirements

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

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

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

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

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

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

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

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

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

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

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

DRAFT

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

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

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

DRAFT

Discussion:

HOME -

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipate it will receive $6,465 in HOME Program Income during this program year.

CHDO Organizations:

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

CDBG -

CDBG Program Income:

- The City of East Chicago anticipates it will receive $80,000 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 0%
- Public Service Percentage - 11.95%
- Low and Moderate-Income Percentage – 100.0%
- No Slum and Blight Activities.



DRAFT

CITIZEN PARTICIPATION

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FUNDING OPPORTUNITY

Nonprofit Agencies are Encouraged to Apply!!!

DRAFT

VIRTUAL
WORKSHOP 1
March 29, 2022
@ 10:00 am

WORKSHOP II
April 7, 2022
@ 10:00 am

VIRTUAL
Public Hearing #1
April 5, 2022
@ 5:00 pm

Public Hearing #2
June 21, 2022
@ 5:00 pm

APPLICATION
AVAILABLE
March 28, 2022

APPLICATION
DEADLINE
April 18, 2022

The application will be available electronically at:
https://portal.neighborlysoftware.com/ecredevelopment/participant

For more information and to register for the Workshops, please call the Department of Redevelopment at

219.391.8513 x2093

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
Department of Redevelopment

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

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

DRAFT

City of East Chicago
Department of Redevelopment

GRANT APPLICATION WORKSHOP

2022 Annual Action Plan
for
Community Development Block Grant (CDBG)

Session 1: March 29, 2022 at 10:00am CST

and

Session 2: April 7, 2022 at 10:00am CST

Virtual via Zoom

The link for access to the Application Workshops is:

https://us02web.zoom.us/j/86051788030?pwd=NXc4YVFmcWlPSW4rcGMyWXN5bk1JZz09

Phone: (312) 626-6799
Meeting ID: 860 5178 8030
Passcode: 101870

Anthony Copeland, Mayor
City of East Chicago, Indiana

Frank Rivera, Executive Director
City of East Chicago Department of Redevelopment

AGENDA

Welcome

Lyvette Turk, C.D. Programs Manager
City of East Chicago Department of Redevelopment

Purpose of Meeting

HUD Program Year: July 1st – June 30th

2022 Action Plan (*Estimated Budget*)

CDBG Award Amount:	**$1,300,000.00**
Estimated Program Income:	**$ 90,000.00**
	$1,390,000.00
HOME Award Amount:	**$ 300,000.00**
Estimated Program Income:	**$ 6,465.84**
	$ 306,465.84

2022 Allocation -Has not been announced by HUD as of today

******Public Service Budget Cap: 15% of CDBG Award Amount & Program Income******

Review Application & Requirements

Application for Funding

Online Application Submission Deadline:
April 18, 2022 by 12:00 noon

https://portal.neighborlysoftware.com/ecredevelopment/participant

Questions

Final Comments

DRAFT

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.



DRAFT

FIRST PUBLIC HEARING



PUBLIC HEARING NOTICE CITY OF EAST CHICAGO, INDIANA FY

PUBLIC HEARING NOTICE

CITY OF EAST CHICAGO, INDIANA

FY 2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND

FY 2022 HOME INVESTMENT PARTNERSHIPS PROGRAM

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Phone: (312) 626-6799

Meeting ID: 824 2767 0117

Passcode: 911018

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CDBG Public Service Application for 501(c)(3) Organizations

Available Online:

https://portal.neighborlysoftware.com/ecredevelopment/participant

Application Available: March 28, 2022

Application Deadline: April 18, 2022 at 12:00 Noon CST

CDBG Public Service: Application Workshops (Virtual)

Session 1: Tuesday, March 29, 2022 at 10:00am CST or

Session 2: Thursday, April 7, 2022 at 10:00am CST

Please note that you only have to attend one session

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Phone: (312) 626-6799

Meeting ID: 860 5178 8030

Passcode: 101870

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Thursday, March 31, 2022 at 2:00pm CST

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Phone: (312) 626-6799

Meeting ID: 824 3116 6052

Passcode: q*5E+dK3uQ

Any person(s) requiring special accommodations for the Public Meeting to be held on April 5, 2022, should contact Ms. Lyvette Turk, at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. CST or via email at LTurk@eastchicago.com by Thursday, March 31, 2022.

All interested citizens are encouraged to attend the virtual public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2022. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at LTurk@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana

Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

3/24, 4/4 - 91863 HSPAXLP

Appeared in: ***The Times*** on 03/24/2022 and 03/25/2022

DRAFT

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
March 24, 2022 April 4, 2022

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 91863

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: Christina Palma

Subscribed and sworn to before me this 4 day of April, 2022

Amanda Koepp
Notary Public

My commission expires: 10/5/25

AMANDA KOEPP
Notary Public, State of Indiana
Lake County
Commission # 706122
My Commission Expires
October 05, 2025

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 03/24/2022, 04/04/2022

TOTAL AD COST: 84.38
FILED ON: 4/4/2022

City of East Chicago
Department of Redevelopment
Approved by: L. Turk 5/9/2022
Funding Source: Fund 0231-636001-433020- $69.19
Fund 0297-635001-433020-$15.19

DRAFT

*** Proof of Publication ***

PUBLIC HEARING NOTICE
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Available Online:
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Application Available: March 28, 2022
Application Deadline: April 18, 2022 at 12:00 Noon CST

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DRAFT

*** Proof of Publication ***

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
3/24, 4/4 - 91863 HSPAXLP

DRAFT

ATTACH COPY OF ADVERTISEMENT HERE

Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

City of East Chicago Redevelopment To: The Times Media Company
(Governmental Unit)

Lake County, Indiana

601-45th Avenue, Munster, IN 46321

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91863

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

March 24, 2022 April 4, 2022

Additionally, the statement checked below is true and correct:

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..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

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..... Newspaper has a Web site but refuses to post the public notice.

Date April 4 2022

Nicole L. Muscari
Title: Legal Clerk

By: Cristina Palma

DRAFT

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DRAFT

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

DRAFT

SHARE YOUR VISION FOR THE COMMUNITY!!!

WHEN: TUESDAY, APRIL 5, 2022

WHERE: VIRTUALLY VIA ZOOM

TIME: 5:00 P.M.

ATTENTION
ALL EAST CHICAGO RESIDENTS!!!

DRAFT

Notice is hereby given by the City of East Chicago, Indiana that it intends to apply for the Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Funds (HOME) for Fiscal Year 2022 to the U.S. Department of Housing and Urban Development (HUD) on or before August 1, 2022.

The City wishes to encourage all citizens to attend this public meeting to have the opportunity to present oral or written comments concerning the proposed use of these federal funds. Ideas from East Chicago Residents and Stakeholders are essential to the successful implementation of the Consolidated Plan & Analysis of Impediments, which shapes the housing and community development goals for the City of East Chicago for the upcoming year.

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

Written comments/ideas may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312 or e-mailed to Lturk@eastchicago.com. Oral comments/ideas may be made at the public hearing on April 5, 2022 through June 8, 2022 or by calling (219) 391-8513 ext. 2093.

ZOOM
https://us02web.zoom.us/j/82427670117?pwd=SGlXbURSeEdtRi9vM254R0NibytTdz09
Phone: 312-626-6799 ~ Meeting ID: 824 2767 0117 ~ Passcode: 911018

If special arrangements need to be made to accommodate citizens in order for them to participate in the public informational meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513 by Thursday, March 31, 2022

Anthony Copeland, Mayor
City of East Chicago, Indiana

Frank Rivera, Executive Director
City of East Chicago Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

¡COMPARTE TU VISIÓN PARA LA COMUNIDAD!

CUANDO: MARTES, 5 DE ABRIL DE 2022

DONDE: VIRTUALMENTE VÍA ZOOM

HORA: 5:00 P.M.

ATENCIÓN
TODOS LOS RESIDENTES DE CHICAGO ESTE!!!

DRAFT

Por la presente, la ciudad de East Chicago, Indiana, notifica que tiene la intención de solicitar los fondos de subvención en bloque para el desarrollo comunitario (CDBG) y los fondos de asociación de inversión HOME (HOME) para el año fiscal 2022 al Departamento de Vivienda y Desarrollo Urbano de EE. UU. (HUD) a más tardar el 1 de agosto de 2022.

Las ideas de los residentes y partes interesadas de East Chicago son esenciales para la implementación exitosa del Plan consolidado y análisis de impedimentos, que configura los objetivos de vivienda y desarrollo comunitario para la Ciudad de East Chicago durante los próximos 5 años.

Venga a compartir sus ideas y ayudar a desarrollar estrategias para proporcionar a los ciudadanos:

- Vivienda decente, segura y asequible
- Un entorno de vida adecuado; y
- Oportunidades de desarrollo económico expandidas

Los comentarios por escrito pueden dirigirse al Departamento de Reurbanización de la Ciudad de East Chicago, 4525 Indianápolis Boulevard, East Chicago, IN 46312 o por correo electrónico a Lturk@eastchicago.com. Los comentarios orales pueden hacerse en la audiencia pública del 5 de Abril de 2022 al 8 de junio de 2022 o llamando al (219) 391-8513 ext. 2093.

ZOOM
https://us02web.zoom.us/j/82427670117?pwd=SGIXbURSeEdtRi9vM254R0NibytTdz09
Teléfono: 312-626-6799 ~ Meeting ID: 824 2767 0117 ~ Passcode: 911018

Para areglos especiales necesarios para acomodar a los ciudadanos en orden que puedan participar en la reunión pública informacional, incluyendo un intérprete en español llame por favor a Lyvette Turk al 219-391-8513 antes de Jueves, 31 de Marzo de 2022.

Anthony Copeland, Alcalde
Ciudad De East Chicago, Indiana

Frank Rivera, Director Ejecutivo
Departamento de Redevelopment de East Chicago

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

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EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

DRAFT

City of East Chicago

Department of Redevelopment

PUBLIC MEETING

FY 2022 Annual Action Plan

For the

Community Development Block Grant (CDBG)

and

HOME Investment Partnerships Grant (HOME)

April 5, 2022
5:00 p.m.

Virtual Meeting via Zoom

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Meeting ID: 824 2767 0117
Passcode: 911018

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

AGENDA

Welcome

East Chicago Department of Redevelopment

Development Process for the Plans

Walter J. Haglund, Urban Design Ventures

HUD Program Year: July 1st – June 30th

2022 Action Plan (Estimated Budget)

CDBG Award Amount:	**$1,300,000.00**
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2022 Allocations have not been announced by HUD yet

Application for 501(c)3 NonProfit Agencies

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April 7, 2022 @ 10am

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DRAFT

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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.

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

ORIGINAL

REGULAR MEETING

April 5, 2022

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BOSS REPORTERS

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Merrillville, Indiana 46410

(219) 769-9090

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Original File 04-05-22 ECRD.txt

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on April 5, 2022, scheduled to begin at 5:00 p.m. in the evening.

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(219) 769-9090

APPEARANCES (IN PERSON):

Christine Russell, Board President

Christopher French, Board Secretary

Delainah Valdez-Medina, Board Commissioner

Randall Artis, Board Commissioner

Frank Rivera, Executive Director

Thomas Mesich, Financial Advisor

Lyvette Turk, CD Programs Manager

APPEARANCES (VIA ZOOM):

Rodger Gates, Board Vice President

Shelice Tolbert, Attorney

Rochelle Rosas, Administrative Assistant

Walt Haglund, Urban Design Ventures

Karl Cender, Cender & Company

and

Members of the Public

* * * * *

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EXECUTIVE DIRECTOR RIVERA: You're welcome.

PRESIDENT RUSSELL: Any other comments or questions?

Roll call, please.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Rodger Gates?

VICE PRESIDENT GATES: Yes.

SECRETARY FRENCH: Christine Russell?

PRESIDENT RUSSELL: Yes. Motion carried.

EXECUTIVE DIRECTOR RIVERA: Thank you, Commissioners.

Now we're going to turn our attention to the Fiscal Year 2022 Annual Action Plan, for the first public meeting, and that is -- Ms. Lyvette Turk is going to be discussing that, and she has invited Walter Haglund to be here today. Haglund; right? I want to make sure I'm pronouncing that right.

MR. WALT HAGLUND: Haglund.

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EXECUTIVE DIRECTOR RIVERA: Okay. And take it over, Lyvette.

MS. LYVETTE TURK: Thank you, Frank. Good evening, Commissioners and Attorney Tolbert.

Tonight is the first public meeting for the Fiscal Year 2022 Annual Action Plan, which is the plan that we submit in order to receive the Community Development Block Grant funds and the HOME Investment Partnership Grant for Fiscal Year 2022.

As of today we have not received the allocations from HUD yet, but on March 11th Congress did approve a budget, so we're just waiting. They have 60 days from that point. And Walter will talk a little bit about it.

In order to do these plans, we have hired Urban Design Ventures, and they've been helping us for a long time, I think since around 2009, to gather the information that's needed for the plans. Not only this plan, which is our Annual Action Plan, but also our Neighborhood Revitalization Strategy Area Plan, which is also known as the NRSA, our Fair Housing Plan, which is the analysis of

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impediments. And our Five-Year Plan, which is the Consolidated Annual Action Plan.

So I'm going to turn it over to him, and we'll kind of go back and forth to try to answer your questions and to make sure you understand how this process starts.

Before I do turn it over to him, we -- the -- there is a portion that we can actually allot from the Community Development Block Grant, also know as CDBG to public service or nonprofit 501(c)(3) agencies. That application became available electronically on last Monday, March 28th. We've held one application workshop for potential grantees, and that was held on March 29th. We held a software training for those who may be new to the software. We use Neighborly Software. And for those who were new we held a meeting on March 31st.

All -- both of those meetings were held via zoom. And to help accommodate those who couldn't make those meetings, the final application workshop will take place this Thursday, April 7th, at 10:00 a.m. via zoom. That information is on our web page at

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www.EastChicago.com/243/redevelopment.

Walter, you want to take it from here.

MR. WALT HAGLUND: Great. Thank you. Thank you, Lyvette.

Good evening, the Redevelopment Board. My name is Walt Haglund. I'm president of Urban Design Ventures. As you can tell from the thinning and the white hair, this is not my first day in the business. I've been around a long time. Yeah, as such, I enjoy this work, and we -- as a firm, we try to do the best quality work that we do, and we always give our clients 110 percent. So that when Lyvette or Frank have a problem, you know, they'll call us, and we'll get them an answer, and we'll help them out as fast and as good as we can. And we've enjoyed working with the City of East Chicago and your staff over these many years.

As Lyvette said, the City of East Chicago is an entitlement grantee under the federal programs of Community Development and also under the HOME Investment Partnership Program. And every year the City has to prepare what's known as an Annual Action

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Plan, and that Annual Action Plan outlines the activities and projects that the City of East Chicago would like to undertake during that year.

Also, as part of the process, you have to involve residents of the City of East Chicago, organizations, businesses, etc., in the planning process. So that the City has what's known as the Citizen Participation Plan, and that Citizen Participation Plan outlines that the City will make -- hold at least two public meetings -- and this is the first -- on the planning and what residents say they feel are the needs.

The City also then reaches out, as Lyvette mentioned, to various organizations and social services or other public facility improvements, etc., that they may need along with the various city departments that Lyvette talks to about projects that the City wants to undertake itself.

That information is all put together. You know, it's developed into a plan. It then also has to meet what's known as the Five-Year Consolidated Plan. And three years

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ago the City developed a Consolidated Plan, and in that plan it outlines what it's going to do for the next five years. And this is year three, isn't it, Lyvette, of the Five-Year Plan?

MS. LYVETTE TURK: Year four.

MR. WALT HAGLUND: Is it year four?

MS. LYVETTE TURK: Yes, year four.

MR. WALT HAGLUND: Okay. Year four of the Five-Year Plan, and the City each year meets the goals and objectives that are set forth in that plan.

Now, after all the activities and the projects are reviewed for requests for funding, a plan is put together and that is then presented to the citizens at another public hearing, and they have the opportunity to comment on that plan. It's put on public display for 30 days. It's also put on the City's website. Along with that, then the Redevelopment Board reviews this, along with city officials, and they decide whether they feel this plan meets the needs and is appropriate and then approves the plan.

And as Lyvette said, this year we do not

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know what the actual amount is for the CDBG and the HOME function. Congress, in its wisdom, dragged its feet, and not until March 11th did they approve the budget. And as Lyvette said, HUD has 60 days to come up with its allocation to all of the grantees. So we're estimating that 1.3 million in CDBG funds and with possible program income of $90,000, along with $300,000 or more in HOME funds, with an estimated program income of roughly $6,400.

Now, congress reduced CDBG funding this year, by -- I believe it was -- what? 1 point or 15 million, I believe it was, but they increased the HOME funds. So the Lord giveth, and the Lord taketh. So what's going to happen is we don't know what the actual numbers will be, but as far as the CDBG, it will be a very small amount so --

MS. LYVETTE TURK: Walt, can I interject just a little bit?

MR. WALT HAGLUND: Yes, ma'am.

MS. LYVETTE TURK: So you know what the program income is? For those of you who may be new to this process, the program income

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comes from -- we have a Housing Rehab Program, which includes the Residential Repair Program, the Accessibility Program, which we do ramps and -- or a lot of times a bathroom or widen the doors of the home for a homeowner. These have to be homeowner driven. You can't be a rental program. We don't have a program for that at the moment.

We also have the Exterior Renovation Program, which is right now located in Sunnyside, and Emergency Repair Program. Part of those -- if you participated in those programs, it's part grant, part loans. We do low interest loans, three percent loans from a year up to 20 years, depending on what your loan amount is. That becomes a lien on your property in the form of a mortgage. Sometimes it's a first mortgage. Sometimes it's a second mortgage. And it's amortized monthly. People have to make monthly payments, and we try to make them affordable.

It also includes if we sell any properties that have CDBG money in it and/or HOME in it, that both affects the program income.

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For the HOME program income that you're seeing here, the reason why it's so specific in the amount is because we hold two mortgages on two of the homes that we built, and so we became the financial institution for those, and that's -- they are making monthly mortgage payments. In the end they will own those homes. Okay.

Okay, Walt.

MR. WALT HAGLUND: Basically, we're here tonight to really talk about needs and what residents and the commissioners feel are the needs for the City and what you would like to do with the money.

Plus, we're also here to talk about any questions and answer any questions or comments that you may have about the process. It's a process that the City has been undertaking for many years. It's been very effective. We've had a lot of input from residents over the years and definitely the organizations.

The staff has been very responsive to resident needs and -- you know, and basically we handle a lot of clients in a lot of

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different states, and I want to tell you that you have a very good staff, and they really do a very competent job, and they really listen to the needs of the community and respond back to those needs.

So we can open that up for any questions, Lyvette.

MS. LYVETTE TURK: Did anyone have any questions?

VICE PRESIDENT GATES: No.

MS. LYVETTE TURK: Okay. So just to give you a heads up for the next meeting, if you notice on the agenda -- and I'm sorry, I forgot to mention that you all have an agenda for this evening. It mentions that those applications are due on April 18th by 12:00 noon.

On April 19th, at your next board meeting, it will -- we will read off what applications were received and the amounts. At that time the board will need to -- or commissioners, you will need to appoint two persons that will help staff in reviewing the applications, evaluating them. And then at one of your later meetings we will present

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who is awarded and how much.

So I will be providing any training for the two commissioners that will be appointed, so you'll need to decide that by the next meeting. It will be an action item on your April 19th meeting.

VICE PRESIDENT GATES: Okay.

MS. LYVETTE TURK: And that's all I have for the Annual Action Plan if no one has any questions.

EXECUTIVE DIRECTOR RIVERA: No, but Lyvette, I want to make a couple comments.

Walt, I truly appreciate all the hard work that you do. And, in fact, some of the things that you've done have been very impressive because I've been asked now to be part of the comprehensive plan that we have for the City, which is a 20-year plan. And they asked for myself and Lyvette to be a part of this. And it's going to be coming up in the next week or so. So that way we can then have that kind of combined together with the Consolidated Plan because there's a lot of good things in there that this plan can address too. And I think every ten years we

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can upgrade that as we're going.

And I also want to congratulate you because the board here selected you as the group that's going to be doing our study over here at the Marktown. So congratulations.

MR. WALT HAGLUND: Thank you. Thank you very much.

EXECUTIVE DIRECTOR RIVERA: That's it.

MS. LYVETTE TURK: Okay. That will conclude our -- the portion for the public meeting.

Thank you so much, Walt, and I'll be talking to you in the next couple of weeks.

MR. WALT HAGLUND: Thank you. Take care, everybody. Good luck and stay safe.

MS. LYVETTE TURK: Frank, do you want me to go into the next item?

EXECUTIVE DIRECTOR RIVERA: Yes. The next one, which is supposed to be the approval of the Semi-Annual Labor Standards Enforcement Report submission. That's in your packet.

MS. LYVETTE TURK: Thank you. The Semi-Annual Labor Standards Enforcement Report submission.

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SECOND PUBLIC HEARING

NOTICE OF 2ND PUBLIC HEARING FY 2022 ANNUAL ACTION PLAN

NOTICE OF 2nd PUBLIC HEARING

FY 2022 ANNUAL ACTION PLAN

FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on Tuesday, July 19, 2022 at 5:00 PM, via Zoom video conference. The link for access to the meeting is:

https://us02web.zoom.us/j/82427670117?pwd=SGlXbURSeEdtRi9vM254R0NibytTdz09

Meeting ID: 824 2767 0117

Passcode: 911018

Phone: 312-626-6799

The purpose of this public hearing is to present the City of East Chicago's FY 2022 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2022 Annual Action Plan in the amount of $1,297,382 for CDBG funds and $312,398 in HOME funds. In addition, the City anticipates that it will receive $80,000 in Program Income for its CDBG Program and $6,465 for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before August 15, 2022.

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4525 Indianapolis Blvd.

Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana

Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

6/30, 7/8, 7/18 - 97618 HSPAXLP

Appeared in: ***The Times*** on 06/30/2022, 07/01/2022, 07/08/2022, 07/09/2022, 07/18/2022 and 07/19/2022

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) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 3 time(s), the date(s) of publication being as follows:
Jun 30, Jul 8 & 18, 2022

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 97618

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By:

Subscribed and sworn to before me this 18 day of July, 2022

Notary Public

My commission expires

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

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Category: 198 Legal - Lake County
PUBLISHED ON: 06/30/2022, 07/08/2022, 07/18/2022

TOTAL AD COST: 69.54
FILED ON: 7/18/2022

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
6/30, 7/8, 7/18 - 97618 HSPAXLP

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FY 2022 ANNUAL ACTION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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East Chicago Redevelopment Commission
Regular Meeting
City Hall Council Chambers
4525 Indianapolis Blvd-2[11]d floor
East Chicago, IN

JULY 19, 2022
5:00 P.M.
AGENDA

Call to Order

Pledge of allegiance

Roll Call

Approval of Regular Meeting Minutes July 5, 2022

FY 2022 Second Public Hearing on the Annual Action Plan

Approval of the Dockets

RMC/HARBORSIDE AGING REPORT

Action Item: Approval Amereco Inc., offer to provide environmental consulting services for the specified project regarding Further Site Investigation at 2106-20 Columbus Drive

Action Item: Approval for payment of the past due invoice from Pulse Technology

Resolution:

RESOLUTION RED NO. 22-1887: A Resolution of the East Chicago Redevelopment Commission Ratifyir Previous Actions of the East Chicago Board of Public Works for the transfer of 3809 Deal Street

Bids:

Public Receipt of bids for 3507 Guthrie/Renovation & LBP Abatement

Public Expression

Motion to Adjourn

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CDBG AND HOME SECOND PUBLIC HEARING

FY 2022 ANNUAL ACTION PLAN

July 19, 2022 at 5:00 PM

The virtual public hearing information is:
https://us02web.zoom.us/j/82427670117?pwd=SGlXbURSeEdtRi9vM254R0NibytTdz09
Meeting ID: 824 2767 0117
Passcode: 911018
Phone: (312) 626-6799

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Opening Remarks – Mr. Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

FY 2022 Annual Action Plan Schedule:

- **First Public Hearing –** Tuesday, April 5, 2022 at 5 PM
- **FY 2022 Annual Action Plan Placed on Display** – Friday, July 1, 2022
- **Second Public Hearing –** Tuesday, July 19, 2022 at 5 PM
- **End of 30-Day Display Period** – Monday, August 1, 2022
- **Redevelopment Commission Approval of the FY 2022 Annual Action Plan** – Tuesday, August 2, 2022
- **Plan submitted to HUD on or before** – Monday, August 15, 2022

The City of East Chicago will receive the following Federal funds during the FY 2022 program year:

Entitlement Funds	Amount
FY 2022 CDBG Funds	$ 1,297,382.00
CDBG Program Income	$ 80,000.00
FY 2022 HOME Funds	$ 312,398.00
HOME Program Income	$ 6,465.00
Totals:	**$ 1,696,245.00**

The following CDBG and HOME activities are proposed for funding under the FY 2022 Annual Action Plan:

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1. **Administration - $307,362.00**
    - CDBG Administration (CDBG) - $245,476.00
    - Planning (CDBG) - $30,000.00
    - HOME Administrative (HOME) - $26,886.00
    - Planning (HOME) - $5,000.00

2. **Housing Programs - $907,301.00**
    - Housing Rehabilitation Program (CDBG) - $732,301.00
    - Housing Rehabilitation Program Delivery (CDBG) - $175,000.00

3. **Public Services - $194,605.00**
    - Catholic Charities - Safe Haven Homeless Prevention Program - $27,000.00
    - Healthy East Chicago - Youth Enrichment Support Program - $30,000.00
    - Indiana Legal Services - $12,500.00
    - Indiana Plan - Construction Awareness Training Program - $7,500.00
    - Meals on Wheels of NWI - $24,810.00
    - Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $22,000.00
    - We Care from the Heart, Inc. - $24,500.00
    - City of East Chicago - Summer FUN Camp - $46,295.00

4. **Community Housing Development Organization (CHDO) - $46,860.00**
    - Affordable Housing Program (HOME-CHDO) - $46,860.00

5. **Multifamily Rehab Program - $240,117.00**
    - Multi-family Rehab Program - 3507 Guthrie Street - $240,117.00

Total CDBG and HOME Budget: $1,696,245.00

Public Comments on the Draft FY 2022 Annual Action Plan and Projects:

Closing Remarks and Adjournment

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 19, 2022

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on July 19, 2022, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

Rodger Gates, Board Vice President
Christopher French, Board Secretary
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Assistant
James Portalatin, Building Manager

APPEARANCES (VIA ZOOM):

Christine Russell, Board President
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Shelice Tolbert, Attorney
and
Karl Haglund, Urban Design Ventures
Gregg Burke, Heartland Group

Members of the Public

* * * * *

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COMMISSIONER VALDEZ-MEDINA: I'd like to call the meeting to order for the East Chicago Redevelopment Commission regular meeting, City Hall Council Chambers, 4525 Indianapolis Boulevard, second floor, East Chicago, Indiana, July 19th, 2022, 5:00 p.m.

Please stand for the Pledge of Allegiance.

(STOOD FOR PLEDGE OF ALLEGIANCE.)

PRESIDENT RUSSELL: Roll call, please.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Present.

Rodger Gates?

VICE PRESIDENT GATES: Present.

SECRETARY FRENCH: Christine Russell?

PRESIDENT RUSSELL: Present, and I'm on the phone.

May we go on to the approval of the regular meeting minutes from July 5th, 2022?

SECRETARY FRENCH: Motion by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second by Valdez-Medina.

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PRESIDENT RUSSELL: Motion was made by Christopher French, second by Delainah Valdez-Medina. Any comments or questions?

Roll call, please.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

Yes.

Rodger Gates?

VICE PRESIDENT GATES: Yes.

SECRETARY FRENCH: Christine Russell?

PRESIDENT RUSSELL: Yes. Motion carried.

EXECUTIVE DIRECTOR RIVERA: Good evening, Mrs. President, Vice President, Secretary and the Commissioners and our guests, Greg and Karl, for being here tonight, and Debbra and Miss Kristen from Boss Reporters.

Okay. We're going to start off the day -- or tonight with the Fiscal Year 2022 Second Public Hearing on the Annual Action Plan, which Karl is going to go through. He does have a screen share, so as he's going through it, you'll be able to see it on the screen. You can go ahead and start.

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MR. KARL HAGLUND: Thank you all for letting me join you today for the second public hearing. As Frank was stating, this is the second public hearing for Annual Action Plan for CDBG and HOME funds.

We started this process with having the first public hearing on Tuesday, April 5th, 2022, at 5:00 p.m. Then the Annual Action Plan went on display Friday, July 1st, 2022.

We have our second public hearing tonight, July 19, 2022, at 5:00 p.m. The end of the comment period is Monday, August 1st, 2022. And then the Redevelopment Commission approves the Annual Action Plan, Tuesday, August 2, 2022 meeting. And then the plan gets submitted to HUD on or before August 15, 2022.

EXECUTIVE DIRECTOR RIVERA: Kristen, make sure it says, "August the 2nd." Everyone heard April.

MR. KARL HAGLUND: I'm sorry. August 2nd, 2022, is when the board will approve the draft plan, and August 15th is when -- on or before August 15th the plan will be submitted to HUD.

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So the City of East Chicago will receive federal funds for CDBG for 2022 in the amount of $1,297,382. We're anticipating receiving CDBG program income in the amount of $80,000. The HOME 2022 allocation is $312,398. And the anticipated HOME program income is $6,465. For a total budget of $1,696,245.

These funds will then be allocated for the following projects: The first one is administration, which is -- the total budget is $307,362, which will be CDBG administration, which is $245,476; planning, $30,000; HOME administration, $26,886; planning for HOME, $5,000.

Then the next project is Housing Programs, which the budget is $907,301. That consists of the Housing Rehab Program with CDBG for $732,301; Housing Rehab Program Delivery, $175,000.

The next project is public service for a total of $194,605. The breakdown of those activities are Catholic Charities Safe Haven Homeless Prevention Program, $27,000; Healthy East Chicago Youth Enrichment Support Program, $30,000; Indiana Legal Services,

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$12,500; Indiana Plan Construction Awareness Training Program, $7,500; Meals on wheels of Northwest Indiana, $24,810; Northwest Indiana Reinvestment Alliance Home Buying 101 for $22,000; We Care From the Heart, $24,500; City of East Chicago Summer Fun Camp, $46,295.

The next project is Community Housing Development Organization or CHDO. That will be funded at $46,860. All those funds will go to affordable housing programs, HOME CHDO, which is $46,860.

The next project is Multi-Family Rehab Program, which is $240,117. Now we'll go to the Multi-Family Rehab Program for 3507 Guthrie Street in the full amount of $240,117. So the total would add up to our budget of $1,696,245.

At this time I'd like to turn it over to public comment on the draft Annual Action Plan that's currently on display and the projects I just read off to the public.

(NO RESPONSE.)

MR. KARL HAGLUND: Frank, I assume we don't have any questions or comments. Do you

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want me to turn it back over to you?

EXECUTIVE DIRECTOR RIVERA: Yes, what we'll make sure is that on August the 2nd hopefully everyone is here so that way we can then go ahead and approve the Fiscal Year 2022 Annual Action Plan. Okay?

I appreciate you coming on Zoom and giving us a breakdown of the action plan. I appreciate that, Karl. And I'm going to be quite honest with everybody, Karl has been connected to me via the hip in putting this together and his father as well. And I do appreciate that because they do an excellent job, and he's helping us as we're going through this transition currently. Since October, our manager is no longer with us. There will be another program manager, but we're hunting for that at this point. Okay. Just to let you know. Thank you, Karl. Appreciate you.

MR. KARL HAGLUND: Thank you so much. I appreciate all the kind words you said and thank you for your time today.

EXECUTIVE DIRECTOR RIVERA: Have a nice night.

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MR. KARL HAGLUND: Thank you, you too.

EXECUTIVE DIRECTOR RIVERA: So now we'll go on to the next subject matter, which is going to be our approval of the dockets.

COMMISSIONER VALDEZ-MEDINA: Frank, I'm sorry. I wanted to ask a question. I didn't know if it was, you know, part of the public session. I -- when you say, "public," I'm thinking public.

So real quick, with the City of East Chicago Fun Camp, is that falling under the City itself or the Parks and Recreation?

EXECUTIVE DIRECTOR RIVERA: Yeah, so it will be under Parks & Recreation.

COMMISSIONER VALDEZ-MEDINA: The reason why I'm asking about that is that I know there was -- at another meeting within the city that there was a million -- about a million dollars, or so, asked for her program. I guess my question is is she still needs more?

EXECUTIVE DIRECTOR RIVERA: At this time I couldn't tell you if she needs more. She applied only for the $46,000.

COMMISSIONER VALDEZ-MEDINA: Gotcha.

DRAFT

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JULY 19, 2022
APPROVED & SIGNED TUESDAY, AUGUST 2, 2022

Christine Russell
President

Rodger Gates
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Randall Artis
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 1 - PUBLIC HEARING

THE TIMES MEDIA COMPANY | nwi.com

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Stefan Edward Pla, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Oct. 31, 2023

Nov. 3, 2023

Nov. 20, 2023

Notice ID: C0rSk82Dwji5p3Kj5uSC
Publisher ID: 60708
Notice Name: FY2020,2021,2022, & 2023 sub. amend. notice

PUBLICATION FEE: $262.68

Stefan Pla

Agent

RACHAEL MARY SCHULTZ
Notary Public - State of Florida
Commission # HH135673
Expires on May 27, 2025

VERIFICATION

State of Florida
County of Charlotte

Signed or attested before me on this: 11/20/2023

Rachael Mary Schultz

Notary Public
Notarized online using audio-video communication

DRAFT

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2020, 2021, 2022, AND 2023
ANNUAL
ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on Wednesday, November 22, 2023 at 5:00 PM, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS-2tLOWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with

the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Haven House, Inc – Pantry Pack Program – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Public Service Contingency – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.

- Housing Rehabilitation Program Delivery – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- City of East Chicago – Sports Voucher Program – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Arts Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Senior Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Summer Stars Camp – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
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- Public Service Contingency – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- Housing Rehabilitation – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- Healthy East Chicago – Youth Enrichment Support Program – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- Filtration Water Plant Project – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- Housing Rehabilitation Program – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Filtration Water Plant Project – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments on display from November 3, 2023 through December 4, 2023 , at the following locations:

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4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail
Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
10/31, 11/3, 11/20 - 60708
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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

DRAFT

City of East Chicago, Indiana
FY 2020, 2021, 2022, and 2023 Annual Action Plan - Substantial Amendments Public Hearing

Wednesday, November 22, 2023, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

Name	Organization	Phone Number	Email Address
FRANK RIVERA	ECDR	219-391-8513	frivera@eastchicago.com
TOM MESICH	ECDR	219-391-8513	TMESICH@EASTCHICAGO.COM
Christine Russell	ECDR	219 678-1087	cmrussell4210@aol.com
CHRIS FRENCH	E.C.D.R.	219 746-6969	cfrench3958(0)gmail.com
Deborah Gritters	E.C.D.R.	219-502-4930	dgritters@eastchicago.com
RANDALL ARTIS	ECDR	219-314-7127	randArtis@AOL.com
Delainah Valdez-Medina	ECDR	219-746-4418	dlvmedina2@gmail.com

Name	Organization	Phone Number	Email Address
ANTHONY P. SERNA	ECDR	219-545-4877	tony.serna0969@gmail.com

DRAFT

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

November 22, 2023

DRAFT

BOSS REPORTERS

Gary & Merrillville, Indiana

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on November 22, 2023, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

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& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

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Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Secretary
and
Members of the Public

APPEARANCES (VIA ZOOM):

Shelice Tolbert, Attorney
Karl Haglund, Urban Design Ventures
Boss Reporters

* * * * *

DRAFT

I N D E X

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ROLL CALL..... 4

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PRESIDENT SERNA: I'd like to call to order today's meeting of the East Chicago Redevelopment Commission for November 22, 2023. It's now 5:00 p.m.

If we could all rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

We'll now move on to the public portion of our meeting. We have a presentation by Karl Haglund of the substantial amendments to the City of East Chicago's fiscal Year 2020, 2021, 2022 and 2023 Community Development Block Grant (CDBG). Mr. Haglund.

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MR. HAGLUND: Yes. Thank you very much.

So today the public hearing is for the FY 2020, 2021, 2022 and 2023 Annual Action Plan. This process started with the City publishing the public hearing notice and display notice, which was first advertised on Tuesday, October 31st, and again on Friday, November 3rd, then Monday, November 20th. The Substantial Amendment Plan went on public display on Friday, November 3rd.

We're having the public hearing today, Wednesday, November 22nd, at 5:00 p.m. The plan will come off public display on Monday, December 4th, and the Redevelopment Commission will adopt the Substantial Amendment on Tuesday, December 5th, at the 5:00 p.m. meeting.

Once that has all been approved by the Commission, we will have the forms updated and signed, and it will be submitted on or before Friday, December 15th.

So the Substantial Amendment that we have right now is we're moving funds that are either projects that are slow-moving or not moving to activities that are going to move

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quicker. The City is over its 1.5 draw-down ratio, so HUD is really pushing the City to expend funds at a quicker rate than we're currently running.

So what we're looking to do is the Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate the $35,000 budget amount to the Housing Rehab Program Delivery and delete the existing activity.

Haven House Pantry Pack Program, we're going to reallocate the $15,000 budget amount to that Housing Rehab Program Delivery and delete this activity.

Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate the $5,000 budget amount to the Housing Rehab Program Delivery and delete this activity.

Then we also have a Public Service Contingency line item. We're going to reallocate the $45,000 budget, and we're going to reallocate that to the Housing Rehab Program Delivery and delete this contingency activity.

Under 2020, we're going to then increase

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the Housing Rehab Program Delivery by $100,000 for a revised budget line item for $275,000. The Housing Rehab Program Delivery cost is being deleted from FY 2021 and 2022 CDBG program years. So that's why we're increasing the 2020.

Under FY 2021, the City of East Chicago Sports Volunteer Program, we're going to reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Program and delete this existing activity.

The City of East Chicago Parks and Rec Arts Program, we're going to reallocate the $20,000 budgeted amount to a new activity, the Fire Hydrant Replacement Project and delete this activity.

The Parks and Recreation Senior Program, we're going to reallocate $5,000 budget amount to a new activity, which again will be the Fire Hydrant Replacement Project and delete this existing activity.

Then the Parks and Rec Summer Stars Camp, we're going to reallocate $50,000 to the Fire Hydrant Replacement Program and then delete this activity.

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The Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate $20,000 to the Fire Hydrant Replacement Project and then delete this activity.

The Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate $5,000 to the Fire Hydrant Replacement Project and delete this activity.

Then we have another Public Service Contingency line item for $10,000. We're going to reallocate that $10,000 to the Fire Hydrant Replacement Project and delete this activity.

The new project under 2021 that we're going to create is the Fire Hydrant Replacement Project. We're going to create this activity by allocating $120,000 in FY 2021 for this activity. This will be a multi-year activity, and these funds will be used to replace fire hydrants that are just, you know, not meeting their requirements that they need to for the pressure.

Under FY 2020, CDBG funds, Housing Rehab, we're going to reallocate the $723,901, and these funds will then be reallocated to a new

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activity, the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate the $130,000 budget amount from this, and those funds will be allocated to the Fire Hydrant Replacement Project. The remaining $45,000 from this activity will then be allocated to the Filter Water Plant Project, and this activity will then be deleted.

Healthy East Chicago Youth Enrichment Support Program, we're going to reallocate the $30,000 budgeted, and we're going to reallocate those funds to the Filtration Water Plant Project and delete this activity.

We're now going to create two new activities under FY 2022, which will be the Fire Hydrant Replacement Project, and we're going to reallocate $130,000 for this in FY 2022.

In addition, we're also going to create a new activity called the Filtration Water Plant Project, and we're going to allocate $798,901. This will be a multi-year activity. The Filtration Water Plant Project is where we will be using these funds to

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replace the filters, so they have currently run -- they're currently at the point of running through their life cycle of almost 10 years. So the new filters that we're looking to purchase will be for at least 10 years, which will then, you know, make sure the water stays clean and is being filtered to the standards that it needs to do to meet all the requirements.

Under FY 2023 CDBG Funds, Housing Rehab Program, we're going to reallocate $720,833, which was what was budgeted, and we're going to put that in the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate $165,000 from this activity, and we're going to allocate that to the Filtration Water Plant. The new activity we're creating for FY 2023 is the Filtration Water Plant, and we're going to allocate $885,833 under FY 2023.

So the plan is still going to be up for public comment until December 4th. That can either be done via phone, email to Frank. And the plan is also on display at the City

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of East Chicago Department of Redevelopment's offices and also on the City's Redevelopment web page.

At this point in time I'd like to open the public hearing for public comments.

(NO RESPONSE.)

MR. HAGLUND: Frank, does anyone in the public have comments, or does the Commission have any comments?

PRESIDENT SERNA: Yes. We have -- Commissioner Valdez has a question. Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: I would like this to be clear. Is this monies that are being reallocated to these programs, is this money that just was never used or left over? What's --

MR. HAGLUND: The majority of the funds were never used. They were allocated and available, but they weren't -- the majority of them were funds that were never even spent any of the funds from it. And then some of them were just balances.

COMMISSIONER VALDEZ-MEDINA: Okay.

MR. HAGLUND: But, for example, the

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Housing Rehab's funds that we have for the rehab and the delivery, it's just that we have other prior year funds that we're trying to spend down first, so because of the delays in, you know, getting contractors, we're trying to figure out other ways to speed up the expenditures.

DIRECTOR RIVERA: If I can, COVID-19 did kind of a number on all of us, you know, trying to get projects moving and things of that nature. Some were not willing to have contractors in their house and neither did contractors want to go to them, so that took a couple of years out of our process.

Plus, our subrecipients, which, of course, the Boys & Girls Club, this club, that club, you know, some of them were going through some restructuring, and I think that it took some time. We weren't sure of what was going on, if they we were going to spend the money. But now that things have accumulated and so many dollars haven't been used, now we're formulating a different plan of how to spend them and if that is an eligible activity. All the ones that Karl

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has discussed are, and I do have federal regulations supporting that.

COMMISSIONER VALDEZ-MEDINA: I have a --

PRESIDENT SERNA: Go ahead, Commissioner.

COMMISSIONER VALDEZ-MEDINA: I hear you, Frank. I was just more concerned about, you know, the Arts Program, the Senior Program, Summer Program that have been in our city for many years. So when you say, "delete the existing activity," is this deleted forever or just for that year?

MR. HAGLUND: Just from that calendar year.

DIRECTOR RIVERA: If they're not moving, as Karl was saying, we have to move the dollars into another area because there's a timeline you have to meet to extend one. And if you don't spend that money, then you can get hit in different ways.

COMMISSIONER VALDEZ-MEDINA: Yes.

MR. HAGLUND: Yes. So what we're trying to do is just move projects to projects that are moving faster, because if we don't, HUD can come back to us and reduce our allocations, saying we have too much funds.

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So what we're trying to do is speed up the older money, so that HUD sees that these projects are moving and that they won't reduce our allocations.

COMMISSIONER VALDEZ-MEDINA: I understand. Thank you.

MR. HAGLUND: And also keep in mind, too, there is still 2023 public service dollars that are available now, and then we will be starting the process for 2024 money. So the same groups for the summer programs can all come back to us in 2024, which would then be the summer of 2024 into the summer of 2025.

DIRECTOR RIVERA: Also keep in mind that we're also going to work on some COVID dollars to be extended. Karl and I had some conversations with HUD to explain to them what our plans are. We want those filters in each one of those centers, MLK, so on and so on, that people are not gathering together because of potential COVID being spread again. So that's another set of dollars that we've been holding onto.

Sorry about that, Karl. I just had to throw that out there.

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MR. HAGLUND: And again, we're in the process now, too, I think Frank is -- we're going through and cleaning up a lot of projects that are either slow-moving or -- so I think we'll probably be even having another amendment that HUD wants us to do in January too.

DIRECTOR RIVERA: And at the current meeting we had with HUD they were quite pleased on the direction that we're headed because this is all new for them as well as for us in a sense. And so at the same time our expenditures have been going pretty quickly, our subrecipients.

Right, Karl?

MR. HAGLUND: Yes.

DIRECTOR RIVERA: So then they see that, and we got to report back to them every month. There's a progress process going on all the time now. It's a good one because it keeps us all -- what's that word? Accountable.

MR. HAGLUND: Yes. So on a monthly basis the staff has been submitting to HUD a monthly project status report, and it's been

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showing the funds that have been spent and what projects are moving and which projects are not moving and how to keep on task so that we make sure that we continue to make all the milestones that we told HUD that we would make.

DIRECTOR RIVERA: I'm sorry. But Mr. Karl Haglund and his father have been great supporters for us as consultants. They've done a terrific job and they continue to do a terrific job.

MR. MESICH: Thank you, Frank, but it's easy with you and your staff because they are all there to help. And you know, you see what we need to do with HUD, and it's been, you know, a good relationship, and that's why we had such a great call with HUD yesterday on how we were moving, what we need to continue to do to be successful.

DIRECTOR RIVERA: Something else that I want to announce, if you don't mind. I know we did -- this is out of the ordinary. We did show them these papers here of Marktown, the study, and they loved it, and they want us to spend more money on home dollars.

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MR. HAGLUND: They were very impressed with that and the whole Marktown study, and they really liked how the City was, you know, being, you know, aggressive in looking at areas like it had done with the, you know, Sunnyside and the NRSA. They like the idea of the plans and seeing even samples of the work already going on.

And another thing they also complimented Frank and his staff on, that they weren't worried about -- you know, normally when you go in to do rehabs in areas, a lot of communities will say we will only spend less than $25,000, where Frank is saying, hey, we need to spend more because the house needs more money. You know, we're not just kind of putting a Band-Aid on it. We're going to make the house right. And they really complimented Frank and his staff on making sure that the houses were, you know, really being brought up to codes and really meeting the requirements and the needs of its residents.

DIRECTOR RIVERA: I also told him the process and the pictures are going to be on

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the website so everyone can see what's going on.

PRESIDENT SERNA: All right, Mr. Haglund, thank you very much.

Is there anything else we need to do to close the public hearing?

DIRECTOR RIVERA: Thank you, Karl.

MR. HAGLUND: Thank you, all.

PRESIDENT SERNA: All right. That will conclude the public hearing then.

Next item on the agenda is approval of the regular meeting minutes for November 7th, 2023. I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, by Valdez-Medina.

PRESIDENT SERNA: Motion by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

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Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carried. Meeting adjourned.

DIRECTOR RIVERA: Happy Thanksgiving, everybody.

PRESIDENT SERNA: Happy Thanksgiving.

THE REPORTER: Thank you.

ATTORNEY TOLBERT: Happy Thanksgiving, everyone.

(MEETING WAS CONCLUDED AT 5:59 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 60 (sixty) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 28th day of November, 2023.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, NOVEMBER 22, 2023
APPROVED & SIGNED TUESDAY, DECEMBER 5, 2023

Anthony Serna
President

Christine Russell
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Randall Artis
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 2 - PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of Pennsylvania, County of Lancaster, ss:

I, Kevin King, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- May 16, 2024

Notice ID: ngsWhZcRYXQSwg5uiuqa
Publisher ID: 100100
Notice Name: FY 2022 AND 2023 ANNUAL ACTION PLAN

Publication Fee: $123.85

Kevin King
Agent

VERIFICATION

State of Pennsylvania
County of Lancaster

Commonwealth of Pennsylvania - Notary Seal
Nicole Burkholder, Notary Public
Lancaster County
My commission expires March 30, 2027
Commission Number 1342120

Signed or attested before me on this: 05/16/2024

Nicole Burkholder
Notary Public

Notarized remotely online using communication technology via Proof.

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2022 AND 2023 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, June 4, 2024 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/82427670117?pwd=SGlXbUR-SeEdtRi9vM254R0NibytTdz09
Phone: 1-312-626-6799
Meeting ID: 824 2767 0117
Passcode: 911018

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2022 and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2022 and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2022 and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for

other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2022 and 2023 CDBG programs are proposed:

FY 2022 CDBG Funds:

2814 CDBG Administration – Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
2837 Planning (CDBG) – Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.

· **2827 City of East Chicago – Summer FUN Camp –** Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.

2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 – Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
2856 Fire Hydrant Replacement Project – Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
Housing Rehabilitation – Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
Housing Rehabilitation Program Delivery – Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.

· **Veterans Memorial Park Improvements –** Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
· **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

FY 2023 CDBG Funds:

2844 City of East Chicago – Summer FUN Camp – Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
2858 Filtration Water Plant Project – Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This is a multi-year activity.

· **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.
· **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2022 and 2023 Annual Action Plan – Substantial Amendments on display from **May 17, 2024 through June 17, 2024** , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

DRAFT

City of East Chicago, Indiana
FY 2022 & 2023 Annual Action Plan - Substantial Amendments

Tuesday, June 4, 2024, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

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Name	Organization	Phone Number	Email Address
Alysia Dunbar	ECDR	219-391-8513	adunbarecdr@gmail.com
Christine Russell	ECDR	219-678-1087	cmrussell4210@aol.com
FRANK RIVERA	ECDR	219-391-8513	FRIVERA@EASTCHICAGO.COM
TOM MESICH	ECDR	219-391-8513	TMESICH@EASTCHICAGO.COM
Delainatt Valdez-Medina	ECDR	219-746-4418	
ANTHONY P. SERNA	ECDR	219-545-4877	tony.serna0969@gmail.com
RANDALL ATES	ECDR	219-314-7127	

City of East Chicago, Indiana
FY 2022 & 2023 Annual Action Plan - Substantial Amendments

Tuesday, June 4, 2024, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

Name	Organization	Phone Number	Email Address
Shalice R. Tolbert	Tolbert + Tolbert	(219)427-1954	stolbert@tolbertlegal.com

In The Matter Of:

East Chicago Redevelopment Commission

Regular Meeting

June 4, 2024

DRAFT

BOSS REPORTERS
Gary & Merrillville, Indiana
3893 East Lincoln Highway (Rt. 30)
Merrillville, Indiana 46410
(219) 769-9090



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Min-U-Script®

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, at the City Hall Council Chambers, 4525 Indianapolis Boulevard, 2nd Floor, East Chicago, Indiana, and Via Zoom Videoconference, on the 4th day of June, 2024, scheduled for 5:00 o'clock in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES: (IN PERSON)

Anthony Serna, Commission President

Christine Russell, Commission Vice-President

Delainah Valdez-Medina, Commissioner

Randall Artis, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

Boss Reporters (Via Zoom)

and

Members of the Public (Via Zoom)

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PRESIDENT SERNA: I'm going to call to order today's meeting of the Redevelopment Commission Regular Meeting for June 4, 2024. The time is now 5:03. If we could all please rise to renew our allegiance to the flag.

(Pledge of Allegiance recited.)

PRESIDENT SERNA: Our regular secretary, Mr. French, is not here. So our counsel is here with us, Ms. Tolbert, so she will be taking Roll Call.

ATTORNEY TOLBERT: Randall Artis?

MR. ARTIS: Here.

ATTORNEY TOLBERT: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Present.

ATTORNEY TOLBERT: Christine Russell?

VICE PRES. RUSSELL: Here.

ATTORNEY TOLBERT: Anthony Serna?

PRESIDENT SERNA: Present. Four out of five commissioners are present.

We'll move on to the next item on the agenda, which is our Public Hearing, Public Hearing for Fiscal Year 2022 and 2023 Annual Action Plan-Substantial Amendments.

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Director Rivera.

EXEC. DIRECTOR RIVERA: Yes, sir. Thank you so much, Mr. President and everyone here. We have Mr. Karl Haglund, from Urban Design Ventures, who is going to report to us the substantial amendments and give you some information on Fiscal Year 2022 and 2023 Annual Action Plan. Go ahead, Karl.

MR. HAGLUND: Thank you, all. Today we're going to talk about the FY 2022 and 2023 Annual Action Plan-Substantial Amendments. This process started with us publishing a newspaper notice on Thursday, May 16th. The substantial amendments then went on public display on May 17th. The public hearing is tonight on the two amendments. The plans come off display on Monday, June 17, 2024, and the Redevelopment Commission adopts the substantial amendments on Tuesday, June 18, 2024, at their 5:00 p.m. meeting. The substantial amendments will then be submitted on or before Wednesday, June 26th, via IDIS to HUD. The amendments that are being proposed for FY 2022 CDBG are the following: IDIS Activity No. 2814, CDBG Administration,

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reallocate $245,476 budget amount to Housing Rehab Program Delivery and delete the existing activity.

IDIS Activity No. 2837, Planning CDBG, reallocate the $30,000 budget amount to Housing Rehab Program Delivery and delete the existing activity.

IDIS Activity 2827, City of East Chicago Summer FUN Camp, reallocate the $34,978.41 budget amount to two project activities. One will be the Pop Warner Youth Football Program, in the amount of $5,000, and the other one will be Housing Rehab, in the amount of $29,978.41.

The next activity is 2831, Indiana Plan for Equal Employment, Incorporated, Construction Awareness Training Program, reallocate the $7,500 budget amount to Housing Rehab Program and delete the existing activity.

Activity No. 2833, Northwest Indiana Reinvestment Alliance, Home Buying 101, reallocate the $22,000 budget amount to Housing Rehab Program and delete the existing activity.

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Activity No. 2856, Fire Hydrant Replacement Project, reallocate $130,000 budget amount to the Veterans Memorial Park improvements and delete the existing activity.

Create a new activity called Housing Rehabilitation, reallocate $59,478.41 out of FY '22 CDBG funds.

Housing Rehabilitation Program Delivery will be a new activity, and we're going to reallocate $275,476 to this amount for FY 2022 CDBG.

Veterans Memorial Park Improvement, create a new activity and reallocate $130,000 as the budget amount for FY 2022. This will be a multiyear activity.

Pop Warner Youth Football, create a new activity, reallocate $5,000 as the budget amount for FY 2022 CDBG funds.

The FY 2023 CDBG funds, Activity 2844, City of East Chicago Summer FUN Camp, we're going to reallocate $5,000 budget amount to the new Pop Warner Youth Football Program for 2023.

Activity 2858, Filtration Water Plant Project, we're going to reallocate

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$387,063 from the budget amount to the new Veterans Memorial Park Improvements. This, again, is a multiyear activity as part of the 2022 activity.

The last one will be the Pop Warner Youth Football, create a new activity and reallocate $5,000 as the budget amount for FY 2023 CDBG funds.

These are the proposed amendments for the FY 2022 and 2023 CDBG programs. At this time I'd like to open the public hearing to public comment on these amendments, proposed amendments.

PRESIDENT SERNA: Is there any public comment? Any public comment? Is there any public comment? Director Rivera.

EXEC. DIRECTOR RIVERA: Thank you so much, Karl. We'll talk to you on Friday.

MR. HAGLUND: All right. Thank you, all. Have a wonderful evening.

EXEC. DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: Director Rivera, do we need any motions or anything to close the hearing?

EXEC. DIRECTOR RIVERA: No.

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PRESIDENT SERNA: We'll move on to our next item on the agenda, which is Public Expression. Is there any Public Expression? Public Expression? Any Public Expression?

There being none, I'll entertain a motion to adjourn.

MR. ARTIS: So moved.

MS. VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Counsel, roll call.

ATTORNEY TOLBERT: Commissioner Artis?

MR. ARTIS: Yes.

ATTORNEY TOLBERT: Commissioner Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

ATTORNEY TOLBERT: Vice President Russell?

VICE PRES. RUSSELL: Yes.

ATTORNEY TOLBERT: President Serna?

PRESIDENT SERNA: Yes. Motion carries. Meeting adjourned. Everyone have a great evening.

(Proceedings concluded 5:29 p.m.)

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of thirty-two (32) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 14th day of June, 2024.

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Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 06/13/30

APPROVAL OF THE REGULAR MEETING MINUTES
TUESDAY, JUNE 4, 2024
APPROVED & SIGNED TUESDAY, JUNE 18, 2024

Anthony Serna

Christine Russell

ABSENT
Christopher French

Delainah Valdez-Medina

Randall Artis

Frank Rivera
Executive Director
Dept. of Redevelopment

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISSION
RESOLUTION NO. 2022-RED-1888

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2022 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended, 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2022 Annual Action Plan, which proposes how the entitlement grant will be expended to address the housing and community development needs; and

WHEREAS, a draft of the FY 2022 Annual Action Plan appeared on public display from July 1, 2022 to August 1, 2022 and public meeting on the aforementioned plan was held on July 19, 2022 and the public comments 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 2022 Annual Action 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 plan 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

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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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2022 Annual Action Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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

ADOPTED INTO A RESOLUTION THIS 2ND DAY OF AUGUST 2022 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Randy Artis, Commissioner

Frank Rivera, Executive Director

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SUBSTANTIAL AMENDMENT # 1 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED- 1915

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2020 - 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2020 - 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2020 - FY 2023 Annual Action Plans from November 3, 2023, through December 4, 2023, and

WHEREAS, In order to obtain the views of citizens, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Wednesday, November 22, 2023, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program** – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency** – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery** – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- **City of East Chicago – Sports Voucher Program** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Arts Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Senior Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp** – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Public Service Contingency** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation** – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program** – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project** – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program** – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery** – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project** – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

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SECTION 1. That the Substantial Amendment to the FY 2020-2023 Consolidated Plan Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2020-2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 22nd day of November 2023

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Commissioner

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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SUBSTANTIAL AMENDMENT # 2 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2024-RED- 1929

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2022 AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2022 and 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2022 and FY 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Five Year Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Residents, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2022 and FY 2023 Annual Action Plans from May 17, 2024 through June 17, 2024; and

WHEREAS, In order to obtain the views of residents, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Tuesday, June 4, 2024, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

FY 2022 CDBG Funds:

- **2814 CDBG Administration –** Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.

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- **2837 Planning (CDBG) –** Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
- **2827 City of East Chicago – Summer FUN Camp –** Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.
- **2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program –** Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 –** Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2856 Fire Hydrant Replacement Project –** Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
- **Housing Rehabilitation –** Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
- **Housing Rehabilitation Program Delivery –** Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

FY 2023 CDBG Funds:

- **2844 City of East Chicago – Summer FUN Camp –** Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
- **2858 Filtration Water Plant Project –** Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This will be a multi-year activity.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This will be a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

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SECTION 1. That the Substantial Amendment to the FY 2022 and FY 2023 Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2022 and FY 2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 18th day of June 2024

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Secretary

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

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OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

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Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

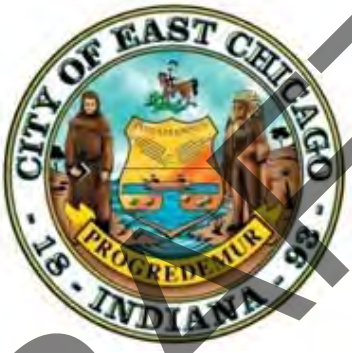
(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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SF 424 FORMS

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-22-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of East Chicago

* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. UEI:
35-6001011	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 Indianapolis Blvd.
Street2:	
* City:	East Chicago
County/Parish:	Lake County
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
Department of Redevelopment	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Frank
Middle Name:			
* Last Name:	Rivera		
Suffix:			

Title:	Executive Director
Organizational Affiliation:	City of East Chicago Department of Redevelopment

* Telephone Number:	(219) 391-8513	Fax Number:	(291) 391-7005
* Email:	FRivera@eastchicago.com		

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

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

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants/Entitlement Grants

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable.

Title:

Not Applicable.

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2022 Annual Action Plan for the Community Development Block Grant (CDBG) Program

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2022 * b. End Date: 06/30/2023

18. Estimated Funding ($):

* a. Federal	1,297,382.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	80,000.00
* g. TOTAL	1,377,382.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 Fax Number: (219) 391-8327

* Email: yorta@eastchicago.com

* Signature of Authorized Representative: A. Copeland * Date Signed: 8-2-22

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8-2-22

SF-424D (Rev. 7-97) Back

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: M-22-MC-18-0210

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of East Chicago

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. UEI: SNLVZU2Y4GE4

d. Address:

* Street1: 4525 Indianapolis Blvd.
Street2:
* City: East Chicago
County/Parish: Lake County
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: Department of Redevelopment

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Frank
Middle Name:
* Last Name: Rivera
Suffix:

Title: Executive Director

Organizational Affiliation: City of East Chicago Department of Redevelopment

* Telephone Number: (219) 391-8513
Fax Number: (219) 391-7005

* Email: frivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

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

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Invest Partnership (HOME) Program.

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable.

Title:

Not Applicable.

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2022 Annual Action Plan for the HOME Investment Partnership (HOME) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2022 * b. End Date: 06/30/2023

18. Estimated Funding ($):

* a. Federal	312,398.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	6,465.00
* g. TOTAL	318,863.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 Fax Number: (219) 391-8397

* Email: yorta@eastchicago.com

* Signature of Authorized Representative: * Date Signed: 8-2-22

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

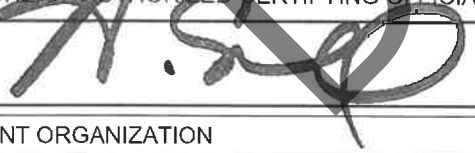
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8-2-22

SF-424D (Rev. 7-97) Back



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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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

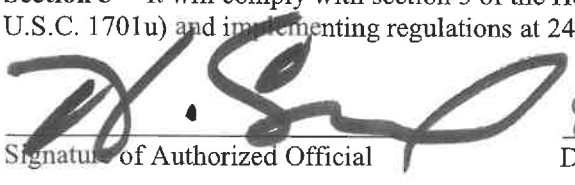
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and 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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

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8-2-22

Signature of Authorized Official — Date

Mayor

Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022, 2023, and 2024 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

8-2-22
Date

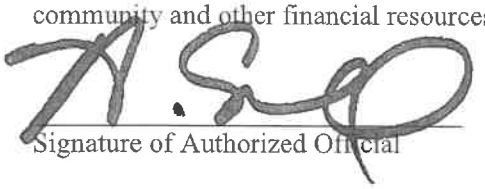
Mayor
Title

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OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

8-2-22

Date

Mayor

Title

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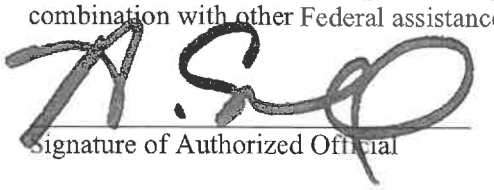
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

8-2-22

Date

Mayor

Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2023 Annual Action Plan - Substantial Amendment # 4

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

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

Substantial Amendment # 4:

The City of East Chicago amended its FY 2023 Annual Action Plan by making the following amendments: Community Housing Development Organization (CHDO) - Reallocate the $44,910.00 budget amount to the new Construction of Single-Family Housing project/activity and delete the existing activity; Affordable Housing Program- Reallocate $229,540.00 to the new Construction of Single-Family; Construction of Single-Family Housing – Create a new activity and reallocate $274,450.00 as the budget amount for FY 2024 HOME funds.

Substantial Amendment # 3:

The City of East Chicago amended its FY 2023 Annual Action Plan by making the following amendments: City of East Chicago - Summer FUN Camp - Reallocate the $30,000 budget amount to the new Veterans Memorial Park Improvements Project; Indiana Plan for Equal Employment, Inc. - Construction Awareness Training Program - Reallocate $8,750 to the Veterans Memorial Park Improvements Project; Veterans Memorial Park Improvements - Reallocate $38,750 to this line-item budget amount from City of East Chicago – Summer FUN Camp and Indiana Plan for Equal Employment, Inc. - Construction Awareness Training Program for a new budget line item amount to $426,539.19. This is a multi-year activity.

Substantial Amendment # 2:

The City of East Chicago amended its FY 2023 Annual Action Plan by making the following amendments: 2844 City of East Chicago – Summer FUN Camp – Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program; 2858 Filtration Water Plant Project – Reallocate $387,063 budget amount to the new multi-year Veterans Memorial Park Improvements activity; Veterans Memorial Park Improvements – Create a new multi-year activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds; and Pop Warner – Youth Football Program – Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

Substantial Amendment # 1:

The City of East Chicago amended its FY 2023 Annual Action Plan by making the following amendments: Housing Rehabilitation Program – Reallocate the $720,833 budget amount to the new Filtration Water

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Plant Project and delete the existing activity; Housing Rehabilitation Program Delivery – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity; and Filtration Water Plant Project – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds.

Executive Summary

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

1. Introduction

The City of East Chicago, is a Federal entitlement, under the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs with funding from the U.S. Department of Housing and Urban Development (HUD). As such, the City is required to prepare and submit an Annual Action Plan which outlines how the City plans to spend those funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Strategies. This is the City of East Chicago's fifth Annual Action Plan of the FY 2019-2023 Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five year strategy to address those needs. The FY 2023 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2023 and ending June 30, 2024. In addition, the Plan includes the HOME funds that the City will receive in FY 2023. The City of East Chicago Department of Redevelopment is the lead entity and administrator for both the CDBG and HOME funds.

The FY 2023 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2023 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2023 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process, but does require the participation of the public housing authority in the development of the plan.

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

Available Funds:

The following financial resources are included in the FY 2023 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's

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FY 2019-2023 Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2023 program year:

- **CDBG Funds -** $1,276,665.00
- **CDBG Program Income -** $70,000.00
- **HOME Funds -** $299,400.00
- **HOME Program Income -** $5,500.00
- **Totals: $1,651,565.00**

Revised FY 2023 CDBG and HOME Budget:

Administration - $299,783.00

- CDBG Administration (CDBG) - $255,333.00
- Planning (CDBG) - $14,000.00
- HOME Administrative (HOME) - $25,650.00
- Planning (HOME) - $4,800.00

Public Services - $152,749.00

1. Catholic Charities - $27,000.00
2. Indiana Legal Services - $12,500.00
3. Meals on Wheels of NWI - $25,000.00
4. Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $16,800.00
5. We Care from the Heart, Inc. - $27,619.00
6. Top 20, Inc. - $10,000.00
7. Boys & Girls Clubs of Greater Northwest Indiana - $16,580.00
8. Pop Warner – Youth Football Program - $5,000.00

Filtration Water Plant Project - $498,770.00

- Filtration Water Plant Project - $498,770.00

~~**Community Housing Development Organization (CHDO) - $44,910.00**~~

- ~~Affordable Housing Program (HOME-CHDO) - $44,910.00~~

~~**Affordable Housing Program - $229,540.00**~~

- ~~Affordable Housing Program - $229,540.00~~

New Construction Single Family Housing - $274,450.00

- New Construction Single Family Housing - $274,450.00

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Veterans Memorial Park Improvements - $426,539.19

- Veterans Memorial Park Improvements - $426,539.19

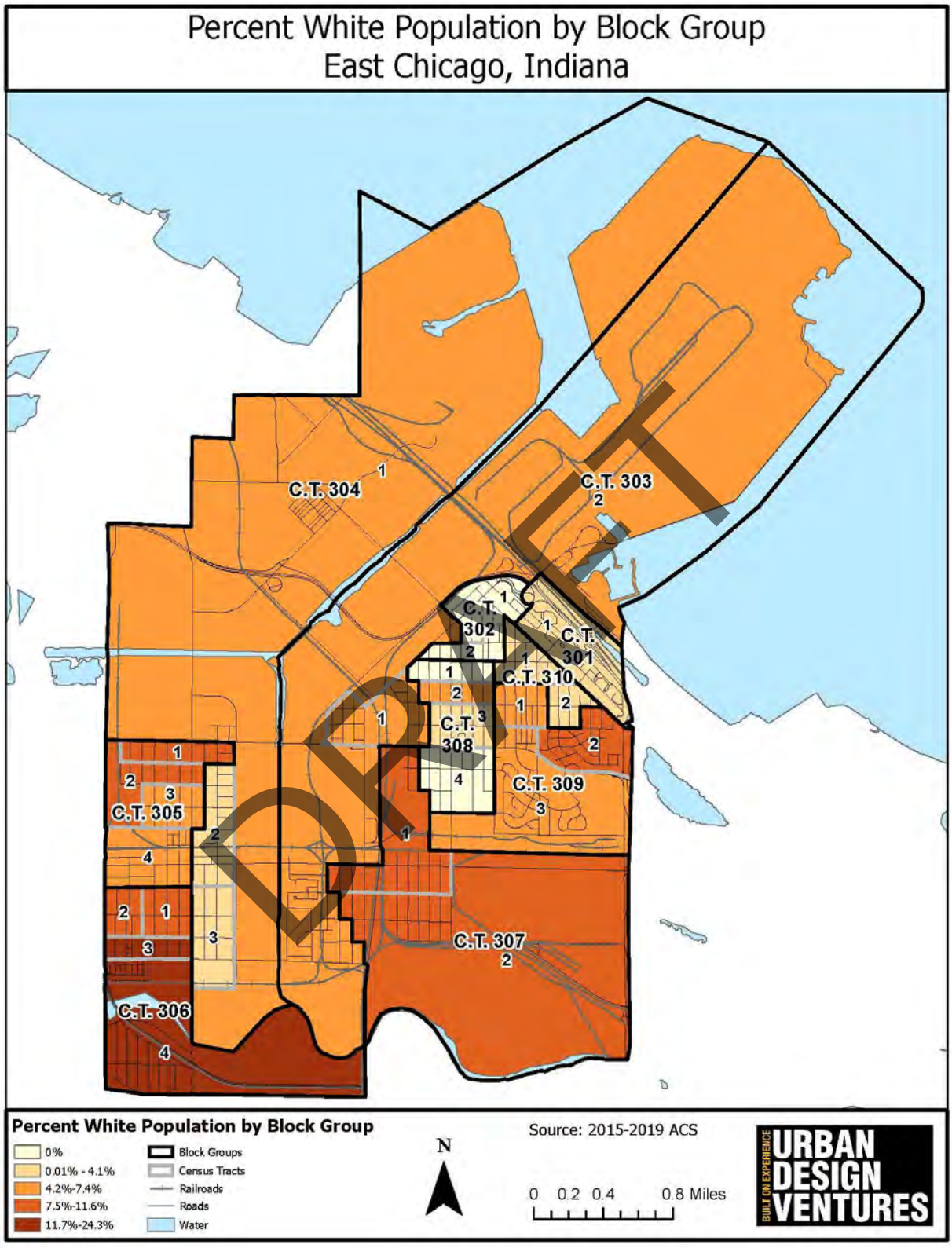
Total CDBG and HOME Budget: $1,651,565.00

Maps:

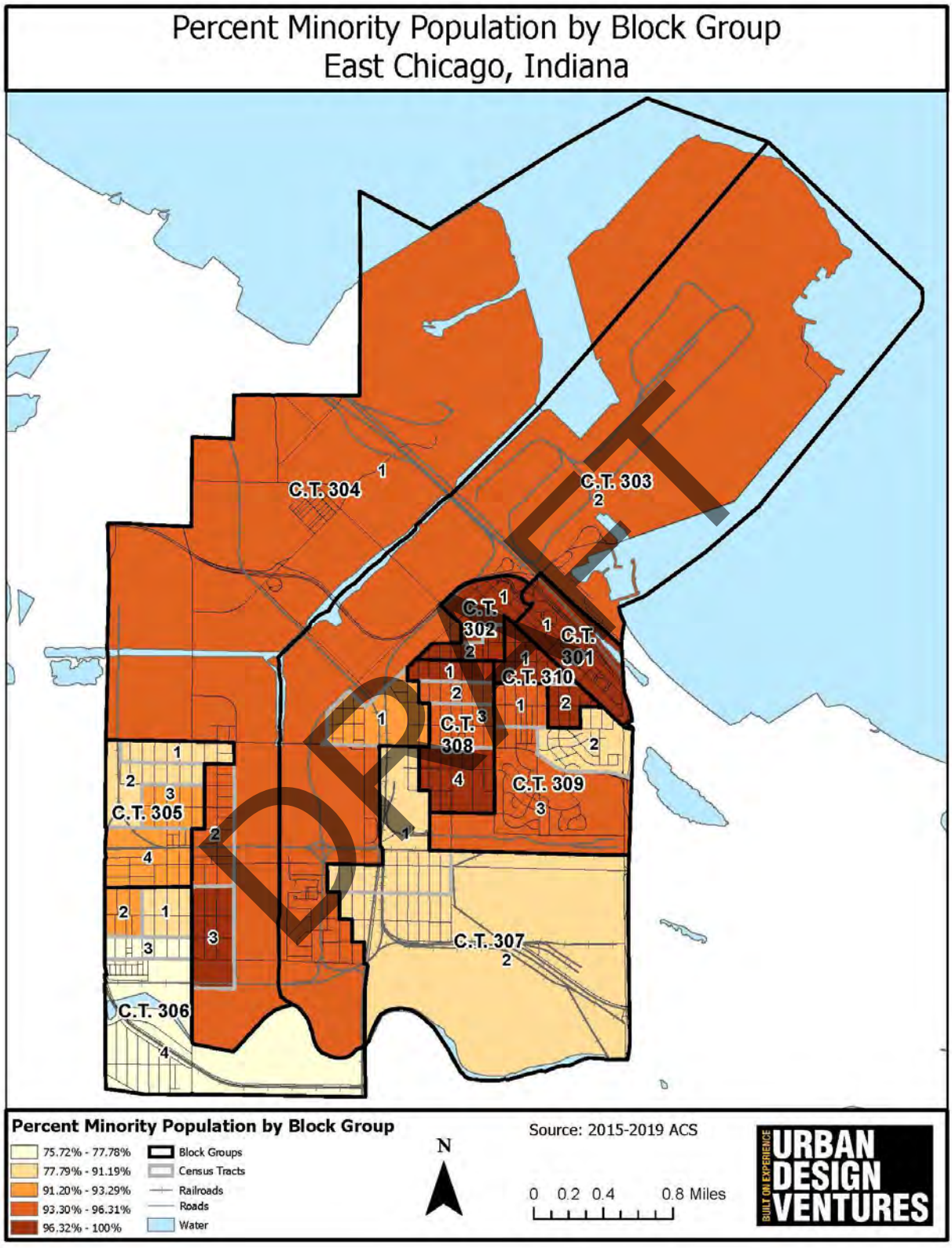
The following maps which illustrate the demographic characteristics of the City of East Chicago are included in this plan:

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

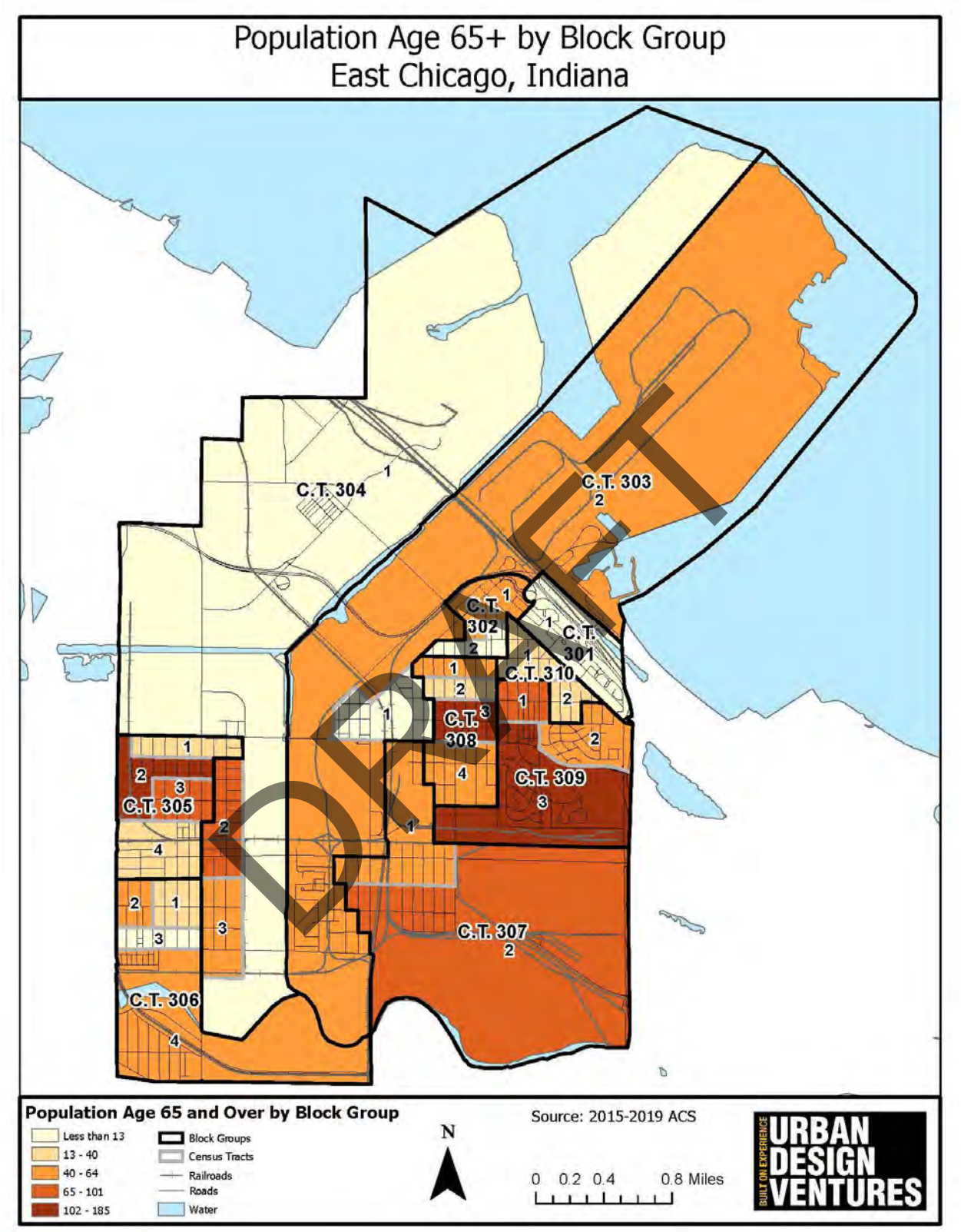
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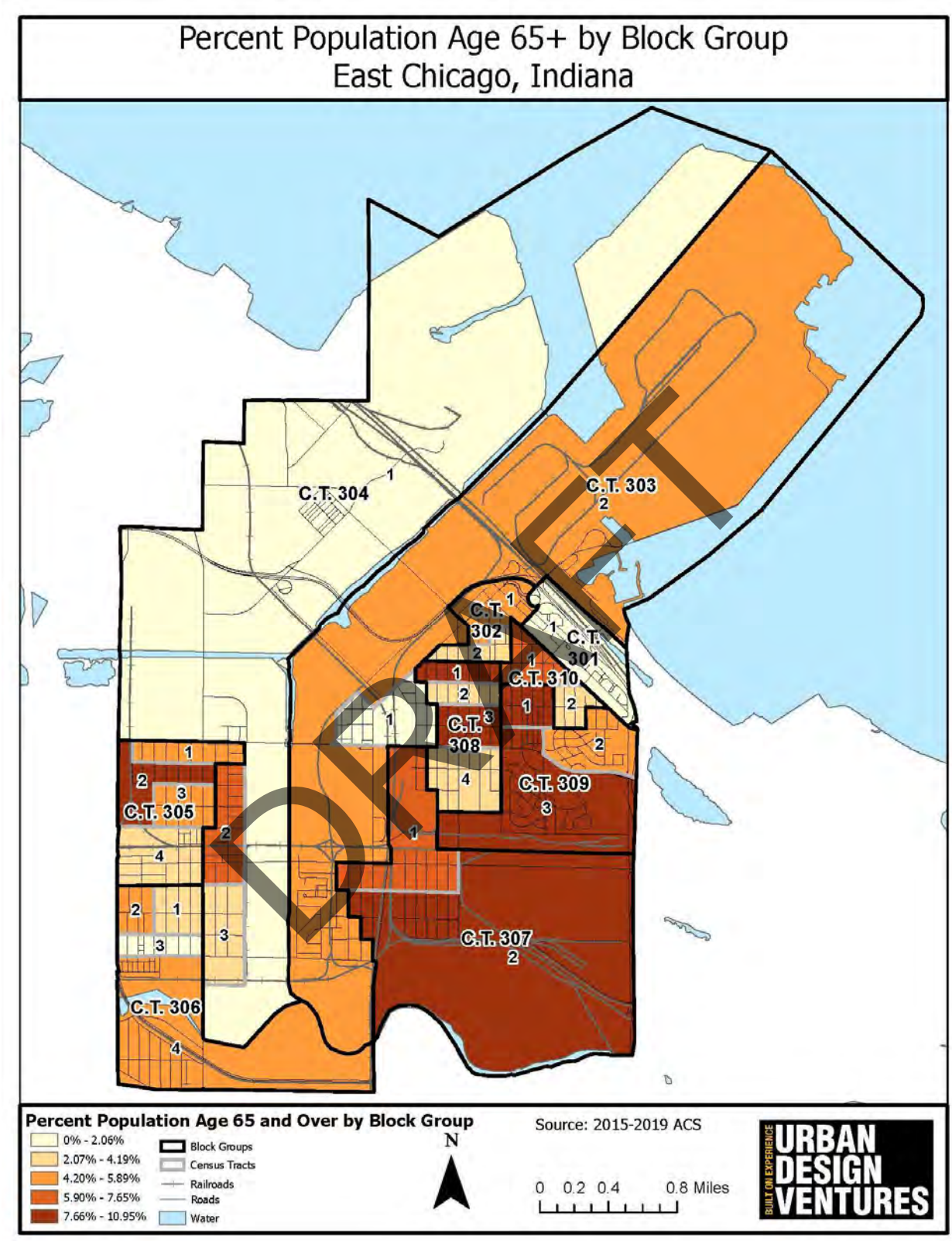
Percent White Population by Block Group



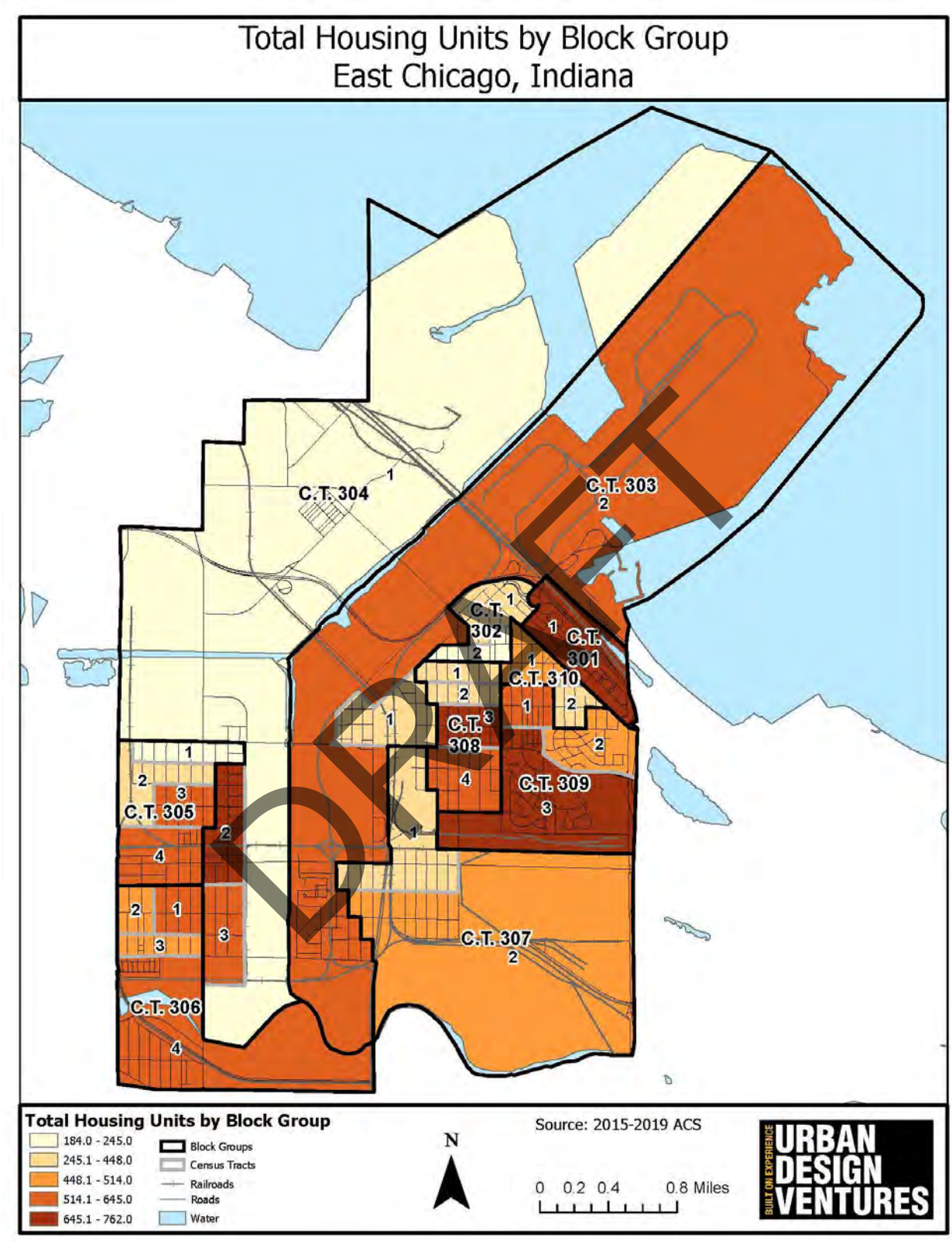
Percent Minority Population by Block Group



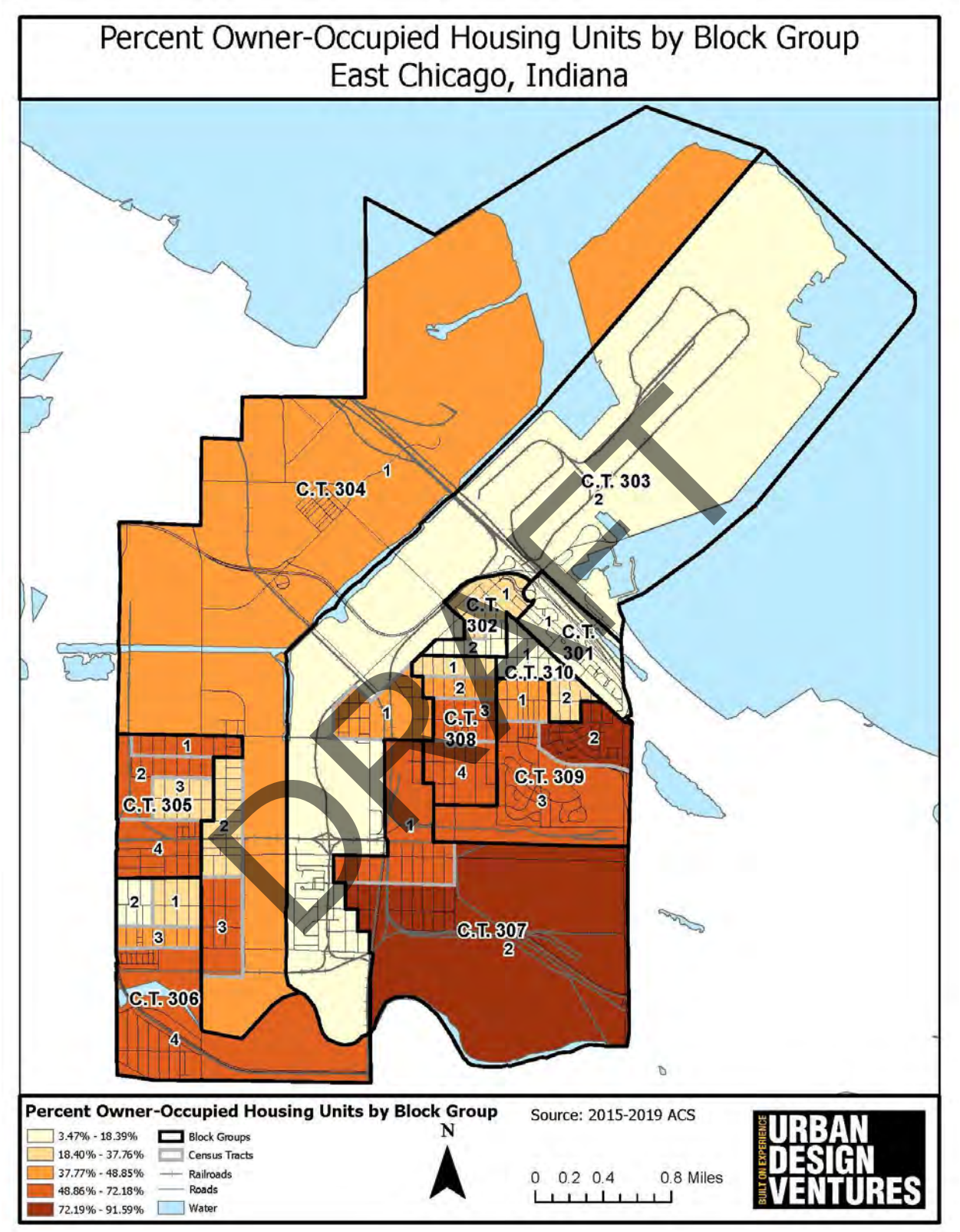
Population Age 65+ by Block Group



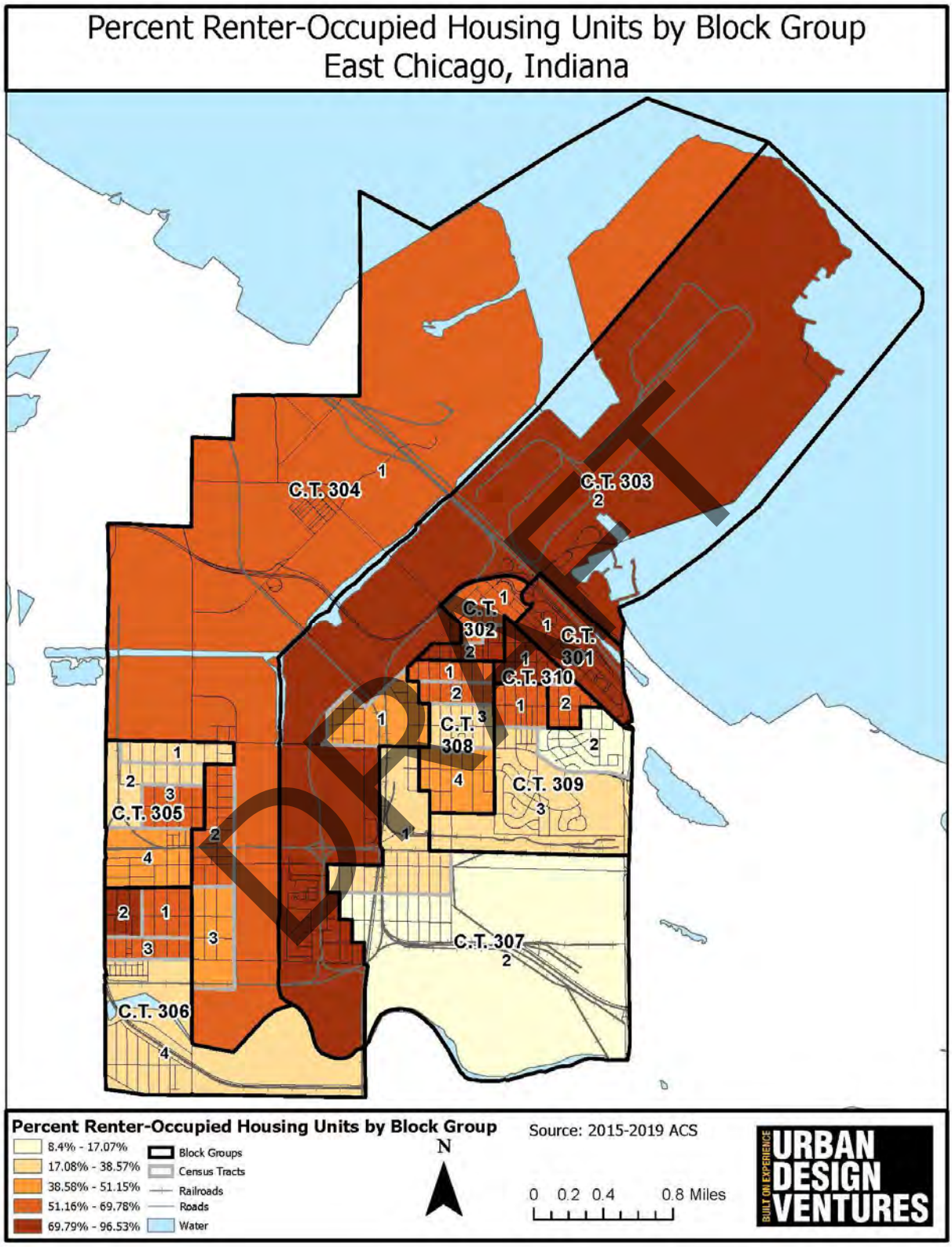
Percent Population Age 65+ by Block Group



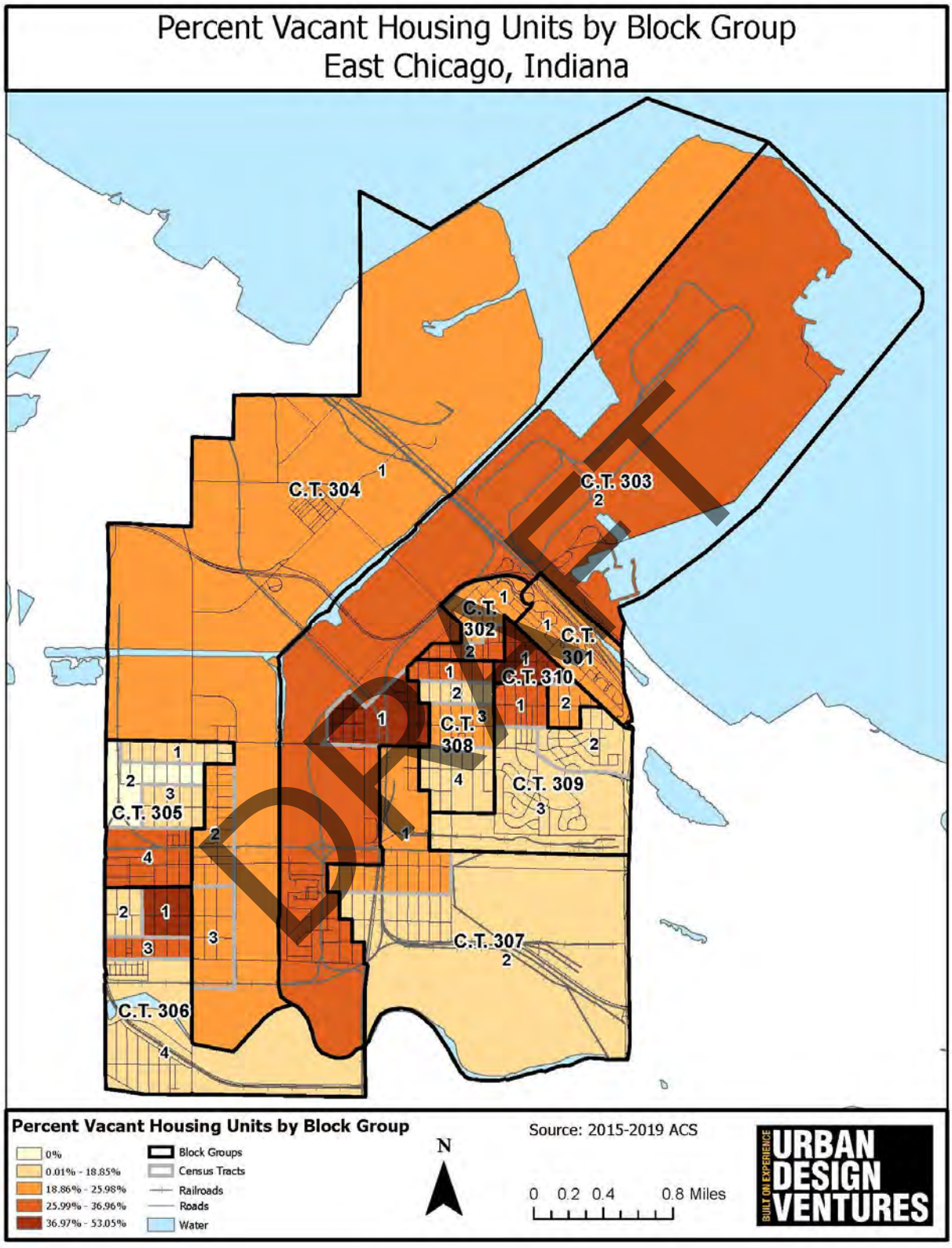
Total Housing Units by Block Group



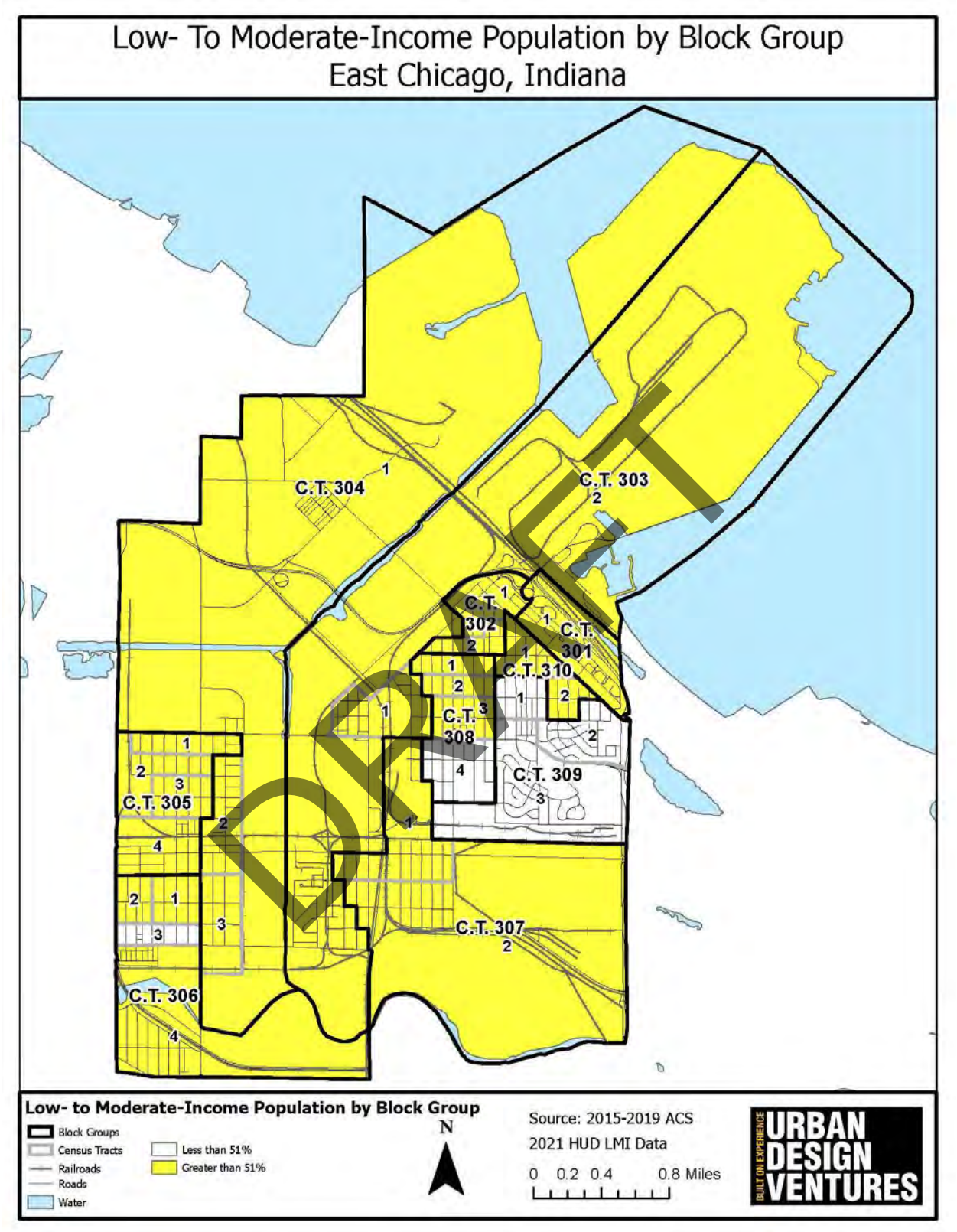
Percent Owner-Occupied Housing Units by Block Group



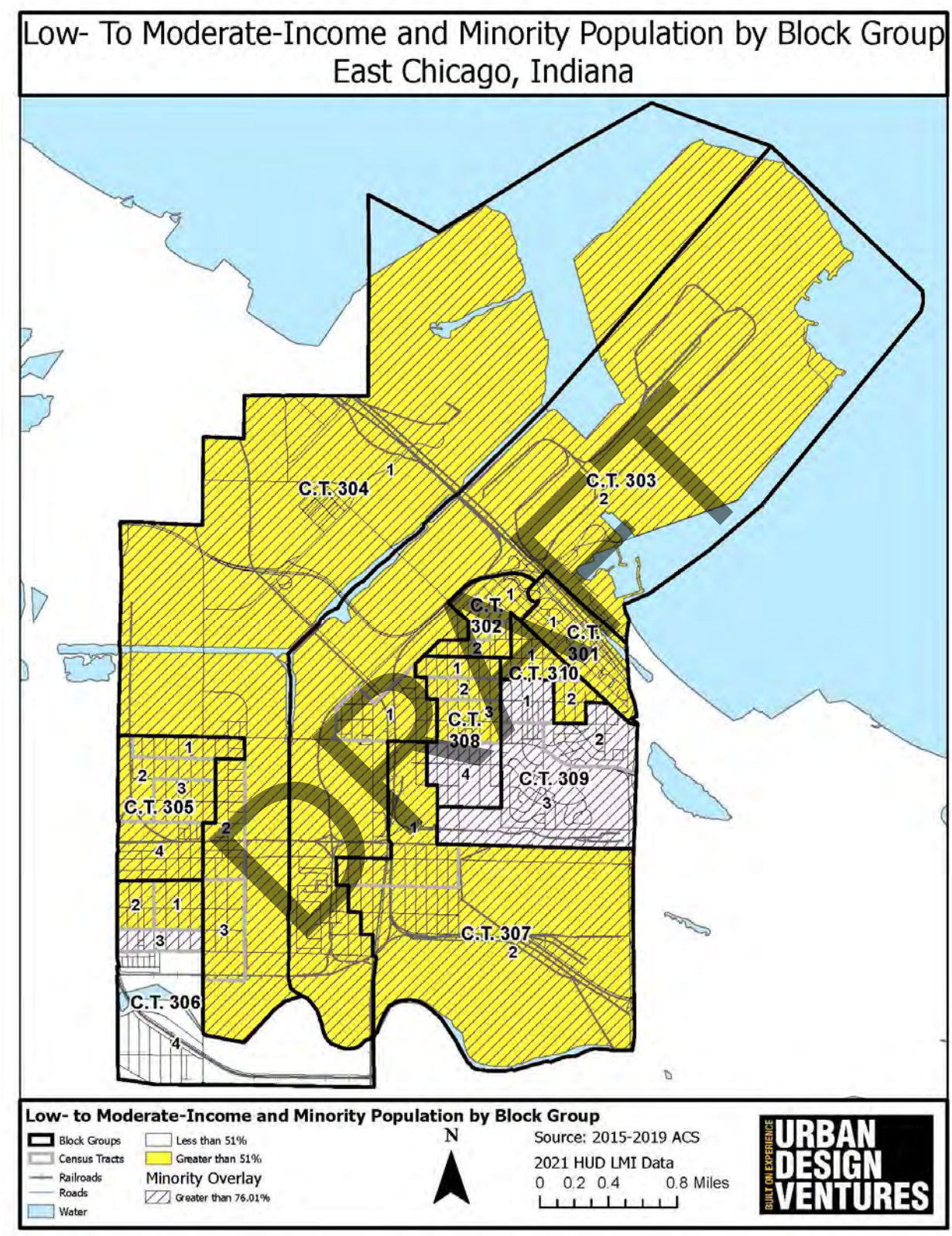
Percent Renter-Occupied Housing Units by Block Group



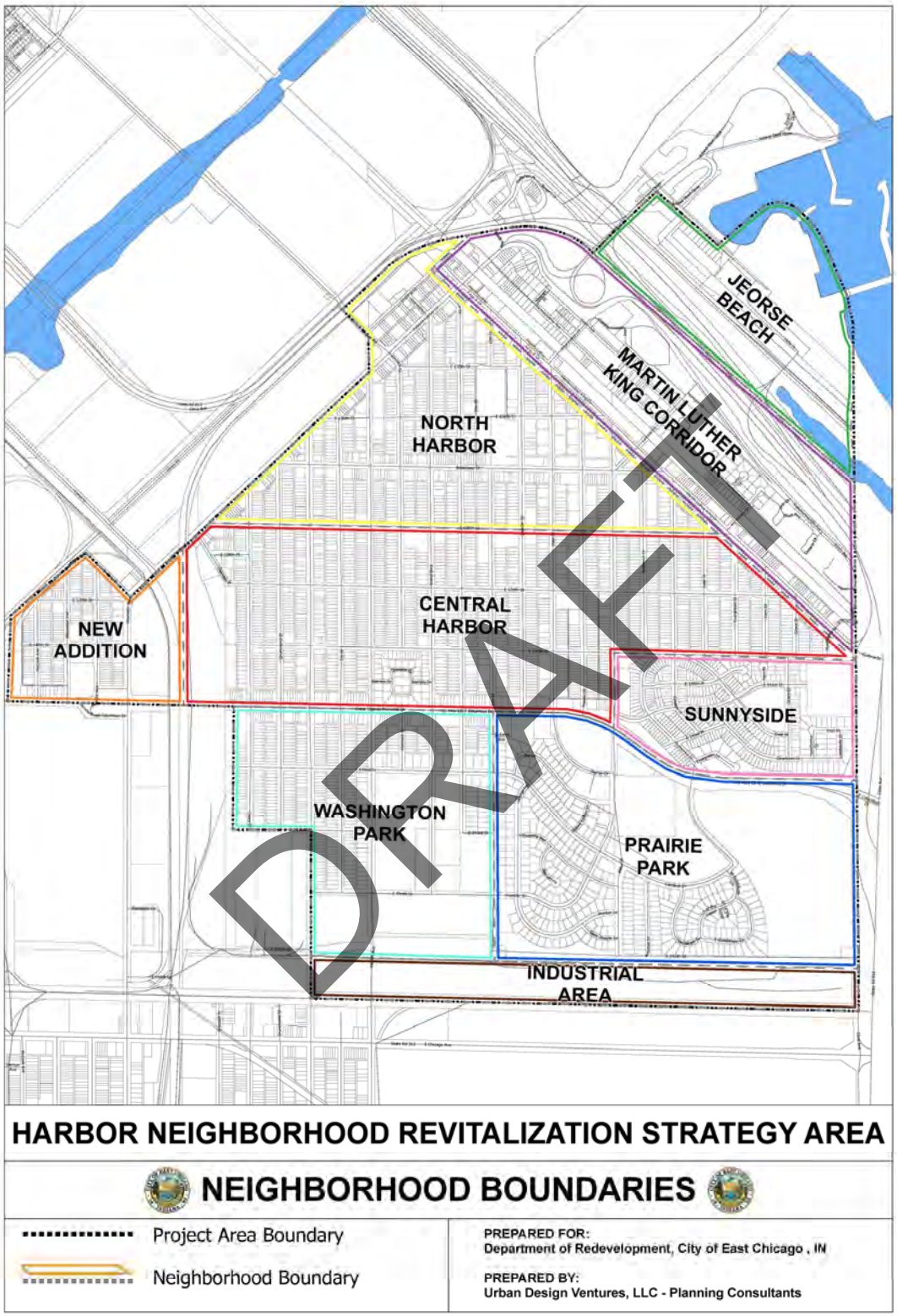
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



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



NRSA Neighborhood Boundary Map

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

The City of East Chicago's 2019-2023 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

Housing Strategy -

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

Goals:

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

Homeless Strategy -

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

Goals:

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

Other Special Needs Strategy -

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

Goals:

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

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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 Public Facilities/Infrastructure -** Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements -** Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.

- **CD-5 Clearance/Demolition -** Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in 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 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program -** 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 Overall Coordination -** Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- **AM-2 Special Studies/Management -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

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 2021 CAPER, which was the third CAPER for the FY 2019-2023 Five Year Consolidated Plan, was submitted to HUD on September 28, 2022. In the FY 2021 CAPER, the City of East Chicago expended at least 70% of its CDBG funds to benefit low and moderate income persons. The City expended 14.95% of its funds during the FY 2021 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 19.94% of its funds during this CAPER period

on Planning and Administration, which is below the statutory maximum of 20%. The City is over its 1.5 maximum drawdown ratio. The ratio is 2.20 as of September 8, 2022. The City is working on developing an action plan to get under the 1.5 maximum drawdown ratio.

4. Summary of citizen participation process and consultation process

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

Each item of the plan helps benefit the low- and moderate-income residents of the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2023 Annual Action Plan.

The first step of the planning process for the FY 2023 Annual Action Plan started with a meeting on Wednesday, May 3, 2023 at 9:00 AM with the social service and housing agencies/organizations on how to complete the RFPs and to answer any questions on the application software. The staff of the Department of Redevelopment emailed solicitations to social service and housing agencies/organizations for proposals which were due by 4:00 P.M. on Friday, May 19, 2023.

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 Tuesday, April 18, 2023 in The Northwest Indiana Times, the local newspaper of general circulation in the area. In addition, the City posted the public hearing notice on the City's website. The First Public Hearing was held virtually on Monday, May 1, 2023 at 4:00 P.M. At the first public hearing residents had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Tuesday, June 13, 2023; Friday, June 16, 2023; and Monday, July 3, 2023 in The Northwest Indiana Times. The Second Public Hearing was held virtually on Friday, July 7, 2023 at 5:00 P.M. During the Second Public Hearing, the residents and agencies/organizations were given the opportunity to comment on the draft version of the FY 2023 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Tuesday, July 18, 2023 and approved the FY 2023 Annual Action Plan.

The FY 2023 Annual Action Plan was on public display beginning Friday, June 16, 2023 through Monday, July 17, 2023 at the following location in the City, and on the City's website at (http://www.eastchicago.com/243/Redevelopment):

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

The following schedule was used in the preparation of the FY 2023 Annual Action Plan:

- **Published the First Public Hearing Notice –** April 18, 2023
- **First Public Hearing –** Monday, May 1, 2023 at 4 PM
- **Published the Second Public Hearing Notice –** Tuesday, June 13, 2023; Friday, June 16, 2023; & Monday, July 3, 2023
- **FY 2023 Annual Action Plan on display –** June 16, 2023
- **Second Public Hearing –** Friday, July 7, 2023 at 5 PM
- **End of 30 day public comment period –** July 17, 2023
- **Redevelopment Commission approval of the Plan –** July 18, 2023
- **Submission of Annual Plan to HUD –** July 28, 2023
- **Program year begins -** July 1, 2023

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, November 3, 2023 through Monday, December 4, 2023. The City held a Public Hearing on the Substantial Amendment on Wednesday, November 22, 2023 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2023 CDBG Program Year.

Substantial Amendment # 2:

The City of East Chicago placed the Substantial Amendment on public display from Friday, May 17, 2024 through Monday, May June 17, 2024. The City held a Public Hearing on the Substantial Amendment on Tuesday, June 4, 2024 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2023 CDBG Program Year.

Substantial Amendment # 3:

The City of East Chicago placed the Substantial Amendment on public display from Friday, December 20, 2024 through Monday, January 20, 2025. The City held a Public Hearing on the Substantial Amendment on Tuesday, January 7, 2025 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2023 CDBG Program Year.

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Substantial Amendment # 4:

The City of East Chicago placed the Substantial Amendment on public display from Friday, March 20, 2026 through Monday, April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2023 CDBG Program Year.

5. Summary of public comments

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

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 3:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

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

All comments or views were accepted.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 3:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

7. Summary

During the FY 2023 Program Year, the City of East Chicago anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds -** $1,276,665.00
- **CDBG Program Income -** $70,000.00
- **HOME Funds -** $299,400.00
- **HOME Program Income -** $5,500.00
- **Totals: $1,651,565.00**

During the FY 2023 CDBG and HOME Program Years, the City of East Chicago proposes to address the following priorities from its Five Year Consolidated Plan: Housing; Other Special Needs; Community Development; and Administration, Planning, and Management.

A "draft" of the FY 2023 Annual Action Plan was placed on display at the offices of the Department of Redevelopment located at 4525 Indianapolis Blvd. 2nd Floor. The display period started on Friday, June 16, 2023 through Monday, July 17, 2023 for a 30 day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/243/Redevelopment). A second public hearing was held on Friday, July 7, 2023 to discuss the proposed activities and solicit citizen comments. The City of East Chicago submitted the FY 2023 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on or before Friday, July 28, 2023.

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Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, December 5, 2023 and the FY 2023 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2023 Annual Action Plan:

1. **Housing Rehabilitation Program –** Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
2. **Housing Rehabilitation Program Delivery –** Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
3. **Filtration Water Plant Project –** Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

The Substantial Amendment was available for public comment for a period of 30 days beginning November 3, 2023 and ending December 4, 2023.

Substantial Amendment # 2:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, June 18, 2024 and the FY 2023 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2023 Annual Action Plan:

1. **2844 City of East Chicago – Summer FUN Camp –** Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
2. **2858 Filtration Water Plant Project –** Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This is a multi-year activity.
3. **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.
4. **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

The Substantial Amendment was available for public comment for a period of 30 days beginning Friday, May 17, 2024 and ending June 17, 2024.

Substantial Amendment # 3:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, January 21, 2025 and the FY 2023 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2023 Annual Action Plan:

1. **City of East Chicago – Summer FUN Camp –** Reallocate $30,000 budget amount to the Veterans Memorial Park Improvement Project/Activity.
2. **Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program –** Reallocate $8,750 to the Veterans Memorial Park Improvement Project/Activity.
3. **Veterans Memorial Park Improvements –** Reallocate $38,750 to this line-item budget amount from City of East Chicago – Summer FUN Camp for a new budget line-item amount to $426,539.19. This is a multi-year activity.

The Substantial Amendment was available for public comment for a period of 30 days beginning December 20, 2024 and ending January 20, 2025.

Substantial Amendment # 4:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, April 21, 2025 and the FY 2023 Action Plan was

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re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2023 Annual Action Plan:

1. **Community Housing Development Organization –** Reallocate $44,910.00 and delete this project/activity. Relocate these funds to a new project/activity entitled Construction of Single-Family Housing.
2. **Affordable Housing Program –** Reallocate $229,540.00 and delete this project/activity. Relocate these funds to a new project/activity entitled Construction of Single-Family Housing.
3. **Construction of Single Family Housing –** Create a new project/activity and Reallocate $274,450.00 to this line-item budget amount from Community Housing Development Organization (CHDO) and Affordable Housing Program.

The Substantial Amendment was available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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The Process

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

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

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

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

Table 1 – Responsible Agencies

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Narrative

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

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

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending 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.
- **Managed East Chicago Housing Association, Inc. (MECHA)** - A certified CHDO which develops affordable housing in the City.

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

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

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

The City consulted with the Director of the Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout Lake County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City.

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

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

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

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Table 2 – Agencies, groups, organizations who participated

1.	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted to determine the housing needs of its very low-income clients.
2.	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City did fund the Boys and Girls Club in 2023.

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3.	**Agency/Group/Organization**	**City of East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2023 Annual Action Plan and how to allocate the FY 2023 CDBG and HOME funds.
4.	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City funded the NWI Reinvestment Alliance in 2023.
5.	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2023 Annual Action Plan and the availability of funding through CDBG and HOME funds.
6.	**Agency/Group/Organization**	**City of East Chicago Health Department**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy

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

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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City funded the Summer FUN Camp in 2023.
10.	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City funded the Indiana Plan in 2023.
11.	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services – Housing Service-Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City funded Indiana Legal Services, Inc. in 2023.
12.	**Agency/Group/Organization**	**Indiana State Department of Health**
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization

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

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels of Northwest Indiana, Inc. was contacted and submitted a funding request. The City funded Meals on Wheels of Northwest Indiana, Inc. in 2023.
16.	**Agency/Group/Organization**	**Catholic Charities**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was contacted and submitted a funding request. The City funded Catholic Charities in 2023.
17.	**Agency/Group/Organization**	**Mental Health America of Northwest Indiana**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mental Health America of Northwest Indiana was contacted and submitted a funding request. The City did not fund Mental Health America of Northwest Indiana in 2023.

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18.	**Agency/Group/Organization**	**Managed East Chicago Housing Association (MECHA)**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MECHA was contacted and submitted a funding request. The City did not fund MECHA in 2023.
19.	**Agency/Group/Organization**	**New Horizons Child Care Ministry, Inc.**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	New Horizons Child Care Ministry, Inc. was contacted and submitted a funding request. The City did not fund New Horizons Child Care Ministry, Inc. in 2023.
20.	**Agency/Group/Organization**	**Positive Vibes Only Corp**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Positive Vibes Only Corp was contacted to see if they wanted to submit a funds request. The City did not fund receive a funds request.
21.	**Agency/Group/Organization**	**Top 20, Inc.**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Top 20, Inc. was contacted and submitted a funding request. The City did fund Top 20, Inc. in 2023.
22.	**Agency/Group/Organization**	**United Way of Northwest Indiana**
	Agency/Group/Organization Type	Services-Employment Services-Education Business and Civic Leaders Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Northwest Indiana was contacted to see if they wanted to submit a funds request. The City did receive a funds request.
23.	**Agency/Group/Organization**	**We Care From The Heart, Inc.**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Business and Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Care From The Heart, Inc. was contacted and submitted a funding request. The City funded We Care From The Heart, Inc. in 2023.
24.	**Agency/Group/Organization**	**Dunes Learning Center**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Dunes Learning Center was contacted to see if they wanted to submit a funds request and submitted a funding request. The City did not receive a funds request.
25.	**Agency/Group/Organization**	**Healthy East Chicago**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Healthy East Chicago was contacted to see if they wanted to submit a funds request. The City did not receive a funds request.
26.	**Agency/Group/Organization**	**Indiana Broadband Office**
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - State

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	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Indiana Broadband Office by reviewing the Indiana Statewide Broadband Strategic Plan Report. The Plan outlines the strategic objectives of: 1. Engage the business community; 2. Bridge the digital divide; 3. Enhance community development and quality of place; and 4. Focus on talent attraction for broadband.

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

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

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	CoC of Northwest Indiana	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The City will use the framework within the Benefits Plan to work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	TEhe City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five Year Consolidated Plan and Annual Action Plans.
Indiana Statewide Broadband Strategic Plan	State of Indiana Office of Broadband	The City of East Chicago incorporated the goals and strategies of the Indiana Statewide Broadband Strategic Plan in the Annual Action Plan.
Research & Policy INsights - Digital Divide in IN	Purdue University	The City of East Chicago incorporated the insight provided from this Statewide report into the Annual Action Plan.

Table 3 – Other local / regional / federal planning efforts

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Narrative (optional):

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of vacant properties. As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

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

AP-12 Participation – 91.105, 91.200(c)

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

The FY 2023 Annual Action Plan was designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: requests for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP process; conducted a needs hearing; and hold a public hearing to gather public comments on the draft plan which was on public display for 30 days. All comments that were received are included in the FY 2023 Annual Action Plan. Through the citizen participation process the City uses resident input to develop how the plan will serve low/moderate income persons in order to reach the goals set forth in the FY 2019-2023 Five Year Consolidated Plan.

Substantial Amendment # 1:

The FY 2023 Substantial Amendment was available for public comment beginning on November 3, 2023 and ended on December 4, 2023. The City held a Public Hearing on the Substantial Amendment on November 22, 2023 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 2:

The FY 2023 Substantial Amendment was available for public comment beginning on May 17, 2024 and ended on June 17, 2024. The City held a Public Hearing on the Substantial Amendment on June 4, 2024 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

Substantial Amendment # 3:

The FY 2023 Substantial Amendment was available for public comment beginning on December 20, 2024 and ended on January 20, 2025. The City held a Public Hearing on the Substantial Amendment on January 7, 2025 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN. No comments were received.

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Substantial Amendment # 4:

The FY 2023 Substantial Amendment was available for public comment beginning on March 20, 2026 and ended on March 20, 2026. The City will hold a Public Hearing on the Substantial Amendment on April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall, 4525 Indianapolis Blvd.-2nd Floor, East Chicago, IN.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	**Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.

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.	**CDBG Public Service Software Training Meeting**	Agencies/Organizations	The public service software training was held Wednesday, May 3, 2023 at 9:00 AM	None.	None.	Not Applicable.
3.	**CDBG Funding Requests**	Agencies/Organizations	The City received 10 requests for funding and the City funded 9 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not applicable.
4.	**Public Hearing**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City held its first public hearing on Monday, May 1, 2023 at 4:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.

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

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7.	**Draft Display Period**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not applicable.
8.	**Public Hearing**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City held its second public hearing on Friday, July 7, 2023 at 5:00 pm. See meeting summary comments and agendas for the Public Hearings in the Appendix.	See summary of comments in the Appendix.	None.	Not applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9.	**Substantial Amendment # 1 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, November 3, 2023 in the newspaper.	None	None	Not Applicable.
10.	**Substantial Amendment # 1 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Wednesday, November 22, 2023 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11.	**Substantial Amendment # 2 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, May 16, 2024 in the newspaper.	None	None	Not Applicable.
12.	**Substantial Amendment # 2 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, June 4, 2024 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13.	**Substantial Amendment #3 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Friday, December 20, 2024 in the newspaper.	None	None	Not Applicable.
14.	**Substantial Amendment #3 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, January 7, 2025 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15.	**Substantial Amendment #4 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The public hearing notice was published on Thursday, March 19, 2026 in the newspaper.	All comments received will be included in the final plan submitted to HUD.		Not Applicable.
16.	**Substantial Amendment #4 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City had its Public Hearing on Tuesday, April 7, 2026 to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Annual Action Plan.		Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of East Chicago is receiving $1,276,655 in CDBG funds, $70,000 in CDBG Program Income, $299,400 in HOME funds, and $5,500 in HOME Program Income for the FY 2023 program year. The program year goes from July 1, 2023 through June 30, 2024. These funds will be used to address the following priority needs: Housing; Homeless; Community Development; Other Special Needs; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2023 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,276,665	70,000	0.00	1,346,665	0	4 projects/activities will be funded with the FY 2023 CDBG allocation. Administration, Public Services, Filtration Water Plant Project, and Verterans Memorial Park Improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	299,400.00	5,500	0.00	304,900	0	2projects/activities will be funded with the FY 2023 HOME allocation. Administration~~, Community Housing Development Organization and Multi-family Rehab Program.~~ and Construction of Single Family Housing.

Table 5 - Expected Resources – Priority Table

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

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

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2023 Annual Action Plan and the FY 2019-2023 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites will be utilized for new housing development and commercial development.

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	**HS-1 Homeownership**	2019	2023	Affordable Housing Public Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $16,800 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
2.	**HS-2 Housing Development**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $274,450	Homeowner Housing Added: ~~1~~2 ~~Household~~ Housing Unit
~~**3.**~~	~~**HS-4 Renter-occupied Housing Rehabilitation**~~	~~2019~~	~~2023~~	~~Affordable Housing~~ ~~Public Housing~~ ~~Homeless~~ ~~Non-Homeless Special Needs~~	~~Harbor Action Plan~~ ~~Citywide~~	~~Housing Strategy~~	~~CDBG: $0~~ ~~HOME: $0~~	~~Rental units rehabilitated: 0 Household Housing Unit~~
4.	**HS-5 Rental/Mortgage/Utility Assistance**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $27,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 40 households

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	**HS-6 Fair Housing**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0	Other: 1 Other
6.	**SN-2 Social Services**	2019	2023	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $24,500	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
7.	**CD-1 Public Facilities/Infrastructure**	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $925,309.19	Other: 2
8.	**CD-3 Public Service**	2019	2023	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $44,430	Public service activities other than Low/Moderate Income Housing Benefit: 625 Persons Assisted
9.	**CD-4 Food Programs**	2019	2023	Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $25,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10.	**ED-1 Employment**	2019	2023	Non-Housing Community Development	Harbor Action Plan	Economic Development	CDBG: $10,000	Public service activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted
11.	**AM-1 Overall Coordination**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $269,333 HOME: $25,650	Other: 2 Other
12.	**AM-2 Special Studies/Management**	2019	2023	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $14,000 HOME: $4,800	Other: 2 Other

Table 6 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

~~3.~~	~~Goal Name~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~Goal Description~~	~~Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.~~
4.	Goal Name	**HS-5 Rental/Mortgage/Utility Assistance**
	Goal Description	Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
5.	Goal Name	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
6.	Goal Name	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
7.	Goal Name	**CD-1 Public Facilities/Infrastructure**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
8.	Goal Name	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
9.	Goal Name	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
	Goal Name	**ED-1 Employment**

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

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

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

- **Extremely Low-Income:** 0 households
- **Low-Income:** 1 households
- **Moderate-Income:** 1 households

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City East Chicago will fund the following projects through the FY 2023 Annual Action Plan:

FY 2023 CDBG Budget:

- **CDBG Administration -** $255,333.00
- **CDBG Planning -** $14,000.00
- **Catholic Charities - Safe Haven Homeless Prevention Program -** $27,000.00
- **Indiana Legal Services** - $12,500.00
- **Indiana Plan - Construction Awareness Training Program -** $1,250.00
- **Meals on Wheels of NWI - Meals Delivery Program** - $25,000.00
- **Northwest Indiana Reinvestment Alliance - Home Buying 101 -** $16,800.00
- **We Care from the Heart - Senior Services Program** - $24,500.00
- **City of East Chicago Parks & Recreation - Summer FUN Camp -** $11,000.00
- **Top 20, Inc.** - $8,100.00
- **Boys & Girls Clubs of Greater Northwest Indiana -** $16,580.00
- **Pop Warner –** Youth Football Program - $5,000.00
- **Unallocated -** $5,019.00
- **Filtration Water Plant Project -** $498,770.00
- **Veterans Memorial Park** - $426,539.19

FY 2023 HOME Budget:

- **HOME Administration -** $25,650.00
- **HOME Planning -** $4,800.00
- ~~**Affordable Housing Program (CHDO) -** $44,910.00~~
- ~~**Multi-family Rehab Program - 3507 Guthrie Street -** $229,540.00~~
- **Construction of Single Family Housing -** $274,450.00

Projects

#	Project Name
1.	Administration
2.	Public Services
~~**3.**~~	~~Community Housing Development Organization (CHDO)~~
~~**4.**~~	~~Multi-family Rehab Program~~
5.	Filtration Water Plant Project

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#	Project Name
6.	Veterans Memorial Park Improvements
	Construction of Single Family Housing

Table 7 – Project Information

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

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. 100% of the City's CDBG funds will be budgeted for those activities that principally benefit low- and moderate-income persons. The following guidelines for allocating FY 2023 CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate-income status.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate-income persons.
- The housing activities have income eligibility criteria; therefore, the income requirement targets the funds to low and moderate-income households throughout the City.
- Economic development projects will either be 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 2023 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 its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality

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of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

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

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AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies/Management
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $269,333.00 HOME: $30,450.00
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $255,333.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. (AM-1 Overall Coordination and HS-6 Fair Housing) • **CDBG Planning (CDBG - $14,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies/Management). • **HOME Administration (HOME - $25,650.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) (AM-1 Overall Coordination and HS-6 Fair Housing). • **HOME Planning (HOME - $4,800.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies/Management). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-1 Homeownership HS-5 Rental/Mortgage/Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs ED-1 Employment

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	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: $152,749.00
	Description	Funds will be used for public service activities to benefit Low- and Moderate-income residents in the City.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 718 persons and 140 households will benefit from these activities.
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **Catholic Charities - Safe Haven Homeless Prevention Program -** (CDBG - $27,000.00) - Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. (40 households) (H-5 Rental/Mortgage/ Utility Assistance) • **City of East Chicago Parks & Recreation - Summer FUN Camp** (CDBG - $11,000.00) - The City of East Chicago Parks & Recreation will provide sports programs for East Chicago. (236 youth) (CD-3 Public Service) • **Boys & Girls Clubs of Greater Northwest Indiana -** (CDBG - $16,580.00) – Will provide participants with after school sports and recreation activities. (75 youth) (CD-3 Public Service) • **Top 20, Inc. -** (CDBG - $8,100.00) – Will provide dance classes and a mentoring program for low- and moderate-income residents of the city. (195 youth) (CD-3 Public Service) • **Indiana Legal Services - Legal Services for East Chicago Residents** (CDBG - $12,500.00) - Indiana Legal Services will provide free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. (55 persons) (CD-3 Public Service) • **Indiana Plan - Construction Awareness Training Program -** (CDBG - $1,250.00) - Indiana Plan will provide a two (2) week (80 hours) training program designed to inform and prepare an individual for the apprenticeship application process for the union trades. (8 persons) (ED-1 Employment) • **Meals on Wheels of NWI - Meals Delivery Program** (CDBG - $25,000.00) - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. (75 persons) (CD-4 Food Program) • **Northwest Indiana Reinvestment Alliance - Home Buying 101** (CDBG - $16,800.00) - Northwest Indiana Reinvestment Alliance will provide homebuyer workshops and workshop manuals. (100 households) (HS-1 Homeownership) • **We Care from the Heart - Senior Services Program** (CDBG - $24,500.00) - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals

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		for aging in place. (10 persons) (SN-2 Social Services) • **Pop Warner – Youth Football Program ($5,000) –** Funds will be used for uniforms, equipment rentals, insurance, and registration fees. (70 persons)(CD-3 Public Services) **Eligibility:** 05Z Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
~~4.~~	~~**Project Name**~~	~~**Community Housing Development Organization (CHDO)**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-2 Housing Development~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $44,910.00~~
	~~**Description**~~	~~CHDO funds will be used to provide assistance for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.~~
	~~**Target Date**~~	~~6/30/2024~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that one (1) household will benefit from this activity.~~ ~~Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.~~
	~~**Location Description**~~	~~The CHDO development location is yet to be determined.~~
	~~**Planned Activities**~~	~~**Eligibility:** 14G Acquisition for Rehabilitation.~~ ~~**National Objective:** Low/Mod Income Housing Benefit (LMH).~~
~~5.~~	~~**Project Name**~~	~~**Affordable Housing Program**~~
	~~**Target Area**~~	~~Citywide~~
	~~**Goals Supported**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $229,540.00~~
	~~**Description**~~	~~Home funds will be used to assist in the development of affordable housing in the city for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation.~~
	~~**Target Date**~~	~~6/30/2024~~

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	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~It is estimated that one household will benefit from this activity.~~ ~~Estimated No. of Families: 1; AMI: 0 0% - 30%; 0 30% - 50%; and 1 50% - 80%.~~
	~~**Location Description**~~	~~Citywide~~
	~~**Planned Activities**~~	~~To be determined.~~
6.	**Project Name**	**Filtration Water Plant Project**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $498,770.00
	Description	Funds will be used to purchase and install two (2) new membrane modules at the Water Filtration Membrane Plant located at 3455 Pennsylvania Avenue, East Chicago, IN 46312. The proposed new membrane modules will replace existing modules that are reaching their economic life, 9 years, with the goal to assure system reliability to continue providing the City residents with safe and quality water. This is considered a capital expenditure since the modules have an economic life of over 7 years. The water filtration uses the Memcor CP pressurized membrane filtration system, which consists of six skids, each with 240 membrane modules, which offer a lower life-cycle cost and a smaller footprint than conventional treatment systems. This system provides >4-log removal of Cryptosporidium, Giardia, and bacteria, >1.5-log virus rejection and a silt density index of less than 2.0, regardless of changing feed water conditions. This membrane technology provides a physical barrier that effectively removes solids, viruses, bacteria, and other unwanted molecules. Different types of membranes are used for softening disinfection, organic removal, and desalination of water and wastewater and can be installed in compact, automated, modular units. The existing membrane units are Evoqua MEMCOR type membranes, and they currently have one (1) year remaining on the product and are limited by the existing proprietary MEMCOR design. The service area would be citywide.
	Target Date	6/30/2024

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 public facility will benefit from this activity. The City's low/mod percentage is 65.80%.
	Location Description	3455 Pennsylvania Avenue, East Chicago, IN 46312
	Planned Activities	**Eligibility:** 03J Water/Sewer Improvements. **National Objective:** Low/Mod Income Area Benefit (LMA).
7.	**Project Name**	**Veterans Memorial Park Improvements**
	Target Area	Citywide
	Goals Supported	CD-1 Public Facilities/Infrastructure
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $426,539.19
	Description	Funds will be used to made improvements at Veteran Memorial Park.
	Target Date	06/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 public facility will benefit from this activity. The City's low/mod percentage is 65.80%.
	Location Description	701 W 145th St, East Chicago, IN 46312
	Planned Activities	**Eligibility:** 03F Parks, Recreational Facilities. **National Objective:** Low/Mod Income Area Benefit (LMA).
	Project Name	**Construction of Single Family Housing**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $274,450.00
	Description	HOME funds will be used for the construction of a new single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2024

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.
	Location Description	The development location is yet to be determined.
	Planned Activities	**Eligibility:** 12 Construction of Housing **National Objective:** Low/Mod Income Housing Benefit (LMH).

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AP-50 Geographic Distribution – 91.220(f)

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

The 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 2017-2021 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of East Chicago. The 5 year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where necessary.

Population:

Key points are:

- Between 2010 and 2021, the population decreased by approximately 12.1%, dropping from 29,698 to 26,502
- The 2010 Census reports the City's population as 29,698.

Age:

Key points are:

- Median age in East Chicago is 35.8 years old.
- Youth under age 18 account for 26.3% of the population.
- Seniors age 62 and over are 17.6% of the City's population.
- Adults between the ages of 35 and 60 account for 32.1% of the population.

Race/Ethnicity:

Key points are:

- 37.0% are Black or African American
- 57.2% are Hispanic
- 21.7% are White
- 34.6% are Some Other Race
- 7.5% identify as having Two or More Races

Income Profile:

The Median Income for a family of four (4) in the Gary, IN MSA is $91,100 for 2022. The following is a summary of income statistics for the City of East Chicago:

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- At the time of the 2017-2021 American Community Survey, median household income in the City of East Chicago was $37,807 which was lower than Lake County ($61,443) and the State of Indiana ($62,743).
- 32.7% of households have earnings received from Social Security income.
- 2.0% of households have earnings received from public assistance.
- 21.3% of households have earnings, received retirement income.
- 46.8% of female headed households with children were living in poverty.
- 43.1% 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 65.80%.

Economic Profile:

Key points are:

- 20.2% of the employed civilian population had occupations classified as management, business, science and arts.
- 19.5% of the employed civilian population had occupations classified as sales and office.
- 23.4% were in the service sector.
- The education, health, and social service industry represented 22.8% of those employed.
- 82.2% of workers were considered in private wage and salary workers class.
- 4.0% of workers were considered in the self-employed workers in their own not incorporated business.

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Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds are used by the City:

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

The proposed activities under the FY 2023 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.

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Discussion

The geographic locations and the public benefit for the FY 2023 CDBG and HOME Activities/Projects are as follows:

- **CDBG Administration** - Citywide
- **CDBG Planning** - Citywide
- **CDBG Fair Housing** - Citywide
- **Catholic Charities - Safe Haven Homeless Prevention Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **City of East Chicago Parks & Recreation - Summer FUN Camp -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Indiana Plan - Construction Awareness Training Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Meals on Wheels of NWI - Meals Delivery Program -** Citywide; Income Eligible/Limited Clientele (LMC)
- **Northwest Indiana Reinvestment Alliance - Home Buying 101 -** Citywide; Income Eligible/Limited Clientele (LMC)
- **We Care from the Heart - Senior Services Program -** Citywide; Income Eligible/Limited Clientele (LMC)

- **Top 20, Inc.** – Citywide; Income Eligible/Limited Clientele (LMC)
- **Boys & Girls Clubs of Greater Northwest Indiana** - Citywide; Income Eligible/Limited Clientele (LMC)
- **Filtration Water Plant Project –** Citywide; Low and Moderate Income Area (LMA)
- **Veterans Memorial Park –** Citywide; Low and Moderate Income Area (LMA)
- **HOME Administration** - Citywide
- **HOME Planning** - Citywide
- **HOME Fair Housing** - Citywide
- ~~**CHDO Operating Funds** - Citywide~~
- ~~**Multi-family Rehab Program** - Citywide; Low/Mod Housing (LMH)~~
- **Construction of Single Family Housing** – Citywide; Low/Mod Housing (LMH)

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The one-year goals for affordable housing in the City of East Chicago for FY 2023 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1
Special-Needs	0
Total:	**1**

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

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

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

Discussion

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

- ~~**Community Housing Development Organization (CHDO) -** CHDO funds will be used to provide assistance for acquisition/rehabilitation of a single-family home for low- and moderate-income homebuyer. (1 housing unit)~~
- ~~**Affordable Housing Program –** Home funds will be used to assist in the development of affordable housing in the city for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation**.** (1 housing unit)~~
- **Construction of Single Family Housing –** HOME funds will be used to fund the construction of a single family housing unit available for purchase by a low- and moderate-income households (1 housing unit).

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AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA especially those within the City's proposed Harbor NRSA.

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

In an effort to address the needs of public housing, 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. The City will market all of its homebuyer programs to public housing residents.

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

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

Discussion

Not Applicable.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

There is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to

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address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters. In the current program year, the City will fund Haven House to support their emergency shelter.

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

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

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

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

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Discussion

To meet its special needs goals, the City will fund two (2) public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to:

- **Meals on Wheels of NWI - Meals Delivery Program** - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities.
- **We Care from the Heart - Senior Services Program -** We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

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

Introduction:

The following impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing:

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

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

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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.

The City Planning Department has not yet completed its review and revisions to the City's Zoning Ordinance.

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 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.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. 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 (NWIRA):

- Assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- Provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Modification Counseling, Financial Literacy Counseling & Training, and Small Business Development Entrepreneurial & Small Business Training & Development and Neighborhood Stabilization

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Program (NSP) Counseling.

- The Lake County Housing Task Force will conduct a review of the mortgage lending practice in Lake County. The Lake County Housing Taskforce, created through a cooperative agreement between the Lake County Community Economic Development Department and the Northwest Indiana Reinvestment Alliance, continues to facilitate coordination of the efforts aimed at identification and assessment of housing and financial concerns facing residents of Lake County. The City of East Chicago participates in the meetings held by the Lake County Taskforce. Currently, the Task Force is focused on foreclosures in the area and completed a community benefit plan.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- The Northwest Indiana Reinvestment Alliance's Banker Community Council consist of representatives from Northwest Indiana's top banks, plus representatives from community groups who work to explore ideas and projects where nonprofits, and governmental agencies and the financial sector can work together

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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.
- Major rehabilitation of the City's older 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.

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Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2023, proposes to foster and maintain affordable housing through the following Five-Year goals and strategies:

HS-2 Housing Development - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

- ~~Affordable Housing Program (CHDO)~~
- Construction of Single Family Housing

~~**HS-4 Renter-occupied Housing Rehabilitation** - Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-~~

~~income tenants.~~

- ~~Multi-Family Rehab Program~~

HS-5 Rental/Mortgage/Utility Assistance - Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.

- Catholic Charities - Safe Haven Homeless Prevention Program

HS-6 Fair Housing - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

- CDBG Administration
- HOME Administration

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Actions planned to reduce lead-based paint hazards

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

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 contractor performs 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.

The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

Actions planned to reduce the number of poverty-level families

Approximately 27.8% of the City of East Chicago's residents live in poverty, while only 13.5% of Lake County residents live in poverty and 12.2% of the State of Indiana residents live in poverty. Female headed households with children under 5 are particularly affected by poverty at 69.4%. This information is from the 2017-2021 American Community Survey Five Year Estimates. 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 best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

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

Actions planned to develop institutional structure

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

The Department of Redevelopment maintains its partnership with the Continuum of Care Network of Northwest Indiana - Region 1a (CoC Network). The CoC Network-Region 1a, is one of 15 regions in the State of Indiana under the Balance of State Continuum of Care. The Balance of State Continuum of Care promotes community-wide commitment to the goal of ending homelessness, provide funding related to

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ending homelessness, promote access to services for those experiencing homelessness and to provide a framework for optimizing self-sufficiency among persons facing homelessness.

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

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

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

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

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

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

they discuss any questions with the applicant.

Discussion:

Monitoring -

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

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

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

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

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental and homebuyer projects. As part of its monitoring strategy, rental units are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to assure the original owner is maintaining the property as their principal residence.

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Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$70,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$70,000.00**

Other CDBG Requirements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Discussion:

HOME -

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipates, it will receive $5,500 in HOME Program Income during this program year.

CHDO Organizations:

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

HOME Percentages:

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

CDBG -

CDBG Program Income:

- The City of East Chicago anticipates it will receive $70,000 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

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



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CITIZEN PARTICIPATION



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FIRST PUBLIC HEARING

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 time(s), the date(s) of publication being as follows:

April 21, 2023

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
Tom Mesich
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 114931

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: A Ingles

Subscribed and sworn to before me this 21 day of April, 2023

Dawn Renee Heili
Notary Public

My commission expires:

NOTARY PUBLIC SEAL STATE OF INDIANA
DAWN RENEE HEILI
Commission Number: 696125
My Commission Expires
01/31/25

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 04/21/2023

TOTAL AD COST:	52.43
FILED ON:	4/21/2023

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*** Proof of Publication ***

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2023 COMMUNITY DEVELOPMENT BLOCK GRANT
AND
FY 2023 HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice is hereby given that the City of East Chicago, IN will hold an in-person and virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on Monday, May 1, 2023 at 4:00 PM, prevailing time, in the City of East Chicago, Common Council Chambers, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. Or virtual via Zoom video conference.

The link for access to the public meeting is:
https://us02web.zoom.us/j/85464091802?pwd=WGFyNG1FaDlMVUVrWXhWcHB6dGdrUT09
Phone: (312) 626-6799
Meeting ID: 854 6409 1802
Passcode: 344631

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), in regards to public services, housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2023 Annual Action Plan for the period covering July 1, 2023 - June 30, 2024. In order to receive these funds, the City of East Chicago must prepare an 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.

CDBG Public Service Application for 501(c)(3) Organizations
Available Online: https://portal.neighborlysoftware.com/ecredevelopment/participant
Application Available: May 1, 2023
Application Deadline: May 19, 2023 at 4:00 PM CST

CDBG Public Service: Application Software Training (Virtual)
Wednesday, May 3, 2023 at 9:00 AM CST

The link for access to the Application Software Training is:
https://us02web.zoom.us/j/87013848937?pwd=dHZmK0h6OGs2bVdTTitQVDQ5YkpVZz09
Phone: (312) 626-6799
Meeting ID: 870 1384 8937
Passcode: 496006

Any person(s) requiring special accommodations for the Public Meeting to be held on Monday, May 1, 2023, should contact Ms. Alysia Dunbar, at (219) 391-8513 between the hours of 8:30 a.m. - 4:30 p.m. CST or via email at adunbar@eastchicago.com by Thursday, April 27, 2023.

All interested citizens are encouraged to attend the virtual public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2022. Written comments may be addressed to Ms. Alysia Dunbar, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at adunbar@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director –

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*** Proof of Publication ***

Frank Rivera, Executive Director -
East Chicago Dept. of Redevelop-
ment
4/21 - 114931 HSPAXLP

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ATTACH COPY OF ADVERTISEMENT HERE

Prescribed by State Board of Accounts

General Form No. 99P (Rev. 200

City of East Chicago Redevelop- To: The Times Media Company
(Governmental Unit) ment.

Lake County, Indiana

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

LINE COUNT

Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) -- number of equivalent lines .....

Head -- number of lines ....

Body -- number of lines ....

Tail -- number of lines ....

Total number of lines in notice ....

COMPUTATION OF CHARGES

105 lines, 1 columns wide equals 165 equivalent lines at .5041 cents per line ..... $ 59.43

Additional charges for notices containing rule or tabular work (50 per cent of above amount) ....

Charge for extra proofs of publication ($1.00 for each proof in excess of two) ....

TOTAL AMOUNT OF CLAIM ..... $ 59.43

DATA FOR COMPUTING COST

Width of single column in picas 9p4 Size of type 7.0 point. 114931

Number of insertions 1

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (1) times. The dates of publication being as follows:

.....

April 21, 2023

Additionally, the statement checked below is true and correct:

..... Newspaper does not have a Web site.

..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

..... Newspaper has a Web site, but due to technical problem or error, public notice was posted on .....

..... Newspaper has a Web site but refuses to post the public notice.

Date April 24, 2023

Nicole L. Muscari

Title: Legal Clerk

By: .....

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LEGAL ADVERTISING

See table of legal rates in the applicable State Board of Accounts Bulletin

Claim No. _____ Warrant No. _____

IN FAVOR OF

$_____

ON ACCOUNT OF APPROPRIATION FOR
The Times Media Company
601 W. 45th Avenue, Munster, IN 46321

Appropriation No. _____

ALLOWED _____, ____

IN THE SUM OF $_____

I have examined the within claim and hereby certify as follows:

That it is in proper form.

That it is duly authenticated as required by law.

That it is based upon statutory authority.

That it is apparently correct / Incorrect

I certify that the within claim is true and correct; that the services there in itemized and for which charge is made were ordered by me and were necessary to the public business

_____

_____, ____

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2023 COMMUNITY DEVELOPMENT BLOCK GRANT AND
FY 2023 HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice is hereby given that the City of East Chicago, IN will hold an in-person and virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on **Monday, May 1, 2023 at 4:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. Or virtual via Zoom video conference.

The link for access to the public meeting is:

https://us02web.zoom.us/j/85464091802?pwd=WGFyNG1FaDlMVUVrWXhWcHB6dGdrUT09
Phone: (312) 626-6799
Meeting ID: 854 6409 1802
Passcode: 344631

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), in regards to public services, housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2023 Annual Action Plan for the period covering July 1, 2023 - June 30, 2024. In order to receive these funds, the City of East Chicago must prepare an 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.

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CDBG Public Service Application for 501(c)(3) Organizations

Available Online: https://portal.neighborlysoftware.com/ecredevelopment/participant
Application Available: May 1, 2023
Application Deadline: May 19, 2023 at 4:00 PM CST

CDBG Public Service: Application Software Training (Virtual)

Wednesday, May 3, 2023 at 9:00 AM CST

The link for access to the Application Software Training is:

https://us02web.zoom.us/j/87013848937?pwd=dHZmK0h6OGs2bVdTTitQVDQ5YkpVZz09
Phone: (312) 626-6799
Meeting ID: 870 1384 8937

Passcode: 496006

Any person(s) requiring special accommodations for the Public Meeting to be held on Monday, May 1, 2023, should contact Ms. Alysia Dunbar, at (219) 391-8513 between the hours of 8:30 a.m. - 4:30 p.m. CST or via email at adunbar@eastchicago.com by **Thursday, April 27, 2023**.

All interested citizens are encouraged to attend the virtual public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2022. Written comments may be addressed to Ms. Alysia Dunbar, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at adunbar@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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City of East Chicago, Indiana
FY 2023 COMMUNITY DEVELOPMENT BLOCK GRANT AND FY 2023 HOME INVESTMENT PARTNERSHIPS PROGRAM

Monday, May 1, 2023, at 4:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

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Name	Organization	Phone Number	Email Address
Frank Rivera	E.C.D.R.	219-391-8513	FRivera@eastchicago.com
Karl Hagfund	Urban Design Venture	412-961-6916	Karl@urbandesignventure.com
Alysia Dunbar	E.C.D.R.	219-391-8513	ADunbar@eastchicago.com
Thomas Mesich	E.C.D.R.	219-391-8513	TMesich@eastchicago.com

CDBG AND HOME FIRST PUBLIC HEARING MINUTES

FY 2023 ANNUAL ACTION PLAN

City of East Chicago, Indiana
Common Council Chambers Room
4525 Indianapolis Boulevard, East Chicago, IN 46321

DRAFT

When: May 1, 2023 at 4:00 PM

Where: Common Council Chambers Room
4525 Indianapolis Boulevard, East Chicago, IN 46321

In Attendance: See attached sign-in sheet.

Meeting Summary – Mr. Frank Rivera, Department of Redevelopment's Executive Director of the City of East Chicago opened the Public Hearing at 4:00 PM. Mr. Rivera introduced Mr. Karl Haglund, Community Development Consultant with Urban Design Ventures. Mr. Haglund stated:

- The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), in regards to public services, housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2023 Annual Action Plan for the period covering July 1, 2023 - June 30, 2024. In order to receive these funds, the City of East Chicago must prepare an 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.
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  Available Online: https://portal.neighborlysoftware.com/ecredevelopment/participant
  Application Available on May 1, 2023
  Application Deadline is May 19, 2023 at 4:00 PM CST

- In addition, CDBG Public Service Application Software Training will be held on Wednesday, May 3, 2023 at 9:00 AM CST. The link for access to the Application Software training is https://us02web.zoom.us/j/87013848937?pwd=dHZmK0h6OGs2bVdTTitQVDQ5YkpVZz09. The phone number is (312) 626-6799 and the Meeting ID is 870 1384 8937.

Mr. Haglund then opened the public hearing to the public for comments on the needs of the City.

Mr. Haglund then asked if anyone from the public wished to speak, and no comments were received. He then closed the public hearing since no one from the public wished to speak at 5:15 PM.

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SECOND PUBLIC HEARING

THE TIMES | nwi.com
MEDIA COMPANY

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Stefan Edward Pla, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
13 Jun 2023

16 Jun 2023

3 Jul 2023

Notice ID: 41yCzlVm6bNtR35CYysP
Publisher ID: 31888
Notice Name: FY2023 Action Plan on Display& 2nd Public NTC

PUBLICATION FEE: $105.66

Stefan Edward Pla

Agent

ANDREA MACIAS
Notary Public - State of Florida
Commission # HH 70854
Expires on December 10, 2024

VERIFICATION

State of Florida
County of Hernando

Signed or attested before me on this: 07/03/2023

Andrea Macias

Notary Public
Notarized online using audio-video communication

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NOTICE OF 2nd PUBLIC HEARING FY 2023 ANNUAL ACTION PLAN FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a virtual public hearing. Pursuant to COVID-19 emergency and Executive Order 20-09, the public hearing shall take place on Friday, July 7, 2023 at 5:00 PM, via Zoom video conference. The link for access to the meeting is:
https://us02web.zoom.us/j/87653399007?pwd=Z2FuS-2tLQWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799
If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2023 Annual Action Plan, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2023 Annual Action Plan, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com.
Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para el año fiscal 2023, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.
The purpose of this public hearing is to present the City of East Chicago's FY 2023 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2023 Annual Action Plan in the amount of $1,276,665 for CDBG funds and $299,400 in HOME funds. In addition, the City anticipates that it will receive $70,000 in Program Income for its CDBG Program and $5,500 for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before July 28, 2023.
In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2023 Annual Action Plan on display from June 16, 2023 through July 17, 2023, at the following locations:
City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail
Website: https://www.eastchicago.com/243/Redevelopment
All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.
Written comments may be addressed to City of East Chicago De-

partment of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.
Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
6/13, 6/16, 7/3 - 31888
HSPAXLP

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NOTICE OF 2nd PUBLIC HEARING
FY 2023 ANNUAL ACTION PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

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https://us02web.zoom.us/j/87653399007?pwd=Z2FuS2tLQWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2023 Annual Action Plan, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2023 Annual Action Plan, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para el año fiscal 2023, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

The purpose of this public hearing is to present the City of East Chicago's FY 2023 Annual Action Plan for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. The City intends to submit its FY 2023 Annual Action Plan in the amount of $**1,276,665** for CDBG funds and $**299,400** in HOME funds. In addition, the City anticipates that it will receive $**70,000** in Program Income for its CDBG Program and $**5,500** for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before **July 28, 2023**.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2023 Annual Action Plan on display from **June 16, 2023 through July 17, 2023**, at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this virtual public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.

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Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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CDBG AND HOME SECOND PUBLIC HEARING

FY 2023 ANNUAL ACTION PLAN

July 7, 2023 at 5:00 PM

The virtual public hearing information is:
https://us02web.zoom.us/j/87653399007?pwd=Z2FuS2tLOWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

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Opening Remarks – Mr. Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

FY 2023 Annual Action Plan Schedule:

- **First Public Hearing –** Monday, May 1, 2023 at 4:00 PM
- **FY 2023 Annual Action Plan Placed on Display** – Friday, June 16, 2023
- **Second Public Hearing –** Friday, July 7, 2023 at 5:00 PM
- **End of 30-Day Display Period** – Monday, July 17, 2023
- **Redevelopment Commission Approval of the FY 2023 Annual Action Plan** – Tuesday, July 18, 2023 at 5:00 PM
- **Plan submitted to HUD on or before** – Friday, July 28, 2023

The City of East Chicago will receive the following Federal funds during the FY 2023 program year:

Entitlement Funds	Amount
FY 2023 CDBG Funds	$ 1,276,665.00
CDBG Program Income	$ 70,000.00
FY 2023 HOME Funds	$ 299,400.00
HOME Program Income	$ 5,500.00
Totals:	**$ 1,651,565.00**

The following CDBG and HOME activities are proposed for funding under the FY 2023 Annual Action Plan:

1. **Administration - $299,783.00**

    - CDBG Administration (CDBG) - $255,333.00
    - Planning (CDBG) - $14,000.00
    - HOME Administrative (HOME) - $25,650.00
    - Planning (HOME) - $4,800.00

2. **Housing Programs - $885,833.00**

    - Housing Rehabilitation Program (CDBG) - $720,833.00
    - Housing Rehabilitation Program Delivery (CDBG) - $165,000.00

3. **Public Services - $191,499.00**

    - Catholic Charities - $27,000.00
    - Indiana Legal Services - $12,500.00
    - Indiana Plan - Construction Awareness Training Program - $10,000.00
    - Meals on Wheels of NWI - $25,000.00
    - Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $16,800.00
    - We Care from the Heart, Inc. - $27,619.00
    - City of East Chicago - Summer FUN Camp - $46,000.00
    - Top 20, Inc. - $10,000.00
    - Boys & Girls Clubs of Greater Northwest Indiana - $16,580.00

4. **Community Housing Development Organization (CHDO) - $44,910.00**

    - Affordable Housing Program (HOME-CHDO) - $44,910.00

5. **Affordable Housing Program - $229,540.00**

    - Affordable Housing Program - $229,540.00

Total CDBG and HOME Budget: $1,651,565.00

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Public Comments on the Draft FY 2023 Annual Action Plan and Projects:

Closing Remarks and Adjournment

City of East Chicago, Indiana
FY 2023 Annual Action Plan

Friday, July 7, 2023, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

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Name	Organization	Phone Number	Email Address
Alysia Dunbar	East Chicago D.R.	219-391-8513	adunbar@eastchicago.com
Frank Rivera	East Chicago D.R.	219-391-8513	frivera@eastchicago.com
Stellar R. Tolbert	Tolbert + Tolbert	219-427-0094	stolbert@tolbertlegal.com
Delainah Valdez-Medina	ECDR	219-746-4418	dvmedina2@gmail.com
Randall Artis	ECDR	219-314-7127	rAndArtis@AOL.com
Anthony P. Serna	ECDR	219-545-4877	tony.serna0969@gmail.com

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 7, 2023

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BOSS REPORTERS

Gary & Merrillville, Indiana

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

Original File 07-07-23 EC REDEVELOPMENT REG MTG.txt

Min-U-Script® with Word Index

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, at the City Hall Council Chambers, 4525 Indianapolis Boulevard, 2nd Floor, East Chicago, Indiana, and Via Zoom Videoconference, on the 7th day of July, 2023, at 5:00 o'clock in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Anthony Serna, Commission President

Christine Russell, Commission Vice-President (Zoom)

Christopher French, Commission Secretary

Delainah Valdez-Medina, Commissioner

Randall Artis, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

ALSO PRESENT: Tracey Gillis

* * *

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I N D E X

ITEM	DESCRIPTION	PAGE/LINE
Call to Order		4 2
Pledge of Allegiance		4 7
Roll Call		4 8
Second Public Hearing 2023 Action Plan		6 3
Approval of Minutes June 20, 2023		6 20
Approval of Dockets		11 13
RMC/Harborside		15 1
Bid Opening	412 Liberty St.	16 1
Action Items	Kusiak Construction PO	17 21
	Depart. Water Works Inv	19 24
	Revised Proposal Royalty	15 23
	2100 Broadway Lease	23 23
	4839 Baring HUD Funds	25 17
Public Expression	None	27 19
Adjournment	5:22 p.m.	27 23

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* * *

PRESIDENT SERNA: It's 5:00 o'clock. I'd like to call to order today's regular meeting of the Redevelopment Commission here at City Hall Council Chambers. If we could all please and renew our allegiance to the flag.

(Pledge of Allegiance recited.)

PRESIDENT SERNA: Mr. Secretary, Roll Call.

SECRETARY FRENCH: Randall Artis?

MR. ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Here.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRES. RUSSELL: Here, on the phone.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present. We have a full vote. We have a quorum. All members are here.

Before we get into our next item on the agenda, I'd like to add, Commissioners, if we

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could, to the agenda a public hearing for the CDBG and HOME Second Public Hearing for the Fiscal Year 2023 Annual Action Plan. If I could have a motion to add this to the agenda?

SECRETARY FRENCH: Motion to approve by Christopher French.

MS. VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Secretary French. Second by Commissioner Valdez-Medina. Any questions on the motion?

(No immediate response.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

MR. ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRES. RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

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So, Director Rivera, if you could talk about this.

EXEC. DIRECTOR RIVERA: Thank you so much, and welcome tonight. I know it's not usual to have a meeting on Friday, but we really do appreciate it.

We'll start off with the CDBG and HOME Second Public Hearing, Fiscal Year 2023 Annual Action Plan, here, July 7, 2023, at 5:00 p.m. This is part of the virtual public hearing information that we have here, and it has the codes and everything else needed to be online. I personally want to take this opportunity to thank all of you for making the motion.

This is the Fiscal Year 2023 Annual Action Plan Schedule. I'm going to read each one of these here that has a bullet. That's how we have it as an outline form. The first one is the first public hearing, Monday, May 1, 2023, at 4:00 p.m. The Fiscal Year 2023 Annual Action Plan was placed on display on Friday, June 16, 2023. The second public hearing is today, Friday, July 7, 2023 at 5:00 p.m. The end of the 30-day display period -- it was on display on our website, is

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on Monday July 17, 2023. Redevelopment Commission approval for the Fiscal Year 2023 Annual Action Plan is for Tuesday, July 18, 2023, at 5:00 p.m. I have to submit it to HUD on or before July 28, 2023. We have to do these parameters so that way it's listed in our minutes.

Also, the City of East Chicago will receive the following Federal funds during the Fiscal Year 2023 program year. Entitlement Funds in the amount of -- I'll read them off. Fiscal Year 2023 CDBG Funds, $1,276.665. CDBG Program Income for Entitlement Funds is $70,000. Fiscal Year 2023 HOME Funds for Entitlement Funds, the amount will be $299,400. As for the Entitlement Funds HOME Program Income, it will be $5,500. This will be a total of $1,651,565.

We turn over to page 2, the following CDBG and HOME activities are proposed funding under the Fiscal Year 2023 Annual Action Plan. For Administration, we're looking at $299,753. This is broken out by CDBG Administration, $255,333; Planning CDBG, $14,000; HOME Administrative, HOME, will be $25,650;

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Planning HOME will be $4,800.

Number 2. Housing Programs will be $885,833. Housing Rehabilitation Program CDBG, $720,833; Housing Rehabilitation Program Delivery CDBG, $165,000.

As for Public Services, these are the services that we give to the public, the first one will be Catholic Charities, $27,000; Indiana Legal Services, $12,500; the Indiana Plan Construction Awareness Training Program is $10,000; Meals on Wheels of Northwest Indiana, $25,000; Northwest Indiana Reinvestment Alliance, Home Buying 101, is $16,800; We Care from the Heart, Incorporated, $27,619. The City of East Chicago is going to be offering a Summer FUN Camp, and that will be $46,000. The Top 20, Inc., $10,000; Boys & Girls Club of Greater Northwest Indiana, $16,580.

As for Number 4, in terms of the Action Plan, we have Community Housing Development Organization, known as CHDO, will be $44,910. It will be part of the Affordable Housing Program for $44,910, as I just mentioned.

Then Number 5 will be Affordable

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Housing Program at $229,540. That is, again, Affordable Housing Program, $229,540.

So the total CDBG and HOME budget is going to be $1,651,565. Public comments on the draft Fiscal Year 2023 Annual Action Plan and Projects are available on the website. And for Closing Remarks and for Adjournment of this, if you'd like to make that motion, Mr. President, to adjourn if there are no questions.

PRESIDENT SERNA: Are there any questions, Commissioners?

(No immediate response.)

PRESIDENT SERNA: I'll entertain a motion to adjourn the public hearing.

MR. ARTIS: So moved, Randy Artis.

MS. VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis. Second by Commissioner Valdez-Medina. Questions on the motion?

(No immediate response.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

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MR. ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRES. RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries and the public hearing is closed.

On our agenda we have the Approval of the Regular Meeting Minutes for June 20, 2023. I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion to approve by Christopher French.

MS. VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion to approve those minutes made by Secretary French. Second by Commissioner Valdez-Medina. Any questions on the motion?

(No immediate response.)

PRESIDENT SERNA: Mr. Secretary, roll

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MR. ARTIS: Second, Randy Artis.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina. Second by Commissioner Artis. Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

MR. ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

Yes.

Christine Russell?

VICE PRES. RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries. Meeting is adjourned.

(Proceedings concluded at 5:22 p.m.)

* * *

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of twenty-eight (28) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 7th day of July, 2023.

Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 06/13/30

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APPROVAL OF THE REGULAR MEETING MINUTES
FRIDAY, JULY 7, 2023
APPROVED & SIGNED TUESDAY, JULY 18, 2023

Anthony Serna

ZOOM
Christine Russell

Christopher French

Delainah Valdez-Medina

Randall Artis

Frank Rivera
Executive Director
Dept. of Redevelopment

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APPROVAL OF THE REGULAR MEETING MINUTES
FRIDAY, JULY 7, 2023
APPROVED & SIGNED TUESDAY, JULY 18, 2023

Anthony Serna

ZOOM
Christine Russell

Christopher French

Delainah Valdez-Medina

Randall Artis

Frank Rivera
Executive Director
Dept. of Redevelopment

DRAFT

APPROVAL OF THE REGULAR MEETING MINUTES
FRIDAY, JULY 7, 2023
APPROVED & SIGNED TUESDAY, JULY 18, 2023

Anthony Serna

ZOOM
Christine Russell

Christopher French

Delainah Valdez-Medina

Randall Artis

Frank Rivera
Executive Director
Dept. of Redevelopment

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SUBSTANTIAL AMENDMENT # 1 - PUBLIC HEARING

THE TIMES MEDIA COMPANY | nwi.com

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Stefan Edward Pla, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Oct. 31, 2023

Nov. 3, 2023

Nov. 20, 2023

Notice ID: C0rSk82Dwji5p3Kj5uSC
Publisher ID: 60708
Notice Name: FY2020,2021,2022, & 2023 sub. amend. notice

PUBLICATION FEE: $262.68

Stefan Pla

Agent

RACHAEL MARY SCHULTZ
Notary Public - State of Florida
Commission # HH135673
Expires on May 27, 2025

VERIFICATION

State of Florida
County of Charlotte

Signed or attested before me on this: 11/20/2023

Rachael Mary Schultz

Notary Public
Notarized online using audio-video communication

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2020, 2021, 2022, AND 2023
ANNUAL
ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on Wednesday, November 22, 2023 at 5:00 PM, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS-2tLOWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with

the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Haven House, Inc – Pantry Pack Program – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- Public Service Contingency – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.

- Housing Rehabilitation Program Delivery – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- City of East Chicago – Sports Voucher Program – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Arts Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Senior Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- City of East Chicago Parks & Recreation – Summer Stars Camp – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Food Bank of Northwest Indiana – Pantry Pack Program – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Healthy East Chicago – Just Talk Mental Wellness Program – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- Public Service Contingency – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- Housing Rehabilitation – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- Healthy East Chicago – Youth Enrichment Support Program – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- Fire Hydrant Replacement Project – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- Filtration Water Plant Project – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- Housing Rehabilitation Program – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Housing Rehabilitation Program Delivery – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- Filtration Water Plant Project – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments on display from November 3, 2023 through December 4, 2023 , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail
Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
10/31, 11/3, 11/20 - 60708
HSPAXLP

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Wednesday, November 22, 2023 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtual through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/87653399007?pwd=Z2FuS2tLQWRZeDB0LzJvMzVoa3EwQT09
Meeting ID: 876 5339 9007
Passcode: 567821
Phone: 312-626-6799

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2020, 2021, 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

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The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2020, 2021, 2022, and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2020, 2021, 2022, and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2020, 2021, 2022, and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2020, 2021, 2022, and 2023 CDBG programs are proposed:

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program –** Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program –** Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program –** Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency –** Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery –** increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- **City of East Chicago – Sports Voucher Program –** Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Arts Program –** Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Senior Program –** Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp –** Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Food Bank of Northwest Indiana – Pantry Pack Program –** Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program –** Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Public Service Contingency –** Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation –** Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program –** Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project –** Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project –** Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program –** Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery –** Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project –** Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2020, 2021, 2022, and 2023 Annual Action Plan – Substantial Amendments on display from **November 3, 2023 through December 4, 2023**, at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

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All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

City of East Chicago, Indiana
FY 2020, 2021, 2022, and 2023 Annual Action Plan - Substantial Amendments Public Hearing

Wednesday, November 22, 2023, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

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DRAFT

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

November 22, 2023

DRAFT

BOSS REPORTERS

Gary & Merrillville, Indiana

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(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on November 22, 2023, scheduled to begin at 5:00 p.m. in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Secretary
and
Members of the Public

APPEARANCES (VIA ZOOM):

Shelice Tolbert, Attorney
Karl Haglund, Urban Design Ventures
Boss Reporters

* * * * *

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I N D E X

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PRESIDENT SERNA: I'd like to call to order today's meeting of the East Chicago Redevelopment Commission for November 22, 2023. It's now 5:00 p.m.

If we could all rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

We'll now move on to the public portion of our meeting. We have a presentation by Karl Haglund of the substantial amendments to the City of East Chicago's fiscal Year 2020, 2021, 2022 and 2023 Community Development Block Grant (CDBG). Mr. Haglund.

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MR. HAGLUND: Yes. Thank you very much.

So today the public hearing is for the FY 2020, 2021, 2022 and 2023 Annual Action Plan. This process started with the City publishing the public hearing notice and display notice, which was first advertised on Tuesday, October 31st, and again on Friday, November 3rd, then Monday, November 20th. The Substantial Amendment Plan went on public display on Friday, November 3rd.

We're having the public hearing today, Wednesday, November 22nd, at 5:00 p.m. The plan will come off public display on Monday, December 4th, and the Redevelopment Commission will adopt the Substantial Amendment on Tuesday, December 5th, at the 5:00 p.m. meeting.

Once that has all been approved by the Commission, we will have the forms updated and signed, and it will be submitted on or before Friday, December 15th.

So the Substantial Amendment that we have right now is we're moving funds that are either projects that are slow-moving or not moving to activities that are going to move

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quicker. The City is over its 1.5 draw-down ratio, so HUD is really pushing the City to expend funds at a quicker rate than we're currently running.

So what we're looking to do is the Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate the $35,000 budget amount to the Housing Rehab Program Delivery and delete the existing activity.

Haven House Pantry Pack Program, we're going to reallocate the $15,000 budget amount to that Housing Rehab Program Delivery and delete this activity.

Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate the $5,000 budget amount to the Housing Rehab Program Delivery and delete this activity.

Then we also have a Public Service Contingency line item. We're going to reallocate the $45,000 budget, and we're going to reallocate that to the Housing Rehab Program Delivery and delete this contingency activity.

Under 2020, we're going to then increase

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the Housing Rehab Program Delivery by $100,000 for a revised budget line item for $275,000. The Housing Rehab Program Delivery cost is being deleted from FY 2021 and 2022 CDBG program years. So that's why we're increasing the 2020.

Under FY 2021, the City of East Chicago Sports Volunteer Program, we're going to reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Program and delete this existing activity.

The City of East Chicago Parks and Rec Arts Program, we're going to reallocate the $20,000 budgeted amount to a new activity, the Fire Hydrant Replacement Project and delete this activity.

The Parks and Recreation Senior Program, we're going to reallocate $5,000 budget amount to a new activity, which again will be the Fire Hydrant Replacement Project and delete this existing activity.

Then the Parks and Rec Summer Stars Camp, we're going to reallocate $50,000 to the Fire Hydrant Replacement Program and then delete this activity.

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The Food Bank of Northwest Indiana Pantry Pack Program, we're going to reallocate $20,000 to the Fire Hydrant Replacement Project and then delete this activity.

The Healthy East Chicago Just Talk Mental Wellness Program, we're going to reallocate $5,000 to the Fire Hydrant Replacement Project and delete this activity.

Then we have another Public Service Contingency line item for $10,000. We're going to reallocate that $10,000 to the Fire Hydrant Replacement Project and delete this activity.

The new project under 2021 that we're going to create is the Fire Hydrant Replacement Project. We're going to create this activity by allocating $120,000 in FY 2021 for this activity. This will be a multi-year activity, and these funds will be used to replace fire hydrants that are just, you know, not meeting their requirements that they need to for the pressure.

Under FY 2020, CDBG funds, Housing Rehab, we're going to reallocate the $723,901, and these funds will then be reallocated to a new

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activity, the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate the $130,000 budget amount from this, and those funds will be allocated to the Fire Hydrant Replacement Project. The remaining $45,000 from this activity will then be allocated to the Filter Water Plant Project, and this activity will then be deleted.

Healthy East Chicago Youth Enrichment Support Program, we're going to reallocate the $30,000 budgeted, and we're going to reallocate those funds to the Filtration Water Plant Project and delete this activity.

We're now going to create two new activities under FY 2022, which will be the Fire Hydrant Replacement Project, and we're going to reallocate $130,000 for this in FY 2022.

In addition, we're also going to create a new activity called the Filtration Water Plant Project, and we're going to allocate $798,901. This will be a multi-year activity. The Filtration Water Plant Project is where we will be using these funds to

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replace the filters, so they have currently run -- they're currently at the point of running through their life cycle of almost 10 years. So the new filters that we're looking to purchase will be for at least 10 years, which will then, you know, make sure the water stays clean and is being filtered to the standards that it needs to do to meet all the requirements.

Under FY 2023 CDBG Funds, Housing Rehab Program, we're going to reallocate $720,833, which was what was budgeted, and we're going to put that in the Filtration Water Plant Project.

The Housing Rehab Program Delivery, we're going to reallocate $165,000 from this activity, and we're going to allocate that to the Filtration Water Plant. The new activity we're creating for FY 2023 is the Filtration Water Plant, and we're going to allocate $885,833 under FY 2023.

So the plan is still going to be up for public comment until December 4th. That can either be done via phone, email to Frank. And the plan is also on display at the City

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of East Chicago Department of Redevelopment's offices and also on the City's Redevelopment web page.

At this point in time I'd like to open the public hearing for public comments.

(NO RESPONSE.)

MR. HAGLUND: Frank, does anyone in the public have comments, or does the Commission have any comments?

PRESIDENT SERNA: Yes. We have -- Commissioner Valdez has a question. Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: I would like this to be clear. Is this monies that are being reallocated to these programs, is this money that just was never used or left over? What's --

MR. HAGLUND: The majority of the funds were never used. They were allocated and available, but they weren't -- the majority of them were funds that were never even spent any of the funds from it. And then some of them were just balances.

COMMISSIONER VALDEZ-MEDINA: Okay.

MR. HAGLUND: But, for example, the

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Housing Rehab's funds that we have for the rehab and the delivery, it's just that we have other prior year funds that we're trying to spend down first, so because of the delays in, you know, getting contractors, we're trying to figure out other ways to speed up the expenditures.

DIRECTOR RIVERA: If I can, COVID-19 did kind of a number on all of us, you know, trying to get projects moving and things of that nature. Some were not willing to have contractors in their house and neither did contractors want to go to them, so that took a couple of years out of our process.

Plus, our subrecipients, which, of course, the Boys & Girls Club, this club, that club, you know, some of them were going through some restructuring, and I think that it took some time. We weren't sure of what was going on, if they we were going to spend the money. But now that things have accumulated and so many dollars haven't been used, now we're formulating a different plan of how to spend them and if that is an eligible activity. All the ones that Karl

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has discussed are, and I do have federal regulations supporting that.

COMMISSIONER VALDEZ-MEDINA: I have a --

PRESIDENT SERNA: Go ahead, Commissioner.

COMMISSIONER VALDEZ-MEDINA: I hear you, Frank. I was just more concerned about, you know, the Arts Program, the Senior Program, Summer Program that have been in our city for many years. So when you say, "delete the existing activity," is this deleted forever or just for that year?

MR. HAGLUND: Just from that calendar year.

DIRECTOR RIVERA: If they're not moving, as Karl was saying, we have to move the dollars into another area because there's a timeline you have to meet to extend one. And if you don't spend that money, then you can get hit in different ways.

COMMISSIONER VALDEZ-MEDINA: Yes.

MR. HAGLUND: Yes. So what we're trying to do is just move projects to projects that are moving faster, because if we don't, HUD can come back to us and reduce our allocations, saying we have too much funds.

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So what we're trying to do is speed up the older money, so that HUD sees that these projects are moving and that they won't reduce our allocations.

COMMISSIONER VALDEZ-MEDINA: I understand. Thank you.

MR. HAGLUND: And also keep in mind, too, there is still 2023 public service dollars that are available now, and then we will be starting the process for 2024 money. So the same groups for the summer programs can all come back to us in 2024, which would then be the summer of 2024 into the summer of 2025.

DIRECTOR RIVERA: Also keep in mind that we're also going to work on some COVID dollars to be extended. Karl and I had some conversations with HUD to explain to them what our plans are. We want those filters in each one of those centers, MLK, so on and so on, that people are not gathering together because of potential COVID being spread again. So that's another set of dollars that we've been holding onto.

Sorry about that, Karl. I just had to throw that out there.

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MR. HAGLUND: And again, we're in the process now, too, I think Frank is -- we're going through and cleaning up a lot of projects that are either slow-moving or -- so I think we'll probably be even having another amendment that HUD wants us to do in January too.

DIRECTOR RIVERA: And at the current meeting we had with HUD they were quite pleased on the direction that we're headed because this is all new for them as well as for us in a sense. And so at the same time our expenditures have been going pretty quickly, our subrecipients.

Right, Karl?

MR. HAGLUND: Yes.

DIRECTOR RIVERA: So then they see that, and we got to report back to them every month. There's a progress process going on all the time now. It's a good one because it keeps us all -- what's that word? Accountable.

MR. HAGLUND: Yes. So on a monthly basis the staff has been submitting to HUD a monthly project status report, and it's been

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showing the funds that have been spent and what projects are moving and which projects are not moving and how to keep on task so that we make sure that we continue to make all the milestones that we told HUD that we would make.

DIRECTOR RIVERA: I'm sorry. But Mr. Karl Haglund and his father have been great supporters for us as consultants. They've done a terrific job and they continue to do a terrific job.

MR. MESICH: Thank you, Frank, but it's easy with you and your staff because they are all there to help. And you know, you see what we need to do with HUD, and it's been, you know, a good relationship, and that's why we had such a great call with HUD yesterday on how we were moving, what we need to continue to do to be successful.

DIRECTOR RIVERA: Something else that I want to announce, if you don't mind. I know we did -- this is out of the ordinary. We did show them these papers here of Marktown, the study, and they loved it, and they want us to spend more money on home dollars.

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MR. HAGLUND: They were very impressed with that and the whole Marktown study, and they really liked how the City was, you know, being, you know, aggressive in looking at areas like it had done with the, you know, Sunnyside and the NRSA. They like the idea of the plans and seeing even samples of the work already going on.

And another thing they also complimented Frank and his staff on, that they weren't worried about -- you know, normally when you go in to do rehabs in areas, a lot of communities will say we will only spend less than $25,000, where Frank is saying, hey, we need to spend more because the house needs more money. You know, we're not just kind of putting a Band-Aid on it. We're going to make the house right. And they really complimented Frank and his staff on making sure that the houses were, you know, really being brought up to codes and really meeting the requirements and the needs of its residents.

DIRECTOR RIVERA: I also told him the process and the pictures are going to be on

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the website so everyone can see what's going on.

PRESIDENT SERNA: All right, Mr. Haglund, thank you very much.

Is there anything else we need to do to close the public hearing?

DIRECTOR RIVERA: Thank you, Karl.

MR. HAGLUND: Thank you, all.

PRESIDENT SERNA: All right. That will conclude the public hearing then.

Next item on the agenda is approval of the regular meeting minutes for November 7th, 2023. I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, by Valdez-Medina.

PRESIDENT SERNA: Motion by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

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Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carried. Meeting adjourned.

DIRECTOR RIVERA: Happy Thanksgiving, everybody.

PRESIDENT SERNA: Happy Thanksgiving.

THE REPORTER: Thank you.

ATTORNEY TOLBERT: Happy Thanksgiving, everyone.

(MEETING WAS CONCLUDED AT 5:59 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 60 (sixty) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 28th day of November, 2023.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, NOVEMBER 22, 2023
APPROVED & SIGNED TUESDAY, DECEMBER 5, 2023

Anthony Serna
President

Christine Russell
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Randall Artis
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 2 - PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of Pennsylvania, County of Lancaster, ss:

I, Kevin King, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- May 16, 2024

Notice ID: ngsWhZcRYXQSwg5uiuqa
Publisher ID: 100100
Notice Name: FY 2022 AND 2023 ANNUAL ACTION PLAN

Publication Fee: $123.85

Kevin King
Agent

VERIFICATION

State of Pennsylvania
County of Lancaster

Commonwealth of Pennsylvania - Notary Seal
Nicole Burkholder, Notary Public
Lancaster County
My commission expires March 30, 2027
Commission Number 1342120

Signed or attested before me on this: 05/16/2024

Nicole Burkholder
Notary Public

Notarized remotely online using communication technology via Proof.

DRAFT

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2022 AND 2023 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, June 4, 2024 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/82427670117?pwd=SGlXbUR-SeEdtRi9vM254R0NibytTdz09
Phone: 1-312-626-6799
Meeting ID: 824 2767 0117
Passcode: 911018

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2022 and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2022 and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2022 and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for

other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2022 and 2023 CDBG programs are proposed:

FY 2022 CDBG Funds:

2814 CDBG Administration – Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
2837 Planning (CDBG) – Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.

· **2827 City of East Chicago – Summer FUN Camp –** Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.

2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 – Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
2856 Fire Hydrant Replacement Project – Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
Housing Rehabilitation – Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
Housing Rehabilitation Program Delivery – Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.

· **Veterans Memorial Park Improvements –** Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
· **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

FY 2023 CDBG Funds:

2844 City of East Chicago – Summer FUN Camp – Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
2858 Filtration Water Plant Project – Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This is a multi-year activity.

· **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.
· **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2022 and 2023 Annual Action Plan – Substantial Amendments on display from **May 17, 2024 through June 17, 2024** , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2022 AND 2023 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, June 4, 2024 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/82427670117?pwd=SGlXbURSeEdtRi9vM254R0NibytTdz09
Phone: 1-312-626-6799
Meeting ID: 824 2767 0117
Passcode: 911018

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2022 and 2023 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2022 y 2023 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

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The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2022 and 2023 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2022 and 2023 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years for FY 2022 and 2023. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have

changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2022 and 2023 CDBG programs are proposed:

FY 2022 CDBG Funds:

- **2814 CDBG Administration –** Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
- **2837 Planning (CDBG) –** Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
- **2827 City of East Chicago – Summer FUN Camp –** Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.
- **2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program –** Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 –** Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2856 Fire Hydrant Replacement Project –** Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
- **Housing Rehabilitation –** Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
- **Housing Rehabilitation Program Delivery –** Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

FY 2023 CDBG Funds:

- **2844 City of East Chicago – Summer FUN Camp –** Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
- **2858 Filtration Water Plant Project –** Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This is a multi-year activity.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

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4525 Indianapolis Blvd.
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Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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City of East Chicago, Indiana
FY 2022 & 2023 Annual Action Plan - Substantial Amendments

Tuesday, June 4, 2024, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

Name	Organization	Phone Number	Email Address
Alysia Dunbar	ECDR	219-391-8513	adunbarecdr@gmail.com
Christine Russell	ECDR	219-678-1087	cmrussell4210@aol.com
FRANK RIVERA	ECDR	219-391-8513	FRIVERA@EASTCHICAGO.COM
TOM MESICH	ECDR	219-391-8513	TMESICH@EASTCHICAGO.COM
Delainatt Valdez-Medina	ECDR	219-746-4418	
ANTHONY P. SERNA	ECDR	219-545-4877	tony.serna0969@gmail.com
RANDALL ATES	ECDR	219-314-7127	

City of East Chicago, Indiana
FY 2022 & 2023 Annual Action Plan - Substantial Amendments

Tuesday, June 4, 2024, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

Name	Organization	Phone Number	Email Address
Shalice R. Tolbert	Tolbert + Tolbert	(219)427-1954	stolbert@tolbertlegal.com

In The Matter Of:

East Chicago Redevelopment Commission

Regular Meeting

June 4, 2024

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BOSS REPORTERS
Gary & Merrillville, Indiana
3893 East Lincoln Highway (Rt. 30)
Merrillville, Indiana 46410
(219) 769-9090



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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, at the City Hall Council Chambers, 4525 Indianapolis Boulevard, 2nd Floor, East Chicago, Indiana, and Via Zoom Videoconference, on the 4th day of June, 2024, scheduled for 5:00 o'clock in the evening.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES: (IN PERSON)

Anthony Serna, Commission President

Christine Russell, Commission Vice-President

Delainah Valdez-Medina, Commissioner

Randall Artis, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

Boss Reporters (Via Zoom)

and

Members of the Public (Via Zoom)

* * *

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I N D E X

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* * *

PRESIDENT SERNA: I'm going to call to order today's meeting of the Redevelopment Commission Regular Meeting for June 4, 2024. The time is now 5:03. If we could all please rise to renew our allegiance to the flag.

(Pledge of Allegiance recited.)

PRESIDENT SERNA: Our regular secretary, Mr. French, is not here. So our counsel is here with us, Ms. Tolbert, so she will be taking Roll Call.

ATTORNEY TOLBERT: Randall Artis?

MR. ARTIS: Here.

ATTORNEY TOLBERT: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Present.

ATTORNEY TOLBERT: Christine Russell?

VICE PRES. RUSSELL: Here.

ATTORNEY TOLBERT: Anthony Serna?

PRESIDENT SERNA: Present. Four out of five commissioners are present.

We'll move on to the next item on the agenda, which is our Public Hearing, Public Hearing for Fiscal Year 2022 and 2023 Annual Action Plan-Substantial Amendments.

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Director Rivera.

EXEC. DIRECTOR RIVERA: Yes, sir. Thank you so much, Mr. President and everyone here. We have Mr. Karl Haglund, from Urban Design Ventures, who is going to report to us the substantial amendments and give you some information on Fiscal Year 2022 and 2023 Annual Action Plan. Go ahead, Karl.

MR. HAGLUND: Thank you, all. Today we're going to talk about the FY 2022 and 2023 Annual Action Plan-Substantial Amendments. This process started with us publishing a newspaper notice on Thursday, May 16th. The substantial amendments then went on public display on May 17th. The public hearing is tonight on the two amendments. The plans come off display on Monday, June 17, 2024, and the Redevelopment Commission adopts the substantial amendments on Tuesday, June 18, 2024, at their 5:00 p.m. meeting. The substantial amendments will then be submitted on or before Wednesday, June 26th, via IDIS to HUD. The amendments that are being proposed for FY 2022 CDBG are the following: IDIS Activity No. 2814, CDBG Administration,

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reallocate $245,476 budget amount to Housing Rehab Program Delivery and delete the existing activity.

IDIS Activity No. 2837, Planning CDBG, reallocate the $30,000 budget amount to Housing Rehab Program Delivery and delete the existing activity.

IDIS Activity 2827, City of East Chicago Summer FUN Camp, reallocate the $34,978.41 budget amount to two project activities. One will be the Pop Warner Youth Football Program, in the amount of $5,000, and the other one will be Housing Rehab, in the amount of $29,978.41.

The next activity is 2831, Indiana Plan for Equal Employment, Incorporated, Construction Awareness Training Program, reallocate the $7,500 budget amount to Housing Rehab Program and delete the existing activity.

Activity No. 2833, Northwest Indiana Reinvestment Alliance, Home Buying 101, reallocate the $22,000 budget amount to Housing Rehab Program and delete the existing activity.

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Activity No. 2856, Fire Hydrant Replacement Project, reallocate $130,000 budget amount to the Veterans Memorial Park improvements and delete the existing activity.

Create a new activity called Housing Rehabilitation, reallocate $59,478.41 out of FY '22 CDBG funds.

Housing Rehabilitation Program Delivery will be a new activity, and we're going to reallocate $275,476 to this amount for FY 2022 CDBG.

Veterans Memorial Park Improvement, create a new activity and reallocate $130,000 as the budget amount for FY 2022. This will be a multiyear activity.

Pop Warner Youth Football, create a new activity, reallocate $5,000 as the budget amount for FY 2022 CDBG funds.

The FY 2023 CDBG funds, Activity 2844, City of East Chicago Summer FUN Camp, we're going to reallocate $5,000 budget amount to the new Pop Warner Youth Football Program for 2023.

Activity 2858, Filtration Water Plant Project, we're going to reallocate

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$387,063 from the budget amount to the new Veterans Memorial Park Improvements. This, again, is a multiyear activity as part of the 2022 activity.

The last one will be the Pop Warner Youth Football, create a new activity and reallocate $5,000 as the budget amount for FY 2023 CDBG funds.

These are the proposed amendments for the FY 2022 and 2023 CDBG programs. At this time I'd like to open the public hearing to public comment on these amendments, proposed amendments.

PRESIDENT SERNA: Is there any public comment? Any public comment? Is there any public comment? Director Rivera.

EXEC. DIRECTOR RIVERA: Thank you so much, Karl. We'll talk to you on Friday.

MR. HAGLUND: All right. Thank you, all. Have a wonderful evening.

EXEC. DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: Director Rivera, do we need any motions or anything to close the hearing?

EXEC. DIRECTOR RIVERA: No.

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PRESIDENT SERNA: We'll move on to our next item on the agenda, which is Public Expression. Is there any Public Expression? Public Expression? Any Public Expression?

There being none, I'll entertain a motion to adjourn.

MR. ARTIS: So moved.

MS. VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Counsel, roll call.

ATTORNEY TOLBERT: Commissioner Artis?

MR. ARTIS: Yes.

ATTORNEY TOLBERT: Commissioner Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

ATTORNEY TOLBERT: Vice President Russell?

VICE PRES. RUSSELL: Yes.

ATTORNEY TOLBERT: President Serna?

PRESIDENT SERNA: Yes. Motion carries. Meeting adjourned. Everyone have a great evening.

(Proceedings concluded 5:29 p.m.)

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of thirty-two (32) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 14th day of June, 2024.

DRAFT

Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 06/13/30

APPROVAL OF THE REGULAR MEETING MINUTES
TUESDAY, JUNE 4, 2024
APPROVED & SIGNED TUESDAY, JUNE 18, 2024

Anthony Serna

Christine Russell

ABSENT
Christopher French

Delainah Valdez-Medina

Randall Artis

Frank Rivera
Executive Director
Dept. of Redevelopment

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SUBSTANTIAL AMENDMENT # 3 - PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of New Jersey, County of Hudson, ss:

I, Hadley Christman, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- Dec 20, 2024

Notice ID: cCYCy0gOpPwMxdRvWVQm
Publisher ID: 140019
Notice Name: FY 2021, 2023, & 2024 ANNUAL ACTION PLAN SubA

Publication Fee: $136.73

Hadley Christman
Agent

SHANNEA H HOLMES
NOTARY PUBLIC
STATE OF NEW JERSEY
My Commission Expires August 1, 2026

VERIFICATION

State of New Jersey
County of Hudson

Signed or attested before me on this: 12/23/2024

Shannea H. Holmes
Notary Public

Notarized remotely online using communication technology via Proof.

DRAFT

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2021, 2023, AND 2024 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, January 7, 2025 at 5:00 PM**, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/84792463294?pwd=E8X2S6gLaJUKm1aOg7Cafnzy8WXJpL.1
Phone: 1-312-626-6799
Meeting ID: 847 9246 3294

Passcode: 389724

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2021 y 2023 y 2024 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2021, 2023, and 2024 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2021, 2023, and 2024 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years

for FY 2021, 2023, and 2024. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2021, 2023, and 2024 CDBG programs are proposed:

FY 2021 CDBG Funds:

- **Housing Rehabilitation Program –** The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. Total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line-item amount will be $572,340.77.
- **2856 Fire Hydrant Replacement Project –** Reallocate $85,000 to this line-item budget amount from Housing Rehabilitation for a new budget line-item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139 th Street and Deador Street, 4501 Magoun Avenue, 142 nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140 th Street.
- **Veterans Memorial Park Improvements –** Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program. This is a multi-year activity.

FY 2023 CDBG Funds:

2844 City of East Chicago – Summer FUN Camp – Reallocate $30,000 budget amount to the Veterans Memorial Park Improvement Project/Activity.

Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate $8,750 to the Veterans Memorial Park Improvement Project/Activity.

- **Veterans Memorial Park Improvements –** Reallocate $38,750 to this line-item budget amount from City of East Chicago – Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

FY 2024 CDBG Funds:

- **City of East Chicago – Summer FUN Camp –** Reallocate $35,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Service Contingencies – Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Improvement Project Contingencies – Reallocate $248,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

- **Catalpa Street Reconstruction –** Create a new project/activity through a substantial amendment by reallocating City of East Chicago - Summer FUN Camp, Public Service Contingencies, and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments on display from **December 20, 2024 th rough January 20, 2025** , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

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Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

12/20 - 140019

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In The Matter Of:

CITY OF EAST CHICAGO

DEPARTMENT OF REDEVELOPMENT

MEETING HELD ON

January 7, 2025

DRAFT

REGION REPORTERS LLC

219-400-6070

scheduling@regionreporters.com

Region REPORTERS

Min-U-Script® with Word Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on January 7, 2025, scheduled to begin at 5:00 p.m. in the evening.

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REGION REPORTERS, LLC
scheduling@regionreporters.com
(219) 400-6070

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Board Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Shelice Tolbert, Board Attorney
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Alysia Dunbar, Program Director
and
Members of the Public

APPEARANCES (VIA ZOOM):

Mark Zoeller
Boss Reporters

* * * * *

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PRESIDENT SERNA: I'd like to call to order today's regular meeting of the East Chicago Redevelopment Commission for January 7th, 2025. It's now 5:00 p.m. If we could all please rise and renew our allegiance to the flag.

(STOOD FOR PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

The next item on the agenda is nomination and election of officers. It's our first meeting of the year, and this is what we do at our first meeting.

We'll open up the nominations for President.

SECRETARY FRENCH: I'd like to nominate

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Anthony Serna for President.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Motion made by Secretary French, second by Commission Valdez-Medina. Any other nominations? Any other nominations? The nominations for President is closed.

We'll move on to Vice President. Nominations for Vice President?

SECRETARY FRENCH: I'll nominate Christine Russell.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Nomination for Vice President by Secretary French for Christine Russell, second by Commissioner Valdez-Medina. Any other nominations? Any other nominations for Vice President? That is closed.

Secretary.

VICE PRESIDENT RUSSELL: I'd like to nominate Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell to nominate Secretary French for Secretary again for this coming year, second by Commissioner Valdez-Medina. Are there any other

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nominations for Secretary? Any other nominations for Secretary?

That is it. Our nominations are closed.

Now, Counsel, do we need to have an aye vote with there being no challenges to the three positions?

ATTORNEY TOLBERT: Yes, you can have a vote to that slate.

PRESIDENT SERNA: All right. All in favor of the three nominations of Anthony Serna for President, Christine Russell for Vice President, and Christopher French for Secretary say, "Aye."

BOARD MEMBERS: Aye.

PRESIDENT SERNA: Any opposed?

(NO RESPONSE.)

PRESIDENT SERNA: It's unanimous. The "ayes" have it. Thank you, Commissioners.

The next item on the agenda we have public hearing. Public hearing, Director Rivera.

DIRECTOR RIVERA: Yes, sir. Good evening, everybody. Hope everybody had a merry Christmas and a happy new year.

We start off today with the Public Hearing Notice for the City's fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments.

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The purpose of this public hearing is to present Substantial Amendments to the City of East Chicago's fiscal year 2021, '23 and '24 Community Development Block Grant, known as CDBG, program years.

The City of East Chicago previously adopted its fiscal year 2021, 2023 and 2024 Annual Action Plan and budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it's necessary to amend the approved CDBG programs' budget for the previously approved program years for fiscal year 2021, '23 and '24. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered Substantial Amendments in accordance with the City's Citizen Participation Plan as the following applies: The scope, purpose and location of the project/activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

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The following amendments to the fiscal year 2021, 2023, 2024 CDBG programs are proposed, and they are the following:

Fiscal year 2021 CDBG funds. Housing Rehabilitation Program. The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements, and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. The total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line item amount will be $572,340.77.

Number 2856 Fire Hydrant Replacement Project. Reallocate $85,000 to this line item budget amount from Housing Rehabilitation for a new budget line item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139th Street and Deodar Street, 4501 Michigan (should be Magoun) Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street.

Veterans Memorial Park improvements. Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program.

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This is a multi-year activity.

We now go to fiscal year 2023 CDBG funds. 2844 is the number. And it concerns itself with the City of East Chicago Summer FUN Camp. Reallocate $30,000 budget amount to the Veterans Memorial Park improvement project/activity.

Indiana Plan for Equal Employment, Inc., Construction Awareness Training Program. Reallocate $8,750 to the Veterans Memorial Park improvement project/activity.

Veterans Memorial Park improvements. Reallocate $38,750 to this line item budget amount from City of East Chicago Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

Now we go to fiscal year 2024 CDBG funds. City of East Chicago Summer FUN Camp. Reallocate $35,000 and delete this project/activity. The City will reallocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public service contingencies. Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

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Public Improvement Project Contingencies. Reallocate $248,00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Catalpa Street Reconstruction. Create a new project/activity through a substantial amendment by reallocating City of East Chicago Summer FUN Camp, Public Service Contingencies and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of the citizens, public agencies and other interested parties, the City of East Chicago will place its fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments on display from December 20th, 2024, through January 20th, 2025, at the following locations: At the City of East Chicago Department of Redevelopment, at 4525 Indianapolis Boulevard. You can call in at (219) 391-8513 to request a copy via email. And our website is https://www.eastchicago.com/243/redevelopment.

All interested persons, groups and organizations are encouraged to attend the public hearing and will be given the opportunity to present

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oral or written comments concerning the proposed Substantial Amendments and uses of the federal funds.

Written comments may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Boulevard, East Chicago, Indiana via email to FRivera@eastchicago.com or by calling (219) 391-8513. And this is all in relationship to Anthony Copeland, Mayor, City of East Chicago Department of Redevelopment. And that's the end of the public hearing.

PRESIDENT SERNA: Thank you.

Counsel, do we need a motion to close the public hearing, or do I just announce it's the close of the hearing?

ATTORNEY TOLBERT: Announce that it's closed.

PRESIDENT SERNA: All right. That closes our public hearing.

VICE PRESIDENT RUSSELL: I have a question.

PRESIDENT SERNA: Oh, I'm sorry. We have a question. Yes, Vice President Russell. I'm sorry.

VICE PRESIDENT RUSSELL: Just a

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clarification. FY 2021 CDBG funds, the second one down under the Fire Hydrant Replacement Project. Frank, you said, "4501 Michigan Avenue." Is it Michigan, or is it Magoun, as stated?

DIRECTOR RIVERA: What page are we on? Page 2?

VICE PRESIDENT RUSSELL: Yes.

DIRECTOR RIVERA: Which paragraph?

VICE PRESIDENT RUSSELL: The 2856 Fire Hydrant Replacement Project.

ATTORNEY TOLBERT: Magoun.

DIRECTOR RIVERA: Magoun.

VICE PRESIDENT RUSSELL: Because you had said Michigan. I just wanted to clarify.

DIRECTOR RIVERA: Make it Magoun, please.

PRESIDENT SERNA: All right. It's as stated in the document, 4501 Magoun. Any other questions? That closes our public hearing.

We'll move on to the next item on the agenda, which is approval of the regular meeting minutes from December 17, 2024.

SECRETARY FRENCH: Motion to approve.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made to approve

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by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Abstain. Motion carries.

The next item is the RMC Harborside Aging Report. Director Rivera.

DIRECTOR RIVERA: Yes, sir, Mr. President. At this point in time the Harborside Apartment Vendor Aging Report, which is supposed to be based on a bill date as of 12/30/2024, there's nothing to report. It's a total of zero.

PRESIDENT SERNA: I'll entertain a motion to accept that report.

COMMISSIONER VALDEZ-MEDINA: Motion to approve, Valdez-Medina.

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VICE PRESIDENT RUSSELL: Second, Christine Russell.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Vice President Russell. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: We move on to the action items, Director Rivera.

DIRECTOR RIVERA: Yes. Thank you, Mr. President and all Commissioners. We go on to our next four action items for the day.

The first action is a motion to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to

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provide environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed basis.

Referencing back to February 7th, 2023, the Redevelopment Board of Commissioners approved Great Lakes Environment Planning to provide its environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for fiscal year 2023, with terms of annual renewals by board action, not to exceed three additional years through year 2026.

Therefore, in preparation to provide efficient services to the citizens of East Chicago for fiscal year 2025, it is being requested of the Redevelopment's Board of Commissioners to approve staff's recommendation to renew the contract for Great Lakes Environmental Planning, which is the second of three annual renewals, at an annual amount not to exceed $20,000, utilizing CDBG and HOME funds on an as-needed basis. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion

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to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to provide environmental consulting services to assist the City with compliance to the National Environment Policy Act (NEPA) for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed bases and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

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PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our second action item is a motion to approve the federal CDBG HUD funds for change order number 1 for the Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, participating in the Residential Rehabilitation Program.

For the owner-occupied Emergency Rehab Roofing Systems Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, the owner's agreed total change order number 1 cost is $2,740, which will be additionally allocated to the homeowner's CDBG-financed loan to cover home repairs using federal CDBG HUD funds. This is considered acceptable for this project.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve the funding and allocation of change order number 1 for this owner-occupied rehab project. It is recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the federal CDBG HUD funds in the amount of $2,740 for change order number 1 for the

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Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, which is participating in the Residential Rehabilitation Program. The $2,740 shall be additionally allocated to the homeowner's CDBG-financed loan for this project and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

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DIRECTOR RIVERA: Thank you.

Our third action item is a motion to approve STM Enterprises, LLC, for emergency services throughout the fiscal year 2025, which will be financed with federal and/or local non-federal funds as determined upon a case-by-case needs basis.

In preparation to provide efficient services to the citizens of East Chicago for fiscal year 2024, on December 3rd, 2024, Redevelopment staff requested quotes from three firms to provide emergency services on a case-by-case needs basis. STM Enterprises, LLC, was the only firm that replied to the request.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve staff's recommendation to contract STM Enterprises, LLC, for the utilization of emergency services throughout fiscal year 2025 at an amount of $60,000. It is recommended that the following motion be made verbatim. Recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve STM Enterprises, LLC, for emergency services throughout fiscal year 2025 for an amount of $60,000, which will be financed with federal

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and/or local non-federal funds as determined upon a case-by-case needs basis and authorize the Executive Director to execute any related documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Commissioners.

The last action item for the night is a motion to approve the proposal from Royalty Construction Project Management, Inc., for

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construction management and architectural services for water fountain and related site work at Veterans Park.

The East Chicago Department of Redevelopment received a bid proposal from Royalty Construction Project Management, Inc., for a proposal for construction management and architectural services for water fountains and related site work at Veterans Park. The total amount of the proposal is $55,000.

Action is recommended to approve the acceptance of the proposal from Royalty Construction Project Management, Inc., and authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the proposal from Royalty Construction Project Management Incorporated for construction management and architectural services for water fountain and related site work at Veterans Park in the amount of $55,000 and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER VALDEZ-MEDINA: So moved, Valdez-Medina.

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SECRETARY FRENCH: Second by Christopher French.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Secretary French. Any questions on the motion?

COMMISSIONER ARTIS: Yes, I do.

PRESIDENT SERNA: Go ahead, Commissioner Artis.

COMMISSIONER ARTIS: Last year we did a lot of good stuff, a lot of projects all over the city. I'm sure we're going to continue doing it this year and the following years, but Royalty Construction, for every project, they on every project. Every project they does, we spent quite a bit on Royalty Construction. We spent, at least, probably a half of million dollars on Royalty Construction.

I think we could save money by hiring an inhouse project manager instead of spending $80,000 on this project and $80,00 on that project and everything else. We could save a lot of money hiring an inhouse project manager, professional project manager, instead of keep giving the same individual or same company, one might say, the work. It just don't make any sense. And we could save

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probably a quarter million dollars out of the budget. That's what I'd say.

PRESIDENT SERNA: Any other questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Abstain.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Next item on the agenda is public expression. Is there any public expression? Any public expression? Any public expression?

I'll entertain a motion to adjourn.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Valdez-Medina, second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner

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Valdez-Medina.

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Meeting adjourned. Have a good evening, everyone.

Happy new year.

(PROCEEDINGS CONCLUDED AT 5:18 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 26 (twenty-six) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 10th day of January, 2025.



/s/ Kristen K. Stokes
KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

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APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JANUARY 7, 2025
APPROVED & SIGNED TUESDAY, JANUARY 21, 2025

_____	_____
Anthony Serna	Christine Russell
President	Vice President
_____	_____
Christopher French	Randall Artis
Secretary	Commissioner
_____	_____
Delainah Valdez-Medina	Frank Rivera
Commissioner	Executive Director

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City of East Chicago

Department of Redevelopment

4525 Indianapolis Blvd.
East Chicago, IN 46312
(219)391-8513

February 21, 2025

Ms. Danielle D. Tinsley, Director
Office of Community Planning
and Development
U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Indianapolis Field Office
575 North Pennsylvania Street, Room 655
Indianapolis, Indiana 46204

Dear Ms. Tinsley:

No comments from the public were received during the Public Hearing or during the Substantial Amendment display period for FY 2021, 2023, and 2024 Annual Action Plan—Substantial Amendment.

If you have any questions, please contact me at (219) 391-8513 or our consultant, Karl Haglund, with Urban Design Ventures, LLC, at (412) 461-6916.

Sincerely,



Mr. Frank Rivera, Director
Redevelopment Department

CC: Ms. Lori Dimick, HUD Sr. CPD Representative
Ms. Michelle Kincaid, HUD CPD Program Manager
Ms. Alysia Dunbar, Programs Manager, City of East Chicago
Mr. Karl M. Haglund, Urban Design Ventures, LLC

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED-1906

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2023 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended, 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2023 Annual Action Plan, which proposes how the entitlement grant will be expended to address the housing and community development needs; and

WHEREAS, a draft of the FY 2023 Annual Action Plan appeared on public display from June 16, 2023 to July 17, 2023 and public meeting on the aforementioned plan was held on July 7, 2023 and the public comments 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 2023 Annual Action 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 plan with the Official Minutes of the Regular Meeting of this Board of Commissioners; and

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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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2023 Annual Action Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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

ADOPTED INTO A RESOLUTION THIS 18TH DAY OF JULY 2023 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Anthony P. Serna, President

Christine Russell, Vice-President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Randy Artis, Commissioner

Frank Rivera, Executive Director

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SUBSTANTIAL AMENDMENT # 1 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED- 1915

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2020, 2021, 2022, AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2020 - 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2020 - 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2020 - FY 2023 Annual Action Plans from November 3, 2023, through December 4, 2023, and

WHEREAS, In order to obtain the views of citizens, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Wednesday, November 22, 2023, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2020 CDBG Funds:

- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $35,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Haven House, Inc – Pantry Pack Program** – Reallocate the $15,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to the Housing Rehabilitation Program Delivery and delete the existing activity.
- **Public Service Contingency** – Reallocate the $45,000 budget amount to the Housing Rehabilitation Program Delivery and delete the contingency amount.
- **Housing Rehabilitation Program Delivery** – increase the budget line item by $100,000 for a revised budget line item of $275,000. The Housing Rehabilitation Program Delivery cost is being deleted from the FY 2021 and FY 2022 CDBG Program years.

FY 2021 CDBG Funds:

- **City of East Chicago – Sports Voucher Program** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Arts Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Senior Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp** – Reallocate the $50,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Food Bank of Northwest Indiana – Pantry Pack Program** – Reallocate the $20,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Healthy East Chicago – Just Talk Mental Wellness Program** – Reallocate the $5,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the existing activity.
- **Public Service Contingency** – Reallocate the $10,000 budget amount to a new activity, the Fire Hydrant Replacement Project and delete the contingency amount.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $120,000 as the budget amount of FY 2021 CDBG funds. This is a multi-year activity.

FY 2022 CDBG Funds:

- **Housing Rehabilitation** – Reallocate the $723,901 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.

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- **Housing Rehabilitation Program Delivery –** Reallocate $130,000 budget amount to a new activity, the Fire Hydrant Replacement Project and the remaining $45,000 to the Filtration Water Plant Project and delete the existing activity.
- **Healthy East Chicago – Youth Enrichment Support Program** – Reallocate the $30,000 budget amount to a new activity, the Filtration Water Plant Project and delete the existing activity.
- **Fire Hydrant Replacement Project** – Create a new activity and re-allocate $130,000 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.
- **Filtration Water Plant Project** – Create a new activity and re-allocate $798,901 as the budget for the FY 2022 CDBG funds. This is a multi-year activity.

FY 2023 CDBG Funds:

- **Housing Rehabilitation Program** – Reallocate the $720,833 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Housing Rehabilitation Program Delivery** – Reallocate the $165,000 budget amount to the new Filtration Water Plant Project and delete the existing activity.
- **Filtration Water Plant Project** – Create a new activity and reallocate $885,833 as the budget amount for the FY 2023 CDBG funds. This is a multi-year activity.

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SECTION 1. That the Substantial Amendment to the FY 2020-2023 Consolidated Plan Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2020-2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 22nd day of November 2023

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Commissioner

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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SUBSTANTIAL AMENDMENT # 2 RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISSION
RESOLUTION NO. 2024-RED- 1929

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2022 AND 2023 ANNUAL ACTION PLANS AND BUDGETS FOR THE USE OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Years (FY) 2022 and 2023; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plans for FY 2022 and FY 2023; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment".

WHEREAS, Any substantial amendment will require a formal amendment to the Five Year Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Residents, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2022 and FY 2023 Annual Action Plans from May 17, 2024 through June 17, 2024; and

WHEREAS, In order to obtain the views of residents, public agencies, and other interested parties, the Department of Redevelopment held a public meeting on Tuesday, June 4, 2024, at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312;

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

FY 2022 CDBG Funds:

- **2814 CDBG Administration –** Reallocate the $245,476 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.

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- **2837 Planning (CDBG) –** Reallocate the $30,000 budget amount to Housing Rehabilitation Program Delivery and delete the existing activity.
- **2827 City of East Chicago – Summer FUN Camp –** Reallocate the $34,978.41 budget amount to two (2) projects/activities. Pop Warner - Youth Football Program in the amount of $5,000 and Housing Rehabilitation in the amount of $29,978.41.
- **2831 Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program –** Reallocate the $7,500 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2833 Northwest Indiana Reinvestment Alliance – Home Buying 101 –** Reallocate the $22,000 budget amount to Housing Rehabilitation Program and delete the existing activity.
- **2856 Fire Hydrant Replacement Project –** Reallocate the $130,000 budget amount to Veterans Memorial Park Improvements and delete the existing activity.
- **Housing Rehabilitation –** Create a new activity and reallocate $59,478.41 as the budget amount for the FY 2022 CDBG funds.
- **Housing Rehabilitation Program Delivery –** Create a new activity and reallocate $275,476 as the budget amount for the FY 2022 CDBG funds.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $130,000 as the budget amount for the FY 2022 CDBG funds. This is a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2022 CDBG funds.

FY 2023 CDBG Funds:

- **2844 City of East Chicago – Summer FUN Camp –** Reallocate $5,000 budget amount to the new Pop Warner – Youth Football Program.
- **2858 Filtration Water Plant Project –** Reallocate $387,063 budget amount to the new Veterans Memorial Park Improvements. This will be a multi-year activity.
- **Veterans Memorial Park Improvements –** Create a new activity and reallocate $387,063 as the budget amount for the FY 2023 CDBG funds. This will be a multi-year activity.
- **Pop Warner – Youth Football Program –** Create a new activity and reallocate $5,000 as the budget amount for the FY 2023 CDBG funds.

DRAFT

SECTION 1. That the Substantial Amendment to the FY 2022 and FY 2023 Annual Action Plans for the Community Development Block 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 Substantial Amendment of the FY 2022 and FY 2023 Annual Action Plans with the U.S. Department of Housing and Urban Development, 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.

SECTION 5: This Resolution shall take effect and be in full force and effect from and after its passage and approval by the Commission.

Adopted this 18th day of June 2024

EAST CHICAGO REDEVELOPMENT COMMISSION

Anthony Serna, President

Christine Russell, Vice President

Christopher French, Secretary

Randall Artis, Commissioner

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

DRAFT

Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

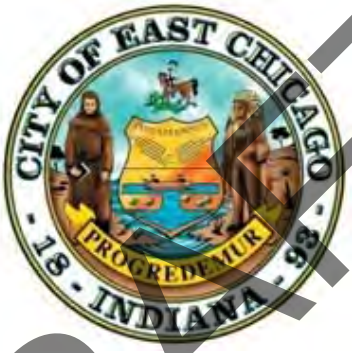
(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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SF 424 FORMS

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-23-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of East Chicago
* b. Employer/Taxpayer Identification Number (EIN/TIN):	35-6001011
* c. UEI:	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 Indianapolis Blvd.
Street2:	
* City:	East Chicago
County/Parish:	Lake County
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
Department of Redevelopment	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Frank
Middle Name:			
* Last Name:	Rivera		
Suffix:			

Title:	Executive Director
Organizational Affiliation:	City of East Chicago Department of Redevelopment
* Telephone Number:	(219) 391-8513
Fax Number:	(291) 391-7005
* Email:	FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

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

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants/Entitlement Grants

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable

Title:

Not Applicable

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2023 Annual Action Plan for the Community Development Block Grant (CDBG) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 | * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2023 | * b. End Date: 06/30/2024

18. Estimated Funding ($):

* a. Federal	1,276,665.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	70,000.00
* g. TOTAL	1,346,665.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. | * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 | Fax Number: (219) 391-8327

* Email: yorta@eastchicago.com

* Signature of Authorized Representative:  | * Date Signed: 7-20-23

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	7-20-23

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	M-23-MC-18-0210

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of East Chicago
* b. Employer/Taxpayer Identification Number (EIN/TIN):	35-6001011
* c. UEI:	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 Indianapolis Blvd.
Street2:	
* City:	East Chicago
County/Parish:	Lake County
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
Department of Redevelopment	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Frank
Middle Name:			
* Last Name:	Rivera		
Suffix:			

Title:	Executive Director
Organizational Affiliation:	City of East Chicago Department of Redevelopment
* Telephone Number:	(219) 391-8513
Fax Number:	(291) 391-7005
* Email:	FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

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

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Invest Partnership (HOME) Program.

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable.

Title:

Not Applicable.

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2023 Annual Action Plan for the HOME Investment Partnership (HOME) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2023 * b. End Date: 06/30/2024

18. Estimated Funding ($):

* a. Federal	299,400.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	5,500.00
* g. TOTAL	304,900.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 Fax Number: (219) 391-8327

* Email: yorta@eastchicago.com

* Signature of Authorized Representative: A. Sq * Date Signed: 7-20-23

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	7-20-23



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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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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.

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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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

A. Sigo

Signature of Authorized Official

7-20-23

Date

Mayor

Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022, 2023, and 2024 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

7-20-23
Date

Mayor
Title

DRAFT

OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

7-20-23
Date

Mayor
Title

DRAFT

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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;

A.S.Q

Signature of Authorized Official

7-20-23

Date

Mayor

Title

DRAFT

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2019-2023 Five Year Consolidated Plan - Substantial Amendment & FY 2019 Annual Action Plan - Substantial Amendment # 4

In Accordance with the HUD Guidelines for the

Community Development Block Grant and HOME Investment Partnerships Program Grant

DRAFT

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

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

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

CARES Act Substantial Amendment # 1:

The City of East Chicago has prepared a substantial amendment to its FY 2019 Annual Action Plan. The purpose substantial amendment will enable the City to access the CARES Act funds. The City of East Chicago is amending its FY 2019 Annual Action Plan by adding the following projects/activities for the CARES Act funds: ***CV-Administration and Planning*** *- $50,000;* ***CV-Public Services Program*** *- $150,000; and* ***CV-Rent/Mortgage/Utility Assistance Program*** *- $587,698.*

The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by making the following amendments: ***Public Service – Contingency –*** *reduce the line item budget amount by $31,813.08 and delete this activity;* ***City of East Chicago Parks & Recreation – Youth Basketball Program –*** *reduce the line item budget amount by $20,000.00 and delete this activity;* ***City of East Chicago Parks & Recreation – Summer Stars Camp –*** *reduce the line item budget amount by $25,000.00 and delete this activity;* ***City of East Chicago – Summer Employment Program –*** *reduce the line item budget amount by $50,000.00 and delete this activity;* ***Haven House, Inc. –*** *reduce the line item budget amount by $12,000.00 and delete this activity;* ***City of East Chicago Parks & Recreation – Arts Programs –*** *reduce the line item budget amount by $5,000.00 for a new budget amount of $10,000.00;* ***City of East Chicago - Sports Voucher Program –*** *reduce the line item budget amount by $2,000.00 for a new budget amount of $8,000.00;* ***Boys & Girls Clubs of Greater Northwest Indiana –*** *create a new line item budget and fund it $15,000.00;* ***Meals on Wheels of Northwest Indiana -*** *increase the line item budget amount by $5,000.00 for a new budget amount of $10,000.00;* ***Northwest Indiana Reinvestment Alliance -*** *increase the line item budget amount by $10,000.00 for a new budget amount of $32,000.00;* ***We Care From the Heart -*** *increase the line item budget amount by $3,000.00 for a new budget amount of $15,000.00;* ***Housing Rehabilitation Program Delivery -*** *increase the line item budget amount by $35,000.00 for a new budget amount of $250,000.00; and* ***Housing Rehabilitation Programs -*** *increase the line item budget amount by $77,813.08 for a new budget amount of $836,500.78.*

Substantial Amendment # 2:

The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by making the following amendments: ***Acquisition/Rehabilitation Program -*** *reduce the line item budget amount by $100,000.00 and delete this activity;* ***City of East Chicago Parks & Recreation - Arts Programs -*** *reduce the line item budget amount by $10,000.00 and delete this activity;* ***City of East Chicago***

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Parks & Recreation - Senior Programs - *reduce the line item budget amount by $5,000.00 and delete this activity;* ***Housing Rehabilitation Program Delivery -*** *increase the line item budget amount by $48,000.00 for a new budget amount of $298,000.00;* ***Meals on Wheels of Northwest Indiana -*** *increase the line item budget amount by $25,000.00 for a new budget amount of $35,000.00;* ***Northwest Indiana Reinvestment Alliance -*** *increase the line item budget amount by $22,000.00 for a new budget amount of $54,000.00;* ***We Care From the Heart, Inc. -*** *increase the line item budget amount by $20,000.00 for a new budget amount of $35,000.00;* ***HOME Administration -*** *increase the line item budget amount by 7,243.95 for a new budget amount of $35,393.85; and* ***Housing Multi-Family Rehab Program - 3507 Guthrie Street -*** *increase the line item budget amount by 65,195.55 for a new budget amount of $187,244.85. This Substantial Amendment was approved by the City of East Chicago Redevelopment Commission on July 20, 2021 and the Mayor on August 13, 2021.*

CARES Act Substantial Amendment # 3:

The City of East Chicago has prepared a substantial amendment to its FY 2019 Annual Action Plan. The purpose substantial amendment will enable the City to access the third round of the CARES Act funds. The City of East Chicago is amending its FY 2019 Annual Action Plan by adding the following projects/activities for the CARES Act funds: CV-Administration and Planning - increase the line item budget amount by $5,000.00 for a new budget amount of $55,000.00; CV-Public Services Program - reduce the line item budget about by $150,000 and delete this activity; and CV-Rent/Mortgage/Utility Assistance Program - reduce the line item budget amount by $587,698 and delete this activity; CV-Business Resiliency Forgivable Loan Program - create a new line item budget and fund it $720,456.00; CV-Public Service: Indiana Legal Services - create a new line item budget and fund it $25,000.00; and CV-Public Service: COVID Food Relief Program - create a new line item budget and fund it $170,000.00.

Substantial Amendment #4

The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by making the following amendments: **Multi-Family Rehabilitation Program** – Reallocate $187,244.85 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. **Affordable Housing Program** – Reallocate $42,224.85 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. **CHDO Operations** – Reallocate $4,483.31 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale. **Acquisition Rehabilitation and Resale** – Create a new project/activity and fund the project/activity in the amount of $233,953.01. The City will fund the purchase, rehabilitation, and resale of a single family housing unit for low- and moderate-income family.

The City of East Chicago amended its CV Program by making the following amendments: **Covid Food Relief Program –** Reallocate $170,000.00 and delete this project/activity. The City will relocate these funds to the CV-Dr. Martin Luther King Center Improvements. **Business Resiliency Forgivable Loan Program –** Delete this project/activity and reallocate $380,000 to a new project/activity, Dr. Martin Luther King

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Center Improvements, and reallocate $340,456.00 to a new project/activity entitled CV-Parks and Recreation Improvements. **CV-Dr. Martin Luther King Cnter Improvements –** Create a new project/activity with the line item amount of $550,000.00. **CV-Parks and Recreation Improvements –** Create a new project/activity with the line item of $340,456.00.

Executive Summary

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

1. Introduction

The City of East Chicago receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). The overarching purpose of these programs is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

(1) Provide decent, affordable housing
(2) Create suitable living environments, and
(3) Expand economic opportunities.

In order to access these federal funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of the planning process. The term of the Consolidated Plan will begin July 1, 2019 and end June 30, 2024. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. The plan includes the following sections:

Process

Outreach is a key component of any community planning effort. This section describes the City's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.

Needs Assessment

The Needs Assessment details the City's levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.

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Market Analysis

The Market Analysis reviews the current condition of the local housing market and economy. This information will help the City formulate the types of programs that will be effective given the current market conditions.

Strategic Plan

The Strategic Plan describes how the City will use the resources available to meet the most pressing needs identified through the planning process. It includes a summary of the City's priority needs, an estimate of available funding, a summary of who will be undertaking the actions called for in the plan, and a set of numeric goals the City hopes to accomplish over the course of the five year plan.

First Year Annual Action Plan

The first year Annual Action Plan describes the resources available and the planned actions that the City will undertake in the first year of the plan, from July 1, 2019 to June 30, 2020.

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

The City of East Chicago's 2019-2023 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

Housing Strategy -

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

Goals:

- **HS-1 Homeownership -** Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
- **HS-2 Housing Development -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

- **HS-3 Owner-occupied Housing Rehabilitation -** Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to developers to rehabilitate housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rental/Mortgage/Utility Assistance -** Provide for utilities, deposits, rent, and mortgage fees for low-income households who are faced with the threat of eviction, foreclosure, and who are at-risk of becoming homeless.
- **HS-5 Fair Housing -** Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

Homeless Strategy -

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

Goals:

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

Other Special Needs Strategy -

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

Goals:

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

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- **SN-2 Social Services -** Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development 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 Public Facilities/Infrastructure -** Improve the City's public facilities and infrastructure through rehabilitation and new construction.
- **CD-2 Accessibility Improvements -** Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
- **CD-5 Clearance/Demolition -** Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in 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 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program -** 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.

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Goals:

- **AM-1 Overall Coordination -** Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- **AM-2 Special Studies/Management -** 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

Over the term of the last Consolidated Plan (2014-2018), the City of East Chicago has successfully addressed many of the high priority needs and goals set forth in that plan. Housing rehabilitation has been a focus of the City, including the Residential Repair Program, Emergency Repair, Accessible Ramps Program, and the Exterior Façade Program. In the last full program year (2017), the City was able to assist 26 households with rehabilitation, surpassing its goal of 15. The City also supported low- and moderate-income homeownership by funding homebuyer workshops with federal funding and financial assistance using local funds. Other housing programs, including CHDO development and Rental Housing, have been delayed but will ultimately be completed. The improvement of existing housing stock will remain high priorities during the next five years.

The City has also addressed the needs of homeless households and those at risk of homelessness through the support of local nonprofit partners. The City has joined with the Northwest Indiana Continuum of Care (CoC) to address the needs of the homeless population on a regional level. While the Point in Time (PiT) Count does not indicate a large homeless population for the size of the CoC, the size of the at-risk population is growing. The number of renter households with severe cost burdens points to an ongoing need for homeless prevention programs and programs to serve families in crisis, such as emergency housing and rapid rehousing.

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

Another priority for the City was to improve community facilities, infrastructure, and public services to improve the quality of life in the City of East Chicago. To address this priority, the City funded a number of public services to provide opportunities for families with children and youth in the City, including programs that focused on development and career preparation. Using non-federal funds, the City made a large investment in the construction of new recreational centers.

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4. Summary of citizen participation process and consultation process

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. This process included 2 public hearings and opportunities to submit written comments on the draft plan.

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

Comments may be sent to:

Ms. Lyvette E. Turk
Community Development Programs Manager
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard – 2nd Floor
East Chicago, Indiana 46312
Phone: (219) 391-8513
Email: lturk@eastchicago.com

The City conducted consultations with a wide range of community stakeholders, including local social services agencies, housing providers, other City Departments, and other government agencies and offices. A complete list of all consultations is included in PR-10.

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CARES Act Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, September 18, 2020 through Monday, October 5, 2020. The City held a virtual Public Hearing on the Substantial Amendment on Tuesday, September 29, 2020 at 3:00 p.m. via Zoom video conference. (https://us02web.zoom.us/j/89432104774?pwd=M3VBeFd2QmNsSnhUNFM0ZW9EVTZxdz09).

The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan.

Substantial Amendment # 2:

The Substantial Amendment was available for comment from June 18, 2021 through July 19, 2021. The City held a Public Hearing on the Substantial Amendment on Tuesday, July 6, 2021 at 5:00

p.m. in the Council Chambers at City Hall. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2018 CDBG Program.

Substantial Amendment # 3:

The Substantial Amendment was available for comment from August 5, 2021 through August 11, 2021.

Substantial Amendment # 4:

The Substantial Amendment was available for comment from March 20, 2026 through April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7th, 2026 at 5:00 PM in the Council Chamber at City Hall. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2019 HOME Program and FY 2020 CDBG-CV Program.

5. Summary of public comments

A summary of all public comments received will be included as an attachment to the final submission to HUD. During the hearings conducted by the City, comments focused on the next steps of the West Calumet clean-up efforts and community development efforts within the 3rd and 4th District. Comments in regard to West Calumet focused on the City's ability to use rehabilitation funds in the area. Comments regarding the 4th district included a concern for the lack of recreational opportunities for children in the neighborhood, housing affordability for seniors on fixed incomes, and the preservation of homes that are falling into disrepair.

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CARES Act Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 3:

The City did not receive any written or oral comments on the Substantial Amendment.

Substantial Amendment # 4:

The City will include all comments received with the final submission of the Substantial Amendment.

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

All comments were accepted.

CARES Act Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

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

Substantial Amendment #3

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

Substantial Amendment # 4:

The City will include all comments received with the final submission of the Substantial Amendment.

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7. Summary

To develop this Five Year Consolidated Plan, the City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The results of the needs assessment indicate the needs of the community have not significantly changed from the last five-year plan. The most pressing needs continue to be substandard condition of housing, a lack of private investments within the city, and a large number of blighted properties. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the improvement of the condition of existing housing stock and investment into public facilities and services that improve the quality of life within the City. The City will also work to better serve its homeless populations and non-homeless populations with special needs.

CARES Act Substantial Amendment # 1:

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, was signed into law on Friday, March 27, 2020. HUD received $3.064 billion in funds through the CARES Act for the Community Development Block Grant (CDBG-CV), Emergency Solutions Grant (ESG-CV), and Housing Opportunities for Persons With AIDS (HOPWA-CV) programs. The City of East Chicago is amending its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan to access the CARES Act funds.

Available Funds:

Through the passage of the CARES Act, the City of East Chicago will receive an allocation of CDBG-CV funds. The City will receive the following grant amounts:

- **CDBG-CV Funds -** $**787,698**.00
- **Total: $787,698.00**

The City of East Chicago is amending its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan to access the CARES Act funds. The City will receive $787,698.00 in Community Development Block Grant - Coronavirus (CDBG-CV) funds. The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by adding the following projects/activities for the CARES Act funds:

FY 2020 CDBG-CV Budget -

- **Administration and Planning -** $50,000
- **Public Services** - $150,000
- **Rent/Mortgage/Utility Assistance** - $587,698
- **Total CDBG-CV = $787,698.00**

FY 2019 CDBG and HOME Programs Budget:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, October 6, 2020 and the FY 2019-2023 Five Year Consolidated Plan and FY 2019 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2019 Annual Action Plan:

- **Public Service – Contingency –** reduce the line item budget amount by $31,813.08 and delete this activity.
- **City of East Chicago Parks & Recreation – Youth Basketball Program –** reduce the line item budget amount by $20,000.00 and delete this activity.
- **City of East Chicago Parks & Recreation – Summer Stars Camp –** reduce the line item budget amount by $25,000.00 and delete this activity.
- **City of East Chicago – Summer Employment Program –** reduce the line item budget amount by $50,000.00 and delete this activity.

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- **Haven House, Inc. –** reduce the line item budget amount by $12,000.00 and delete this activity.
- **City of East Chicago Parks & Recreation – Arts Programs –** reduce the line item budget amount by $5,000.00 for a new budget amount of $10,000.00.
- **City of East Chicago - Sports Voucher Program –** reduce the line item budget amount by $2,000.00 for a new budget amount of $8,000.00.
- **Boys & Girls Clubs of Greater Northwest Indiana –** create a new line item budget and fund it $15,000.00.
- **Meals on Wheels of Northwest Indiana -** increase the line item budget amount by $5,000.00 for a new budget amount of $10,000.00.
- **Northwest Indiana Reinvestment Alliance -** increase the line item budget amount by $10,000.00 for a new budget amount of $32,000.00.
- **We Care From the Heart -** increase the line item budget amount by $3,000.00 for a new budget amount of $15,000.00.
- **Housing Rehabilitation Program Delivery -** increase the line item budget amount by $35,000.00 for a new budget amount of $250,000.00.

The Substantial Amendment was available for public comment for at least a 5-day public comment period beginning September 18, 2020 and ending October 5, 2020.

Substantial Amendment # 2:

The City of East Chicago Redevelopment Commission approved the Substantial Amendment on July 20, 2021 and the Mayor signed the Substantial Amendment on August 13, 2021. The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan - Substantial Amendment was submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments:

1. ***Acquisition/Rehabilitation Program -*** *reduce the line item budget amount by $100,000.00 and delete this activity.*
2. ***City of East Chicago Parks & Recreation - Arts Programs -*** *reduce the line item budget amount by $10,000.00 and delete this activity.*
3. ***City of East Chicago Parks & Recreation - Senior Programs -*** *reduce the line item budget amount by $5,000.00 and delete this activity.*
4. ***Housing Rehabilitation Program Delivery -*** *increase the line item budget amount by $48,000.00 for a new budget amount of $298,000.00.*
5. ***Meals on Wheels of Northwest Indiana -*** *increase the line item budget amount by $25,000.00 for a new budget amount of $35,000.00.*
6. ***Northwest Indiana Reinvestment Alliance -*** *increase the line item budget amount by $22,000.00 for a new budget amount of $54,000.00.*
7. ***We Care From the Heart, Inc. -*** *increase the line item budget amount by $20,000.00 for a new budget amount of $35,000.00.*

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8. ***HOME Administration -*** *increase the line item budget amount by 7,243.95 for a new budget amount of $35,393.85.*
9. ***Housing Multi-Family Rehab Program - 3507 Guthrie Street -*** *increase the line item budget amount by 65,195.55 for a new budget amount of $187,244.85.*

The Substantial Amendment was available for public comment for a period of 30 days beginning June 18, 2021 and ending July 19, 2021.

Substantial Amendment # 3:

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, was signed into law on Friday, March 27, 2020. HUD received $3.064 billion in funds through the CARES Act for the Community Development Block Grant (CDBG-CV), Emergency Solutions Grant (ESG-CV), and Housing Opportunities for Persons With AIDS (HOPWA-CV) programs. The City of East Chicago is amending its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan to access the third round of the CARES Act funds.

Available Funds:

Through the passage of the CARES Act, the City of East Chicago will receive two (2) allocations of CDBG-CV funds. The City will receive the following grant amounts:

- **CDBG-CV Funds (Round 1)** - $787,698.00
- **CDBG-CV Funds (Round 3)** - $182,758.00
- **Total: $970,456.00**

The City of East Chicago is amending its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan to access both rounds of the CARES Act funds. The City will receive in total $970,456.00 in Community Development Block Grant - Coronavirus (CDBG-CV) funds. The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by adding the following projects/activities for the CARES Act funds:

FY 2020 CDBG-CV Budget -

- **CV-Administration and Planning -** $55,000
- **CV-Business Resiliency Forgivable Loan Program** - $720,456
- **Public Service: Indiana Legal Services** - $25,000
- **Public Service: COVID Food Relief Program** - $170,000
- **Total CDBG-CV = $970,456.00**

The Substantial Amendment was available for public comment for at least a 5-day public comment period beginning August 5, 2021 and ending August 11, 2021. Once the Substantial Amendment was off public display the Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment.

Substantial Amendment #4

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The City of East Chicago Redevelopment Commission approved the Substantial Amendment on April 21, 2026. The FY 2019 Annual Action Plan - Substantial Amendment was submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the City's HOME Program:

1. **Multi-Family Rehabilitation Program –** Decrease the line item budget amount by $187,244.85 and delete this activity.
2. **Affordable Housing Program –** Decrease the line item budget amount by $42,224.85 and delete this activity.
3. **CHDO Operations –** Decrease the line item budget amount by $4,483.31 and close out this activity.
4. **Acquisition Rehabilitation and Resale –** Create a new activity and fund the activity in the amount of $233,953.01.

The City will receive in total $970,456.00 in Community Development Block Grant - Coronavirus (CDBG-CV) funds. The City of East Chicago amended its FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan by adding the following projects/activities for the CARES Act funds:

FY 2020 CDBG-CV Budget -

- **CV-Administration and Planning -** $55,000
- **Public Service: Indiana Legal Services** - $25,000
- ~~**CV-Business Resiliency Forgivable Loan Program -** $720,456~~
- ~~**Public Service: COVID Food Relief Program -** $170,000~~
- **CV-Dr. Martin Luther King Center Improvements -** $550,000.00
- **CV-Parks and Recreation Improvements -** $340,456.00
- **Total CDBG-CV = $970,456.00**

The Substantial Amendment was available for public comment for at least a 5-day public comment period beginning March 20, 2026 and ending April 20, 2026. Once the Substantial Amendment was off public display the Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment.

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The Process

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

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

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

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

Table 1 – Responsible Agencies

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Narrative

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

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

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

As part of this year's planning process, the City conducted a number of consultations with service providers and government agencies. Consultations focused on community development needs, strategies, and ways in which coordination could help better serve the community. The City also participated in a number of on-going collaboration efforts, including the local Bankers Council, the Lake County Affordable Housing Taskforce, and the NW Indiana Continuum of Care (CoC) which focuses on homeless policy. The CoC is a collaborative effort of over 60 service providers in Lake County focused on providing services to the homeless and near homeless populations in the area. As a result of the consultations, the City will be able to better coordinate with local agencies going forward.

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

The City consulted with the Director of the Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout Lake County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City. A more detailed summary of the needs of

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homeless and those near homelessness can be found in the NA-40 Homeless Needs Assessment and MA-30 Homeless Facilities and Services sections of the plan.

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

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

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

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Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	**EAST CHICAGO HOUSING AUTHORITY**
	Agency/Group/Organization Type	PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include coordination on future development and revitalization projects.
2	**Agency/Group/Organization**	**BOYS & GIRLS CLUBS OF GREATER NORTHWEST INDIANA**
	Agency/Group/Organization Type	Services-Children Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Youth and Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. The City will work with the agency to expand their programs and impact within the City
3	**Agency/Group/Organization**	**Habitat for Humanity of Northwest Indiana**
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	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?	phone consultations. The City will work with organization to expand affordable housing and their programs within the City
4	**Agency/Group/Organization**	**NORTHWEST INDIANA REINVESTMENT ALLIANCE**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. The City will continue to work with the organization to broaden their impact on the City and contribute to more affordable housing and fair housing.
5	**Agency/Group/Organization**	**Northwest Indiana Banker Community Council**
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment Service-Fair Housing Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended quarterly meeting. City will work with lenders and community stakeholders and advocates to identify marketing strategies to serve more low and moderate income persons
6	**Agency/Group/Organization**	**Northwest Indiana Community Action**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Planning organization Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. City will coordinate with organization to increase the impact of its multiple programs within the City
7	**Agency/Group/Organization**	**HAVEN HOUSE**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. City will continue to work with organization to maximize their impact on City residents.

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8	**Agency/Group/Organization**	**GARY**
	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 - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy 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?	phone consultation. Anticipated outcomes include better coordination among local HUD grantees on areas where there are common struggles, including attracting housing contractors and developers.

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9	Agency/Group/Organization	HAMMOND
	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 - 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 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?	phone consultation. Anticipated outcomes include better coordination among local HUD grantees on areas where there are common struggles, including attracting housing contractors and developers.

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10	Agency/Group/Organization	LAKE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	phone consultation. Anticipated outcomes include better coordination among local HUD grantees on areas where there are common struggles, including attracting housing contractors and developers.

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11	**Agency/Group/Organization**	**Grace Beyond Borders NWI, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Discussed lack of emergency shelter and need for street outreach, homeless services.
12	**Agency/Group/Organization**	**CITY OF EAST CHICAGO PARKS & RECREATION**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy recreational needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Anticipated outcomes include better coordination with senior service agencies.
13	**Agency/Group/Organization**	**INDIANA PLAN**
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Anticipated outcomes include better outreach to East Chicago residents for this regional program.
14	**Agency/Group/Organization**	**North Township Trustee**
	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 Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Areas for improvement include coordination of funding to increase impact.
15	**Agency/Group/Organization**	**Regal Adult Day Services**
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Potential coordination to improve senior recreational programming.
16	**Agency/Group/Organization**	**School City East Chicago**
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local Major Employer
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. potential improvement in identifying families that need assistance before at risk of homelessness.
17	**Agency/Group/Organization**	**INDIANA LEGAL SERVICES, INC.**
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation
18	**Agency/Group/Organization**	**AIDS Task Force of Laporte and Porter Counties Inc. dba The Aliveness Project of NWI, Inc.**
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation.
19	**Agency/Group/Organization**	**Northwest Indiana Regional Planning Commission**
	Agency/Group/Organization Type	Housing Services-Employment Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Environmental, Transportation, Food scarcity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Potential improvement in coordination in food security and transit-oriented development
20	**Agency/Group/Organization**	**Lake Area United Way**
	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 Regional organization Civic Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation
21	**Agency/Group/Organization**	**Regional Mental Health Center**
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation
22	**Agency/Group/Organization**	**Lakeshore Chamber of Commerce**
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Interested in stronger coordination in response to public safety
23	**Agency/Group/Organization**	**INDIANA**
	Agency/Group/Organization Type	Services-Health Other government - State

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	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Infant mortality
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	consultation on lead paint and relatively high infant mortality
24	**Agency/Group/Organization**	**Continuum of Care**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation. Discussed closer coordination in planning in regard to homelessness.
25	**Agency/Group/Organization**	**Salvation Army**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation.

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

Not applicable

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	CoC of Northwest Indiana	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The City will use the framework within the Benefits Plan to work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2014-2019 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the 2014 City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five Year Consolidated Plan and Annual Action Plans.

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))

The City consulted with the three (3) other HUD entitlement communities in Lake County, including the City of Gary, the City of Hammond, and the Lake County Community Economic Development Department. There were multiple areas of program implementation where grantees had common issues, including finding and retaining housing contractors, working with Community Housing Development Organizations (CHDOs), implementation of programs and projects in Opportunity Zones, and the blighting influences of vacant properties. As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

Narrative (optional):

Not Applicable.

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

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

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

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

Comments may be sent to:

Ms. Lyvette E. Turk
Community Development Programs Manager
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard – 2nd Floor
East Chicago, Indiana 46312
Phone: (219) 391-8513
Email: LTurk@eastchicago.com

CARES Act Substantial Amendment # 1:

The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan - Substantial Amendment was available for public comment beginning on Friday, September 18, 2020 and ended on Monday, October 5, 2020. The City held a Public Hearing on the Substantial Amendment on Tuesday, September 29, 2020 at 3:00 p.m. via Zoom video conference. No comments were received.

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Substantial Amendment # 2:

The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan - Substantial Amendment was available for public comment beginning on June 17, 2021 and ending July 19, 2021. The City held a Public Hearing on the Substantial Amendment on July 6, 2021 at 5:00 p.m. in the Council Chambers at City Hall. No comments were received.

CARES Act Substantial Amendment # 3:

The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan - Substantial Amendment was available for public comment beginning on Thursday, August 5, 2021 and ended on Wednesday, August 11, 2021. No comments were received on the proposed Substantial Amendment.

Substantial Amendment # 4:

The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan – Substantial Amendment was available for public comment beginning on March 20, 2026 and ending April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the Council Chambers at City Hall.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Non-targeted/broad community	April 3rd Public Hearing	See appendix.	All comments accepted.	Not Applicable.
2.	Newspaper Ad	Non-targeted/broad community	Public Comment Period	See appendix.	All comments accepted.	Not Applicable.
3.	Public Hearing	Non-targeted/broad community	2nd Public Hearing was on July 17th	See appendix.	All comments accepted.	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)
4.	**Substantial Amendment - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The public hearing notice was published on Friday, September 18, 2020 and Monday, September 28, 2020 in the newspaper.	None	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5.	**Substantial Amendment - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The City had its virtual Public Hearing on Tuesday, September 29, 2020 at 3:00 p.m. via Zoom video conference to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Five-Year Consolidated Plan.	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6.	**Substantial Amendment # 2 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The public hearing notice was published on Friday, June 18, 2021 and Friday, June 25, 2021 in the newspaper.	None	None	Not Applicable.
7.	**Substantial Amendment # 2 - Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The City had its virtual Public Hearing on Tuesday, July 6, 2021 at 5:00 p.m. via Zoom video conference to discuss the Substantial Amendment. The public hearing comments and the sign-in sheet for the Public Hearing is included in the Exhibit section of the FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan.	Meeting minutes can be found in the Exhibit section of the Five-Year Consolidated Plan.	None	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	**Substantial Amendment # 2 - Internet Outreach**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	None	None	None	http://www.eastchicago.com/243/Redevelopment
9.	**Substantial Amendment # 3 - Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The public hearing notice was published on Wednesday, August 4, 2021 and Monday, August 9, 2021 in the newspaper.	None	None	Not Applicable
10.	**Substantial Amendment # 3 - Internet Outreach**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	None	None	None	http://www.eastchicago.com/243/Redevelopment

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11.	**Substantial Amendment # 4 – Newspaper Ad**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	The public hearing notice was published on Thursday, March 19, 2026 in the newspaper.	None.	None.	Not Applicable.
12.	**Substantial Amendment #4 – Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	A public hearing was held on Tuesday, April 7, 2026 at 5:00 PM	Summary comments from the public hearing are included in the exhibit section of this plan.	All comments were accepted	Not Applicable.

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for low- and moderate-income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2019 based on Area Median Income (AMI) are included below.

FY2019 HUD Income Limits	Household Size				
Percent of Area Median Income (AMI)	1	2	3	4	5
Extremely Low Income - 30% of AMI	15,300	17,500	21,330	25,750	30,170
Low Income - 50% of AMI	25,500	29,150	32,800	36,400	42,250
Moderate Income - 80% of AMI	40,800	46,600	52,540	58,250	62,950

Income Limits

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

Summary of Housing Needs

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

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

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

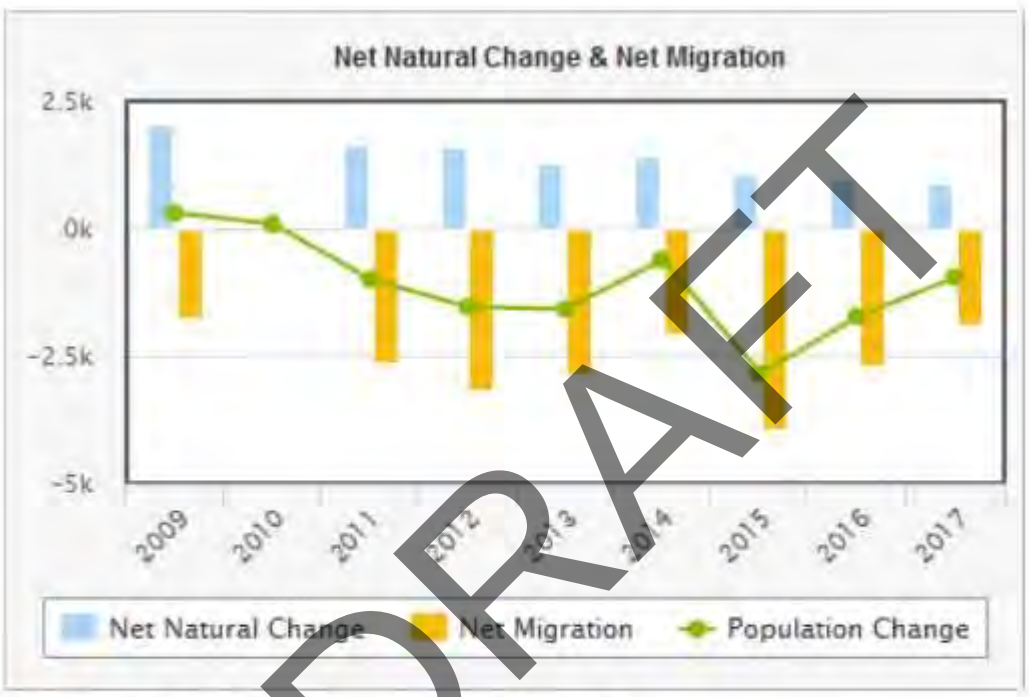
- Homeownership within the City is within reach for many low- and moderate-income residents. In March 2019, the median sales price for homes in East Chicago was $81,500. Assuming an FHA 30 year mortgage with current interest rates, monthly housing costs would be approximately $700, which would be affordable to a household with an annual income of $28,000. Despite this, there are many obstacles to homeownership within the City including the ability to save for down payment and financial literacy.
- There are a large number of homes in substandard condition. Some of the homes are suitable for rehabilitation while some units are beyond repair, especially in low and moderate income, CDBG-eligible areas. For the purpose of this document, units are considered to be in “standard condition” when the unit is in compliance with the local building code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.
- Cost burden is the most common issue, especially for low income renters. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.
- Given the age of housing stock within the City and the current contamination issues in the West Calumet Housing complex, there is concern about lead-based paint within homes in the City.

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Demographics	Base Year: 2010	Most Recent Year: 2015	% Change
Population	29,698	29,180	-2%
Households	10,501	10,105	-4%
Median Income	$28,822.00	$26,486.00	-8%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2010 Census
Data Source Comments: 2010 Census and 2011-2015 ACS



Data Source: U.S. Census Bureau Population Estimates

Notes: 1 - Values in chart reflect July year-to-year changes
2 - Net Migration includes residual population change
3 - Annual components of population change are not available for 2010

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Lake County Population Trends

Population Trends Key Points

- Since 2010, the population of East Chicago has remained fairly stable. The population has dropped by two percent (518 residents) between 2010 and 2015. However, the 2018 estimate shows a further decrease to 27,930. Population in 2000 was 32,414.
- Median income is the income at which half of the households in the City earn more and half of the households earn less than the amount. Median income dropped by eight percent from 2010 to 2015. The 2017 median income is estimated to be $30,205.

- East Chicago's population peaked in 1960 at 57,669. The decline in the City's economic base of manufacturing and the movement of families to newer suburban communities further south within the County has contributed to the population decline.
- Lake County as a whole has experienced a slow population decline. Based on ACS Census estimates, the County population declined from 496,005 in 2010 to 485,640 in 2017

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,010	2,220	1,575	1,010	2,290
Small Family Households	1,340	970	595	435	1,035
Large Family Households	505	220	285	205	280
Household contains at least one person 62-74 years of age	335	400	340	225	600
Household contains at least one person age 75 or older	270	325	265	135	335
Households with one or more children 6 years old or younger	1,024	540	305	190	185

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

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Households by Income Key Points

- 58% of all households are families. The most common type of household is small families (those with 4 or less members). By comparison, 67% of Lake County's households are families.
- Roughly a third (32%) of households have at least one person older than 62 years of age. Of the 3,230 households with an elderly member, 60% are considered low or moderate income. However, elderly households account for a relatively larger share (39%) of over-income households (80% AMI or higher).
- 22% of households have a child under the age of 6. These families are more heavily represented in the low- and moderate-income groups. Almost half (46%) of these families are considered extremely low income (less than 30% AMI) while another 38% are below 80% of AMI. Only 11% of over-income households have young children.
- 67% of total households qualify as low or moderate income (less than 80% of AMI), meaning they are eligible to receive services and assistance through programs funded through this Consolidated Plan. By comparison, 44% of Lake County households qualify as low or moderate income.

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	45	0	10	0	55	10	10	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	4	25	15	69	0	20	0	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	45	35	0	225	20	4	4	60	88
Housing cost burden greater than 50% of income (and none of the above problems)	1,055	180	20	0	1,255	275	185	30	10	500

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	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)	315	795	175	25	1,310	85	280	135	25	525
Zero/negative Income (and none of the above problems)	420	0	0	0	420	20	0	0	0	20

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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Housing Problems Key Points

- Of the 5,605 renter households in the City, 52% have at least one of the four housing problems listed above. This is consistent with the portion of renters with housing problems in Lake County (48%).
- Of the four housing problems, cost burden is the most common problem. 49% of renters (2,720 households) had a cost burden, meaning more than 30% of income went toward housing costs. 349 households had a different housing problem (overcrowded or lacking complete plumbing or kitchens).
- Of the renters with a cost burden, the vast majority of them (92%) had households below 50% of the area median income. Only 25 over-income households have a cost burden.
- 24% of all renters (1.370 households) are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay rent.

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	1,270	230	90	15	1,605	305	220	35	70	630
Having none of four housing problems	825	1,140	725	330	3,020	180	630	725	595	2,130
Household has negative income, but none of the other housing problems	420	0	0	0	420	20	0	0	0	20

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

Housing Problems Key Points

- Of the 4,505 households in the City, 27% have at least one of the four housing problems listed above. This is consistent with the portion of owners with housing problems in Lake County as a whole (23%).
- Of the four housing problems, cost burden is the most common problem. 24% of owners (1,230 households) had a cost burden, meaning more than 30% of income went toward housing costs. Only 128 households had a different housing problem (overcrowded or lacking complete plumbing or kitchens).
- Of the owners with a cost burden, the majority of them (79%) had households below 50% of the area median income. Relative to renter households, owners in the upper-income groups were more likely to have a cost burden.
- 11% of all owners (500 households) are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay their mortgage.

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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	750	575	105	1,430	145	135	65	345
Large Related	305	75	30	410	14	45	20	79
Elderly	104	105	40	249	165	255	35	455
Other	345	239	20	604	35	44	50	129
Total need by income	1,504	994	195	2,693	359	479	170	1,008

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

Cost Burden Key Points

- Small related family households account for the largest number of rental households with a cost burden. These 1,430 households account for 53% of cost-burdened renters. Elderly households is the smallest component of cost-burdened renters (9%).
- 92% of cost-burdened renter households make less than 50% of the area median income.
- Elderly households account for the largest number of owner households with a cost burden. These 455 households account for 45% of cost-burdened owners. Large related family households is the smallest component of cost-burdened owners (8%).
- When comparing renter and owner needs, there are more than 2.5 times renters with cost burdens than owners.

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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	595	135	20	750	110	50	10	170
Large Related	255	15	0	270	10	0	0	10
Elderly	74	45	0	119	115	100	10	225
Other	225	4	0	229	35	40	15	90
Total need by income	1,149	199	20	1,368	270	190	35	495

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 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	170	49	60	15	294	10	10	0	35	55
Multiple, unrelated family households	0	0	0	0	0	10	14	4	25	53
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	170	49	60	15	294	20	24	4	60	108

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 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	989	540	321	1,850	197	335	299	831

Table 12 – Crowding Information – 2/2

Data Source Comments:

DRAFT

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

In the tables above, single-person households are included in the "Other Households" category. A total of 604 "Other" low- and moderate-income renters experience a cost burden, while 129 low- and moderate-income owners experience a cost burden. Of those, 229 renters and 90 owners have a severe housing problem where more than half of their income is used for housing. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

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

The CHAS data set does not provide estimates for the numbers of disabled persons or victims of domestic violence with housing problems. However, it is safe to assume that these sub-populations will experience

housing problems to a greater degree than the population in general. Persons with disabilities have more limited options when choosing housing. Both populations also have obstacles in obtaining employment to pay for housing costs.

Disability

Based on the 2017 Five Year ACS estimates prepared by the U.S. Census, 5,927 residents of East Chicago have a disability (18.5% of the population). This percentage is higher relative to the County (13.9%) and Indiana (13.8%). The majority of East Chicago residents (59%) with a disability are working age, roughly one third (31%) are over the age of 65, and the remainder (10%) are children. Of those with disabilities, 854 persons have a self-care difficulty, meaning that they have difficulty bathing or dressing. 1,155 persons have an independent living difficulty meaning they have difficulty running errands alone.

Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime.

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

According to the most recent Point in Time Homeless count, there were 21 homeless persons who identified themselves as victims of domestic violence. This figure is down from the 2017 total of 36. However, this number represents the count of homeless domestic violence victims on a single day and does not fully reflect current trends. The number also does not reflect persons who are temporarily staying at families or friends (couch surfing) or at hotels and motels.

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What are the most common housing problems?

Among the HUD-defined housing problems, cost burden is the most common issue, especially for low income renters. When comparing renter and owner needs, there are more than 2.5 times renters with cost burdens than owners. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.

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

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

As mentioned above, renters are more likely to incur cost burdens than homeowners. When comparing renter and owner needs, there are more than 2.5 times renters with cost burdens than owners. Within the subset of owners, elderly homeowners have a large number of households with cost burdens. It is also expected that these elderly homeowners, who in many cases live on a fixed salary, cannot afford to make necessary repairs on their home or make necessary accessibility improvements to age in place.

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

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At-Risk Families and Individuals

Households must be able to find employment that pays more than the minimum wage. A person working full-time at minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study conducted by MIT (source: http://livingwage.mit.edu/states/18) an annual living wage for a single member household in Indiana is $23,030 ($11/hour) and a single parent is $47,414 ($22.80/hour). The median contract rents of properties advertised during the planning process was $725. In order for this contract rent to be affordable, a household would need an annual income of $29,000 ($13.95/hour) or work an average of 72 hours per week at minimum wage.

Formerly Homeless Families

Formerly homeless families who have been re-housed are at risk of a return to homelessness when the underlying conditions of homelessness are not adequately addressed. These include mental illness and substance abuse which are often contributing factors to chronic homelessness. Families and households that experience homelessness due to an interruption of income (loss of employment, reduction of hours,

or missed work due to illness) or an unexpected expense (car repair) often only need a small amount of financial assistance to avoid homelessness.

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

Not applicable.

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

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

Discussion

Not Applicable.

DRAFT

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

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need (80% - 60% > 10%).

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

DRAFT

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,975	605	440
White	215	85	4
Black / African American	955	305	315
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	790	215	115

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

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

Key Points

77% of all extremely-low income households (those earning less than 30% of the area median income) have housing problems. To be considered to have a disproportionately greater need, more than 86% of

the households of race or ethnicity would need to have a housing problem. At this income level, only American Indians/Alaskan Natives have a disproportionately greater need. However, given the number of American Indian/Alaskan Native households (4), it is difficult to extrapolate any meaning from the data.

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	1,525	695	0
White	90	85	0
Black / African American	715	290	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	725	315	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

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

Key Points

Within the jurisdiction as a whole, 69% of households with incomes between 30 and 50% of the median are considered to have a housing problem. African American (71%) and Hispanic (70%) households have a slightly higher percentage of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

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	430	1,140	0
White	29	135	0
Black / African American	150	450	0

DRAFT

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
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	255	560	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

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

Key Points

Within the jurisdiction as a whole, only 27% of households with incomes between 50 and 80% of the median are considered to have a housing problem. Hispanic households (31%) have a slightly higher percentage of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

DRAFT

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	130	880	0
White	10	155	0
Black / African American	19	315	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	405	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

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

Key Points

Within the jurisdiction as a whole, only 13% of households with incomes between 80 and 100% of the median are considered to have a housing problem. Hispanic households (20 %) have the highest relative level of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

Discussion

The only category to meet the definition of disproportionately greater level of need is Extremely Low Income American Indian/Alaskan Natives, where all four households (100%) were considered to have a housing problem. Given the small sample size of 4 households, it is hard to attribute significant meaning to this designation. Across all income levels, Hispanics had higher relative needs than the jurisdiction as a whole, ranging from one to seven percent higher.

DRAFT

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

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	1,575	1,005	440
White	175	130	4
Black / African American	740	520	315
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	650	350	115

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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%

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Key Points

61% of all extremely-low income households (those earning less than 30% of the area median income) have a severe housing problem. To be considered to have a disproportionately greater need, more than 71% of the households of race or ethnicity would need to have a housing problem. At this income level, none of the racial or ethnic categories have a disproportionately greater need.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	450	1,770	0
White	40	130	0
Black / African American	170	835	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	245	795	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

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

Key Points

Within the jurisdiction as a whole, 20% of households with incomes between 30 and 50% of the median are considered to have a severe housing problem. White (24%) and Hispanic (24%) households have a slightly higher percentage of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

DRAFT

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	125	1,450	0
White	24	140	0
Black / African American	50	550	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	760	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

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

Key Points

Within the jurisdiction as a whole, only 8% of households with incomes between 50 and 80% of the median are considered to have a severe housing problem. White households (15%) have a slightly higher percentage of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

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	85	925	0
White	0	165	0
Black / African American	10	325	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	435	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

DRAFT

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

Key Points

Within the jurisdiction as a whole, 8% of households with incomes between 80 and 100% of the median are considered to have a severe housing problem. Hispanic (15%) households have a slightly higher percentage of housing problems, but no race or ethnicity is considered to have a disproportionately greater need at this income level.

Discussion

No racial or ethnic class at any income level was determined to have a disproportionately greater need than the jurisdiction as a whole.

DRAFT

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:

As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,835	1,910	1,870	495
White	715	110	230	4
Black / African American	2,240	930	825	340
Asian	0	0	0	0
American Indian, Alaska Native	4	4	0	0
Pacific Islander	0	0	0	0
Hispanic	2,880	860	810	145

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

DRAFT

Discussion:

For the jurisdiction as a whole, 19% of households have a cost burden (30-50% of income goes toward housing costs) and 18% have a severe cost burden (more than 50% of income goes toward housing costs). The three racial/ethnic categories with significant populations within the City (Hispanic, African American, and White) all have similar percentages to the jurisdiction as a whole. When considering cost burden and severe cost burden together, White and Hispanic households have slightly fewer costs burdens, 32% and 36% respectively, when compared to the jurisdiction as a whole, while African American households are slightly higher at 40%.

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 only disproportionately greater need identified on the previous pages was Extremely Low Income (0-30% AMI) American Indian/Alaskan Native households. In this case, all four households had a housing problem (100%) compared to 77% of the jurisdiction as a whole. However, given that only 4 households were in that category, it is difficult to assign significant meaning to this statistic.

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

Not applicable.

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

While none of the racial or ethnic categories had disproportionately greater needs, there are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, especially Census Block Group 301-01 (87% African American) and 310-01 (84% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including 308-01 (82%), 308-04 (83%), 304-01 (84%), 305-01 (85%), 305-02 (95%), and 306-03 (89%). White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 27 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

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

In most cases, the federal resources available to the City and the public agency are not co-mingled. Public Housing agencies, including the City's, receive HUD funds that are not included in this plan. PHAs receive an annual allocation from the Capital Fund for capital and management activities, including modernization and development of new public housing. They can also apply for additional financing through programs such as the Rental Assistance Demonstration (RAD) Program. RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock.

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

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Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

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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
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

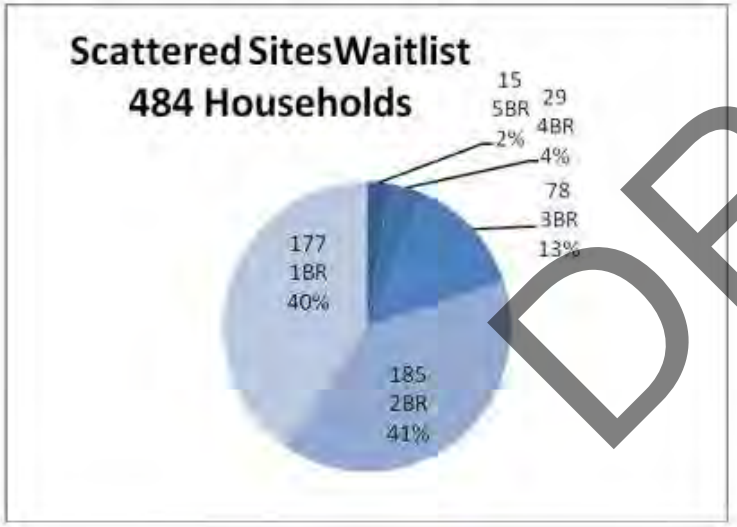
Data Source: PIC (PIH Information Center)

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ECHA Waiting List Demand

Site	Applicants
James Hunter Senior Building	39
John B. Nicosia Senior Building	20
West Calumet Family Development	0
Scattered Family Sites	484
Housing Choice Voucher	455
TOTAL	**998**

The breakdown of unit demand by bedroom size for ECHA's family sites are included below. Over half of the households require either a one or two-bedroom unit. This is a trend reflected in housing markets across the Country.



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Public Housing Wait List

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

The public housing authority entered into a Voluntary Compliance Agreement (VCA) with HUD in November 2016 in regard to the relocation plan for the West Calumet Public Housing Complex. The VCA, which will end in November 2019. To date, all requirements of the VCA have been satisfied.

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

The ECHA uses a site based wait list for all of its public housing sites. For a breakdown of the wait list by property based on the 2018 Action Plan, see the above graphic. Households may choose their site when applying for admission to public housing at ECHA Central Office, or online when the waiting list is opened. Applications are mail to those who successfully pre-apply online. Senior Housing is available all year and applications can be picked up on Tuesdays and Thursdays at the ECHA's Central Office. Families can apply for the housing choice voucher waiting list at ECHA's central office when the waiting list is opened.

Several of the Housing Authority developments need modernization and/or redevelopment. The John B Nicosia Building is no longer sustainable and should be redeveloped as part of the overall North Harbor neighborhood revitalization area. The James Hunter Building is also in need of modernization. The West Calumet Complex was recently demolished due to adverse site conditions, including exposure to lead and arsenic, which posed a threat to the health and safety of residents. Redevelopment plans have yet to be finalized and will be dependent on the scope of the remediation carried out by EPA.

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

Public housing residents have a relatively high level of need to the population at large but are comparable to other low- and moderate-income residents within the City. Both public housing residents and low- and moderate-income residents in general need ongoing opportunities to increase self-sufficiency. Unassisted households, especially extremely low-income renter households, have higher levels of need and are at risk of homelessness as they do not have on-going rental subsidies to ensure housing stability. In terms of priority relative to the community development and affordable housing needs of unassisted households, public housing residents may be given a lower priority given the amount of resources currently available to the PHA.

Discussion

No additional discussion.

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City reviewed and analyzed information provided by the Continuum of Care (CoC) and consulted with numerous homeless service providers to conduct the homeless needs assessment. The CoC is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Indiana outside of Indianapolis and St Joseph. Lake County is considered Region 1a of the CoC. This section includes information on the number, type, and nature of homelessness within Region 1a (Lake County). The CoC undertakes an annual survey of the homeless population called a Point in Time Count (PiT) and is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

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

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

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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)	0	40	0	0	0	0
Persons in Households with Only Children	0	7	0	0	0	0
Persons in Households with Only Adults	25	83	0	0	0	0
Chronically Homeless Individuals	0	7	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	4	11	0	0	0	0
Unaccompanied Child	1	12	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
CoC 2018 Point in Time County
Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

CHRONIC HOMELESS:

Of the 155 total homeless persons included in the PIT, 7 were considered chronically homeless individuals. None of these individuals were unsheltered.

FAMILIES WITH CHILDREN:

Of the 155 total homeless persons included in the PIT count, 40 were in families with at least one adult and one child. All of these households were sheltered. In addition, there were seven persons in households with only children.

UNACCOMPANIED YOUTH:

There were 13 unaccompanied youth. Only one person in this subset was unsheltered.

VETERANS:

There were 15 veteran households reported on the night of the PIT count. This subset was most likely to be unsheltered.

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	53	0
Black or African American	102	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	23	0
Not Hispanic	132	0

Alternate Data Source Name:
CoC 2018 Point in Time County

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

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

One of the best indicators for the number of families with children who need housing assistance is the number of children living below the poverty line. Current poverty guidelines are 16,910 for a two person household and 21,330 for a three person household. Without some type of housing assistance, incomes below either of these thresholds would place a severe cost burden upon the household. According to the 2017 5-Year ACS data, the number of City residents in poverty is 9,876 or 35%. This percent is more than double the rate for Indiana (15%) and Lake County (17%). The number of children under the age of 18 in poverty is 4,935. This figure represents 57% of all of the children within the City.

According to the same US census data set, the number of veterans within the City is 930 or five percent of the population over the age of 18. Of those, only eight percent (71 individuals) are considered to in poverty. It should be noted, however, that roughly half of the veteran population (46% or 419 persons) are considered to have a disability, which may mean they require some form of supportive or accessible housing or have limitations on employment.

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

While the race and ethnic data from the PiT count is incomplete, a disproportionate share of the homeless are African American. 66% of all homeless identified as African American, while only 24% of the county population is African American (the county population is used as the CoC covers all of Lake County). Fifteen

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percent of the homeless population identified as Hispanic which is relatively close to the overall Hispanic population of the county (18%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

Discussion:

Not Applicable.

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

Introduction:

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

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

Describe the characteristics of special needs populations in your community:

According to the HUD CHAS data, there are 3,230 households with at least one elderly person. This accounts for roughly one third (32%) of all households in the City. Sixty percent of these households are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using HUD's CHAS data as a basis, this would mean there are approximately 532 frail elderly households within the City. Overall, the elderly accounted for a small portion of rental households (9%) with a cost burden. However, elderly households account for almost half (45%) of owners with a cost burden. Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

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

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the

local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

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

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

Elderly/Frail Elderly:

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

Persons with Physical/Developmental Disability:

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

Other Special Needs Populations:

The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living, ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this population, permanent supportive housing (PSH) is the only viable long-term housing option as the client is not able to sustain independent living.

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

According to the State Department of Health, there was a total of 1,217 persons living with HIV/AIDS in Lake County as of December 31, 2018. This ranked the area second most prevalent behind the Indianapolis metro area. There was 59 new cases in the county in 2018. New cases of both HIV and AIDS include sexual intercourse as the most common mode of transmission/risk factor, accounting for roughly half of all new cases. Across the state, two thirds of new cases were in the ages between 20 and 39, more than three quarters of new cases were males. In regard to race, 45% of new cases were African American and 40% were White.

Discussion:

Not Applicable.

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

Describe the jurisdiction's need for Public Facilities:

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

The City and community stakeholders have recently made significant capital improvements in its public facilities including new recreational centers, bike trails, improvements to the City marina, and a newly renovated Boys and Girls Club. There are a number of improvements that could be made to existing parks, including improvements to the community pools, golf course, and facilities at Riley Park. Other needs include upgrades and improvements to walking trails on parks. One unmet need that was mentioned by several non-profits was the need for emergency shelter facilities for City residents. Currently residents who find themselves homeless must utilize shelters in neighboring towns.

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How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

All public facility needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public improvements is determined to be a medium priority. Priority needs are based on relative need, which

includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

Describe the jurisdiction's need for Public Services:

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and recreation. The City has identified a high level of need for youth, elderly, job training, financial literacy, and housing counseling.

How were these needs determined?

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

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

In regard to housing market conditions, the City has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the City. For the regional market analysis, the City relied heavily on HUD's Market Analysis and Market-At-A-Glance Report for the Gary metropolitan division. For the market within the City, data sources included the Greater Northwest Indiana Association of Realtors (GNIAR), consultations, and informal reviews of housing listings.

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REGIONAL

The population of the Chicago HMA only increased by 0.1 percent annually between 2010 and 2016. The small net population gains in the HMA can be attributed entirely to net natural increase (resident births minus resident deaths). The HMA has recorded net out-migration every year since 1991. When viewing data for Northwest Indiana, which for the purposes of this study includes Lake County and Porter County, the following trends emerge:

- Overall, the population of Northwest Indiana has grown from 604,526 in 1990 to 660,348 in 2010. This represents an increase of 9 percent.
- The majority of population growth (63%) occurred in Porter County, while Lake County accounted for 37% of the growth.
- The three cities located in the northern portion of Lake County, including Hammond, East Chicago, and Gary, all experienced population loss. Taken together, these three communities form the "Central" portion of the Gary-Hammond PMSA. Gary lost 31 % of its population while East Chicago lost 12%. Taken together, these three cities lost 43,952 residents. By comparison, the areas outside these three cities added 99,774 residents, an increase of 27%, over the same period of time.

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

Introduction

The City's housing stock is balanced in terms of multi-family and single-family homes. Only 43% of units are single-family detached. All single-family, included attached single-family such as duplexes, account for half of all units. Small multi-family structures, including 2-to-4 unit multifamily structures (30%), and 5-to-19 unit multifamily structures (15%), account for most of the remainder stock. Large multifamily structures with 20 or more units only account for five percent of stock and mobile homes/boats/RV number a mere 30 units. Most owner-occupied housing is single-family (83%). Rental housing was relatively more diverse. 2-to-9 unit multifamily accounted for roughly half (49%) of the rental housing stock, single family accounted for 38% of the rental stock while the remaining units were in multifamily structures with more than 10 units (13%) and mobile homes (1%).

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All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,705	43%
1-unit, attached structure	960	7%
2-4 units	4,060	30%
5-19 units	1,965	15%
20 or more units	650	5%
Mobile Home, boat, RV, van, etc.	30	0%
Total	***13,370***	***100%***

Table 27 – Residential Properties by Unit Number

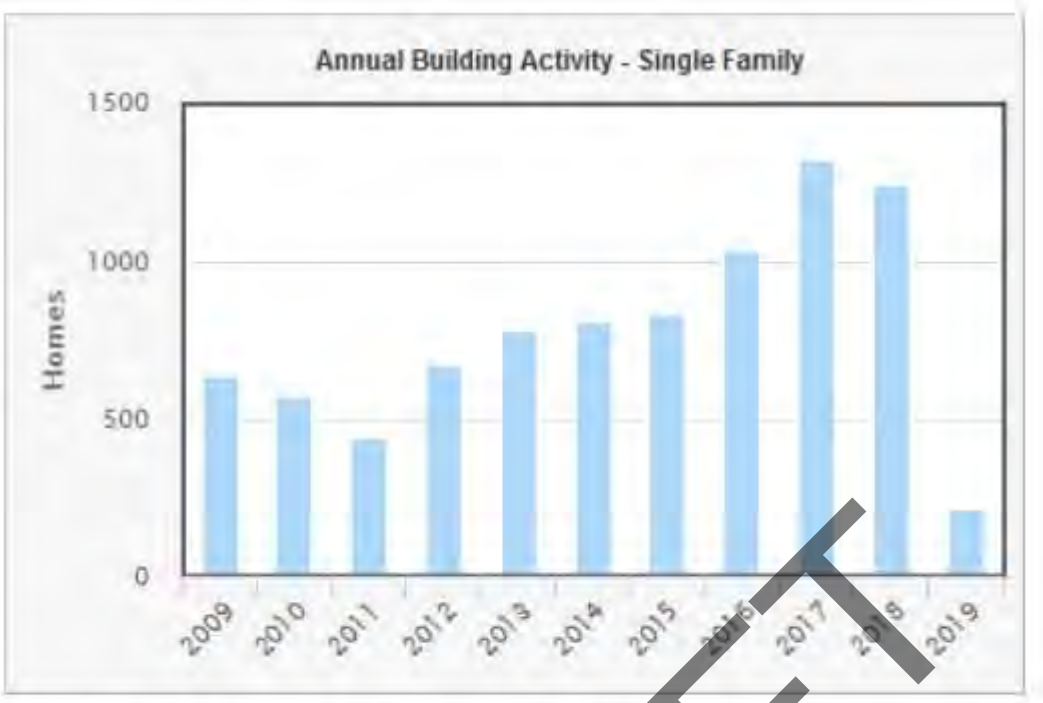
Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	1%	175	3%
1 bedroom	95	2%	1,040	19%
2 bedrooms	1,180	26%	2,055	37%
3 or more bedrooms	3,205	71%	2,330	42%
Total	***4,505***	***100%***	***5,600***	***101%***

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

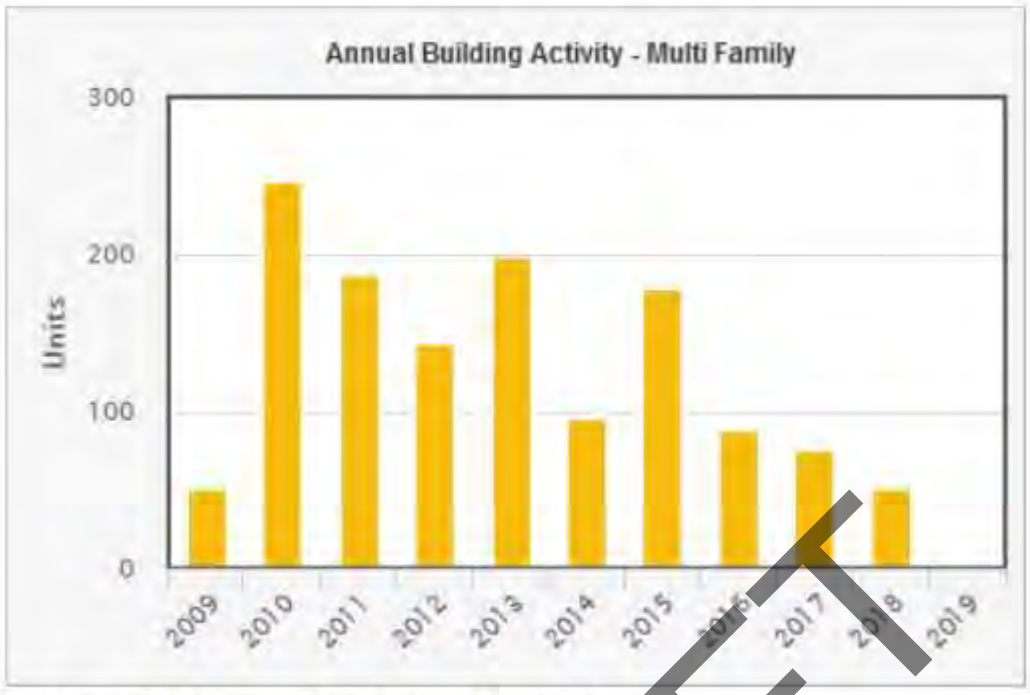


Data Source: U.S. Census Bureau, Building Permits Survey

Note: Data for 2018 and 2019 is preliminary, through March 2019

Single family Permit Data - Lake County

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Multifamily Permit Data - Lake County

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

In addition to the public housing developments described in the NA-35 and MA-25 sections, there are a number of subsidized housing developments within the City. The City is home to 554 tax-credit assisted units, including Cardinal Terrace Apartments, North Harbor, Northtown Village Townhomes, and Lakeside Gardens. There are an additional 742 affordable units subsidized through Section 8 funding. The City has assisted four rental developments with HOME funds that remain in the affordability period, totaling 13 units.

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

Two of the Section 8-assisted properties, including North Harbor Apartments and Harborside Apartments, are due for renewal of their contracts. Given current market conditions, it is expected that these units will not be lost from the affordable housing inventory.

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

The quantity of housing stock within the City currently adequately meets the needs of the existing population. However, many units within the City are in substandard condition.

Describe the need for specific types of housing:

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

Discussion

No additional discussion.

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

Introduction

Housing demand is directly related to the local economy and the perceived quality of life of the community. The primary indicators for demand for owner-occupied housing are the number of sales and change in sales price. The City discussed the local market with representatives of the Greater Northwest Indiana Association of Realtors (GNIAR). According to GNIAR, the local sales market is tightening. Housing inventory and Days on Market are down while prices are up.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	85,300	77,600	(9%)
Median Contract Rent	481	532	11%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	2,660	47.5%
$500-999	2,895	51.7%
$1,000-1,499	50	0.9%
$1,500-1,999	0	0.0%
$2,000 or more	0	0.0%
Total	***5,605***	***100.0%***

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,455	No Data
50% HAMFI	3,200	1,290
80% HAMFI	5,045	2,125
100% HAMFI	No Data	2,805
Total	***9,700***	***6,220***

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

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National Trends in Affordability

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	578	741	906	1,154	1,248
High HOME Rent	578	741	906	1,134	1,245
Low HOME Rent	578	648	777	898	1,002

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Rent Limits Discussion

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

HUD recently began using "Small Area Fair Market Rents" based on zip code-level data for the Housing Voucher Programs. Using fair market rents specific to zip codes provides tenants with greater ability to

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move into neighborhoods with better access to jobs, public transportation, and good schools. They also indicate disparities in rents charged throughout a housing market. The small area fair market rents for East Chicago are listed below. Of the 56 zip code-level FMRs within the metro area, the rents in East Chicago are among the lowest. In most cases, especially for 46324, the zip code limits are much higher than the metro limits. For example, the average FMR for a two bedroom was $909 and the median is $920. By comparison, the FMR for a two-bedroom unit in East Chicago is only $730.

Is there sufficient housing for households at all income levels?

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

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

The current sales market is strong with prices rising to reflect the limited amount of inventory. If demand continues to be strong, prices will rise, and the affordability of ownership will lessen for low and moderate income households. According to the recent market analysis performed by HUD for the Gary metro area, rental market conditions are soft. There has been a decline in the number of multifamily permits issued in the area and the overall rental vacancy rate is at nine percent. If current market conditions continue, it is expected that the inventory of single-family rental properties will convert to ownership.

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

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

Discussion

Homeownership within the City is within reach for many low- and moderate-income residents. In March 2019, the median sales price for homes in East Chicago was $81,500. Assuming an FHA 30 year mortgage with current interest rates, monthly housing costs would be approximately $700, which would be affordable to a household with an annual income of $28,000. Despite this, there are many obstacles to homeownership within the City including the ability to save for down payment and financial literacy.

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

Introduction

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

Definitions

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,215	27%	2,780	50%
With two selected Conditions	15	0%	145	3%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,275	73%	2,670	48%
Total	***4,505***	***100%***	***5,605***	***101%***

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	90	2%	139	2%
1980-1999	165	4%	300	5%
1950-1979	1,660	37%	1,925	34%
Before 1950	2,585	57%	3,235	58%
Total	***4,500***	***100%***	***5,599***	***99%***

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

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Year Unit Built

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

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,245	94%	5,160	92%
Housing Units build before 1980 with children present	180	4%	90	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead Paint Hazards

Indiana is a home rule state, where the local health departments have the public health authority. For the lead program, the county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. However, if the local health department needs assistance, the State Health Department can help with some of those services. Additionally, Medicaid children are required to be screened for lead poisoning. According to Indiana State Rules, confirmatory testing is initiated at a lead level of ≥10µg/dL.

Additionally, ISDH recommends local health departments do confirmatory testing at ≥5µg/dL. Confirmatory testing at 5-9µg/dL varies by county. Therefore, for surveillance purposes and to understand lead poisoning we use both initial screenings and confirmed cases in our lead surveillance reporting and targeting. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. The Department conducts tests on an as-needed basis and as requested by the citizens or the school system.

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

Vacant Units

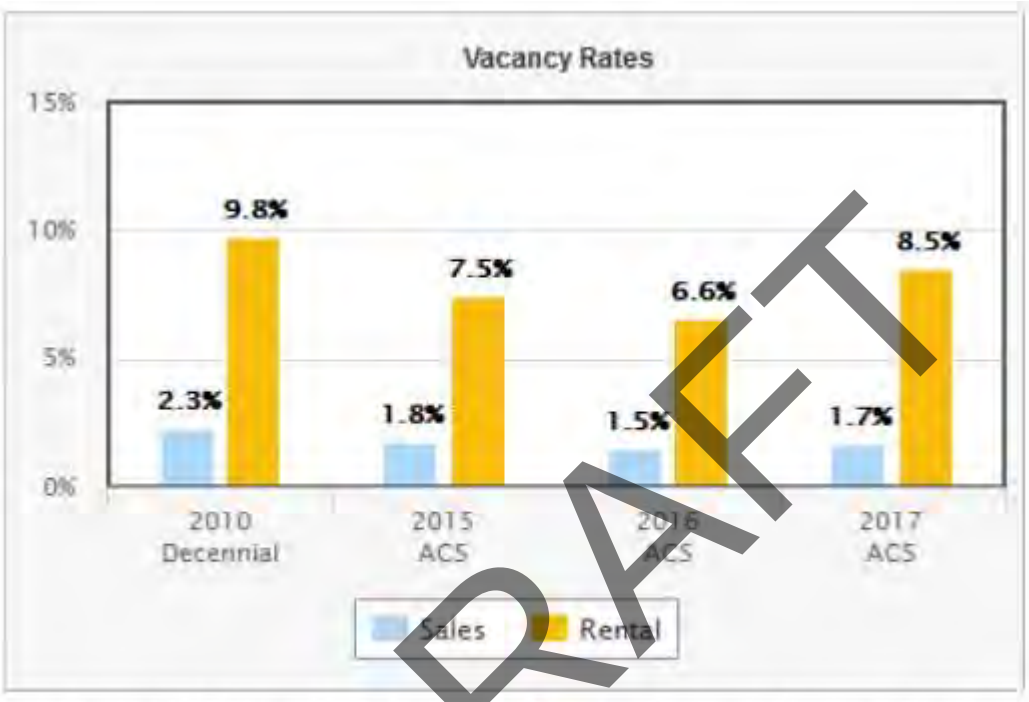
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

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	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	20	20	40
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:
Lake County Affordable Housing Taskforce
Data Source Comments:



Data Source: 2010 Census; 2015, 2016 and 2017 American Community Surveys (1 - Year)

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Vacancy
Vacant Unit Discussion

Relative to the previous housing market during the recession, there are very few distressed and abandoned vacant properties within the City. The units that are habitable are being rented or acquired and rehabilitated. According to a recent market report from GNAIR, the number of "distressed" sales within the housing market in 2019 is significantly lower than those in 2018. According to the most recent foreclosure report from the Lake County Affordable Housing Taskforce, there was a total of 341 foreclosure listings in the 2nd quarter of 2019. Of those, only nine were located in East Chicago. Gary (64), Hammond (58), and Merrillville (43) all had significantly more foreclosures.

Need for Owner and Rental Rehabilitation

As described above, there is a significant level of need for both owner and rental rehabilitation within the City. The housing stock continues to age while most private investment for new housing development is located in the newer communities of the county. The relatively low cost of single-family housing stock within the City has attracted investors to hold single family units as rental properties. Investors are less likely than homeowners to make significant capital investment in the units. Low and moderate income buyers will have a relatively more difficult time competing with investors for properties in that they will often require more financing and may not be able to finance rehabilitation needed for “as-is” properties. Another significant factor in the need for rehabilitation is the percentage of owner units occupied by seniors living on fixed incomes.

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

Based on the overall age of housing stock, the percentage of units occupied by families with children, it is estimated that approximately 2,500 households are at risk of lead-based paint hazards.

Discussion

Not Applicable.

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

Introduction

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

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	54	464	1,029	0	1,029	0	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:
PIH Info Center - Web data
Data Source Comments:

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Describe the supply of public housing developments:

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

- **James Hunter Building (AMP 1):** 109-unit senior development
- **John B Nicosia Building - 4720 Railroad Ave (AMP 2):** 207-unit senior development
- **West Calumet Complex (AMP 3):** now vacant property. 346 units demolished in 2018
- **Scattered Sites (AMP 4):** 135 units
- **Rose of Sharon:** 13 units built in 2018

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

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Public Housing Condition

Public Housing Development	Average Inspection Score
Scattered Sites	84
James Hunter	46
John B Nicosia	28

Table 38 - Public Housing Condition

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

John B Nicosia Building - 4720 Railroad Ave (AMP 2) and Scattered Sites:

The current operation of the Nicosia building under the traditional 100% ACC public housing model, including public housing rents for operations and capital funds improvements, is no longer sustainable. Combining public and private financing to build replacement housing in the North Harbor side of the city will contribute to the revitalization of this target area. This 207-unit senior development will be demolished and redeveloped. The PHA is working with a Development Corporation to build replacement housing. As part of the large-scale revitalization efforts along the Indiana Lake Michigan Harbor, the East Chicago Housing Authority (ECHA) is looking into pursing, if feasible, a mixed-finance redevelopment of the Nicosia Senior Building and the North Harbor I Scattered Sites. ECHA is also looking to procuring, again if feasible, an affordable housing developer to assist with these efforts. Sources of affordable housing financing will be pursued to facilitate redevelopment of these sites. ECHA is utilizing its instrumentality, Manage East Chicago Housing Agency (MECHA), for its mixed-finance and homeownership initiatives. MECHA is an entity formed in accordance with applicable laws, and whose assets, operations and management are legally and effectively controlled by ECHA.

James Hunter Building (AMP 1):

This 109-unit senior development needs modernization. The PHA reviewed preliminary information from a Financial Consultant to assess whether the Rental Assistance Demonstration (RAD) program is a viable option for this property, but RAD did not appear to be a viable option.

West Calumet Complex (AMP 3):

Adverse site conditions, including exposure to lead and arsenic, posed a threat to the health and safety of West Calumet residents. As of March 2017, all tenants were relocated. In 2018, the property was demolished. Redevelopment plans have yet to be finalized and will be dependent on the scope of the remediation carried out by EPA.

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

The PHA coordinates, promotes and provides programs to enhance the economic and social self-sufficiency of residents per its Community and Self Sufficiency Policy. Services and programs offered to residents and participants include:

- GED classes, resume writing, budgeting, and job training partnership with Work One
- Parenting classes
- Youth programs and tutoring
- Senior programs
- Wellness programs and Food pantry

Discussion:

ECHA currently operates a Housing Choice Voucher and Public Housing Family Self Sufficiency (FSS) program. The program intends to promote and provides programs to enhance the economic and social self-sufficiency of ECHA's residents. Currently 28 Public Housing households and 32 Housing Choice Voucher households participate in ECHA's FSS program.

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

Introduction

As part of the planning process, the City evaluated the existing inventory of facilities, housing, and services that meet the needs of homeless persons.

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)	107	0	116	111	0
Households with Only Adults	116	0	56	295	0
Chronically Homeless Households	0	0	0	100	0
Veterans	31	0	0	111	0
Unaccompanied Youth	30	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: CoC Inventory Data

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

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

Health Care/Mental Health:

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

Social Security/TANF:

- Family & Social Services Administration East Chicago Office

Employment/Job Training:

- WorkOne

Child Care:

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

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

Homeless Prevention/Rehousing:

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

Emergency Shelter/Transitional Shelter/Vouchers:

- Brother's Keeper
- Calumet Township Emergency Shelter
- City Rescue Mission
- Alternative House
- Runaway Homeless Youth
- Each One Reach One Child Shelter Program
- Rainbow Shelter
- Haven House DV
- Claude Street Shelter
- Sojourner Truth House Mission
- Safe Haven
- Hammond City Rescue Mission
- Ruby Homes
- The Ark
- Baker's House
- Serenity House

Permanent Supportive Housing:

- Aliveness Project
- Pathways
- VASH
- Midtown/SS Commons
- Phoenix Apartments
- SPC

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- NWI Veterans
- Shelby Apartments
- Regional Mental Health Center

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

Introduction

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

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

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

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

Elderly and Frail Elderly:

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

Persons with Physical/Developmental Disability:

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

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Substance Abuse / Mental Illness:

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

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

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

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

The City plans to administer several programs that will benefit persons with special needs during the course of the Consolidated Plan. While some of these programs will exclusively serve persons with special needs, some of them are open to broader clientele, including Housing Rehabilitation and Public Services. Two specific public services to help special needs in 2019 are We Care From the Heart and Meals on Wheels.

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))

We Care From the Heart and Meals on Wheels will meet the Special Needs goal of serving 100 persons.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The City is concurrently developing a fair housing study with this Consolidated Plan. Neither study has identified public policy barriers as barriers to affordable housing. The City is very proactive in its redevelopment efforts of existing affordable housing developments and the increase of new units within the City.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	20	56	0	0	0
Arts, Entertainment, Accommodations	1,458	1,698	20	12	-8
Construction	300	743	4	5	1
Education and Health Care Services	1,618	1,930	22	13	-9
Finance, Insurance, and Real Estate	318	203	4	1	-3
Information	89	2	1	0	-1
Manufacturing	1,174	8,107	16	55	39
Other Services	304	462	4	3	-1
Professional, Scientific, Management Services	330	133	4	1	-3
Public Administration	0	0	0	0	0
Retail Trade	1,038	376	14	3	-11
Transportation and Warehousing	360	353	5	2	-3
Wholesale Trade	329	660	4	4	0
Total	7,338	14,723	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	11,455
Civilian Employed Population 16 years and over	9,550
Unemployment Rate	16.68
Unemployment Rate for Ages 16-24	30.34
Unemployment Rate for Ages 25-65	10.21

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	1,015
Farming, fisheries and forestry occupations	290
Service	1,835
Sales and office	2,120
Construction, extraction, maintenance and repair	715
Production, transportation and material moving	765

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

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Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,295	70%
30-59 Minutes	1,955	22%
60 or More Minutes	800	9%
Total	***9,050***	***100%***

Table 43 - Travel Time

Data Source: 2011-2015 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	1,520	335	1,950

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	2,410	620	1,630
Some college or Associate's degree	2,545	375	1,035
Bachelor's degree or higher	895	45	205

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	10	240	380	1,335	875
9th to 12th grade, no diploma	920	475	365	1,005	450
High school graduate, GED, or alternative	1,230	1,315	1,045	2,295	1,310
Some college, no degree	935	1,170	750	1,110	515
Associate's degree	110	295	335	295	50
Bachelor's degree	75	155	195	450	100
Graduate or professional degree	30	70	140	140	105

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

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Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,616
High school graduate (includes equivalency)	22,360
Some college or Associate's degree	25,431
Bachelor's degree	34,258
Graduate or professional degree	41,172

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Manufacturing remains the largest sector of the economy by a large margin. Of the 14,723 workers within the City, 55% of them work within manufacturing. The next largest sectors of employment are education

and health and arts/entertainment, which provide employment to 1,930 and 1,698 workers, respectively. These sectors are anchored by the schools, hospitals, and the casino.

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

It appears that skills and education of the present workforce generally correspond to employment opportunities. However, a large portion of the workforce does not possess any level of college education. The lack of a college degree significantly limits the types of employment opportunities available. In

consultations with local service providers, soft skill training is often needed for persons seeking employment. Soft skills include basic workplace etiquette.

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

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

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

- Purdue University Northwest operates two campuses in the area. Purdue Northwest has approximately 15,000 students and offers more than 70 programs of study.
- St. Joseph's College is located in Whiting and offers majors in over 15 fields as well as a Master's in teaching. There are over 1000 students attending the college.
- Ivy Tech Community College, Indiana's community college and technical school system, serves 5,000 students at four area campuses in East Chicago, Gary, Michigan City, and Valparaiso.
- Indiana University operates a Northwest campus in neighboring Gary. IUN enrolls approximately 5,000 students, who can choose from numerous undergraduate and graduate programs as well as a Medical School.
- Valparaiso University is located in Porter County. The University offers undergraduate, graduate, and doctoral programs.
- Brightwood College, located in Hammond, offers programs in the medical fields, including medical assistance, massage therapy, and pharmacy technician.

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

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

No

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

Not Applicable.

Discussion

The 2013 Northwest Indiana CEDS prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

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

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MA-50 Needs and Market Analysis Discussion

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

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

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

According to the 2017 ACS five-year estimates, there is no racial majority within the City. African Americans and the "Some Other" race category each account for 36% of the population. The remaining population is composed of White (24.5%), and multiracial (3%). Maps of depicting the percentage of each of the most populous racial categories are included as an attachment to the plan.

According to the same data set, Hispanics account for a majority (57%) of the population. Most of the Hispanic population is of Mexican origin (13,098 residents). The second most common origin is Puerto Rico (2,682 residents).

There are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, especially Census Block Group 301-01 (87% African American) and 310-01 (84% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including:

- 308-01 (82%)
- 308-04 (83%)
- 304-01 (84%)
- 305-01 (85%)
- 305-02 (95%)
- 306-03 (89%)

White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 27 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

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

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

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Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next five years. A designation of low priority does not mean the need does not exist in the community. A designation of low indicates that the needs will be met with resources outside of the Consolidated Plan.

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

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

Geographic Area

Table 47 - Geographic Priority Areas

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

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

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

General Allocation Priorities

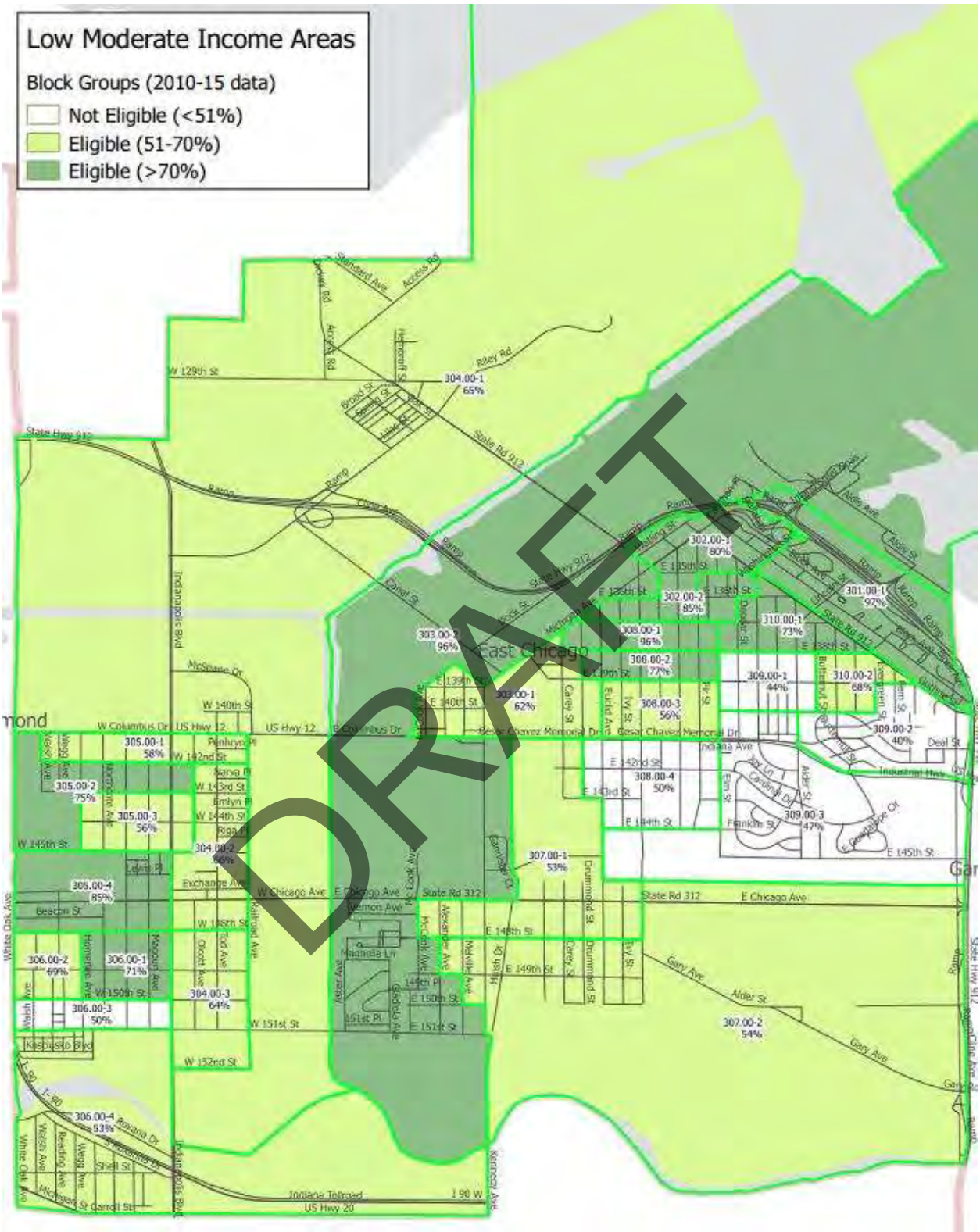
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

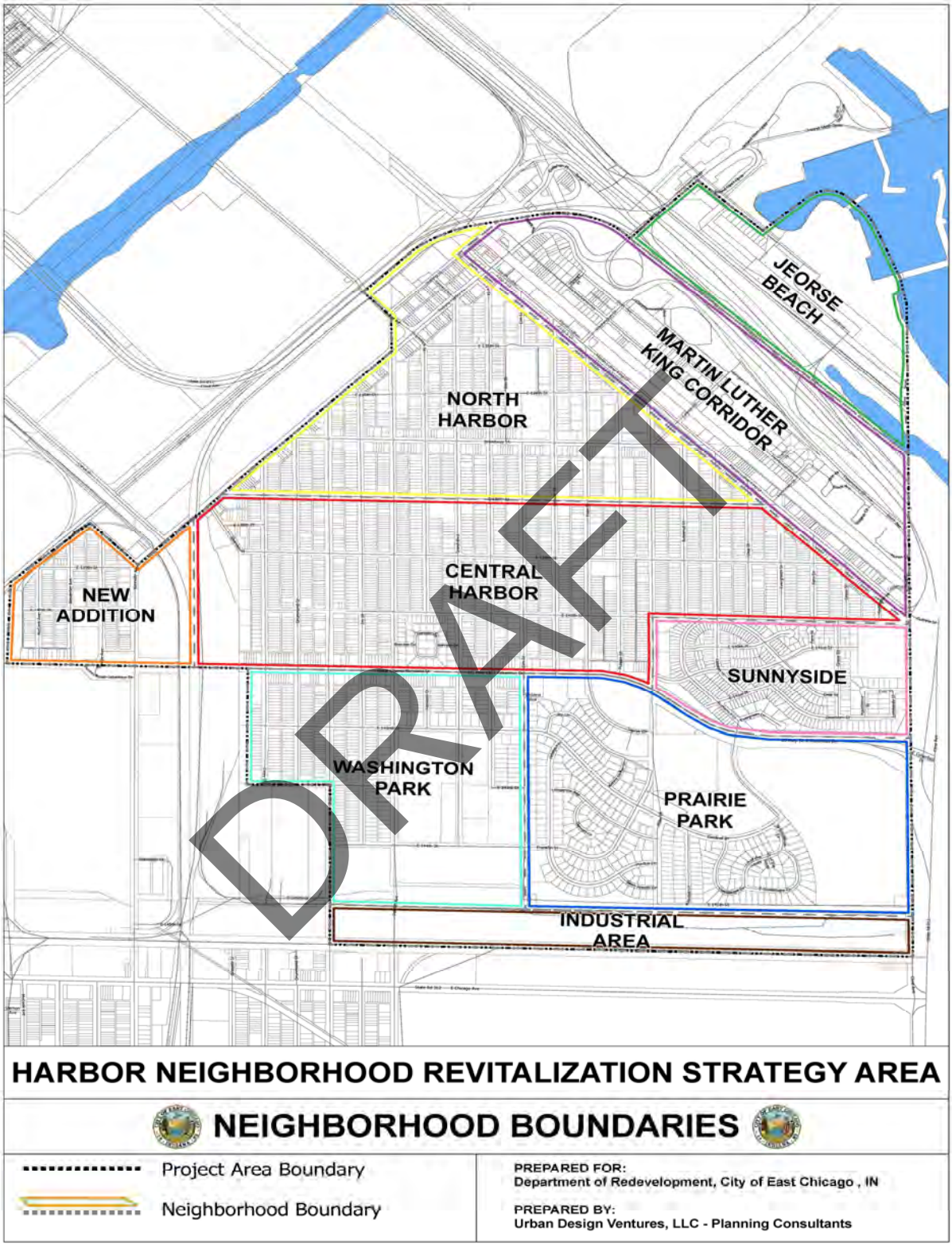
Overall, the City estimates approximately 85% of the City's CDBG funds will be used in low- and moderate-income neighborhoods throughout the City or by organizations that principally serve and low- and moderate-income clientele. The remaining 15% of the CDBG funds will be allocated to the Harbor Neighborhood Revitalization Strategy Area (NRSA). In certain cases, the City may use CDBG for the acquisition and/or demolition of structures outside of low- and moderate-income neighborhoods in order to prevent or eliminate blighting influences. In addition, economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

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

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Low Mod Areas



Harbor Area NRSA – Neighborhood Boundaries

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

Priority Needs

Table 48 – Priority Needs Summary

1.	Priority Need Name	Housing 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 Harbor Action Plan

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	Associated Goals	HS-1 Homeownership HS-2 Housing Development HS-3 Owner-occupied Housing Rehabilitation HS-4 Renter-occupied Housing Rehabilitation HS-5 Rental/Mortgage/Utility Assistance HS-6 Fair Housing
	Description	There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	Approximately 94% of the owner-occupied housing within the City jurisdiction was built before 1980 (forty years old or older). More than half of the stock (57%) was built before 1950 (almost 70 years old). Low- and moderate-income homeowners may find it difficult to maintain the condition of older units. According to the most recent CHAS data, 27% of all homeowners has a HUD-defined housing problem and half of low- and moderate-income homeowners have a housing problem. This need is pervasive at all income levels and for all family types. The City has built internal capacity on owner-occupied housing rehabilitation programs. Based on the available data and knowledge of the housing market, the City plans to fund housing rehabilitation programs over the next five (5) years. Of the four HUD-defined housing problems, cost burden is the most common problem. 49% of renters (2,720 households) had a cost burden, meaning more than 30% of income went toward housing costs. 349 households had a different housing problem (overcrowded or lacking complete plumbing or kitchens). Cost burden is the most common issue for low income renters. 24% of all renters (1.370 households) are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.
2.	**Priority Need Name**	**Homeless Strategy**
	Priority Level	Low

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

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

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

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	Basis for Relative Priority	The City's facilities/infrastructure are old and in need of repair/replacement. The City feels the use of funds for supportive services, especially those geared toward seniors and youth, is an effective use of funds that can substantially improve the living situations for these residents. This priority need was based on, in part, consultations with local non-profit service providers.
5.	**Priority Need Name**	**Economic Development Strategy**
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program

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	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	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 Other
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	AM-1 Overall Coordination AM-2 Special Studies/Management

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	Description	There is a continuing 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.

Narrative (Optional)

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

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

Influence of Market Conditions

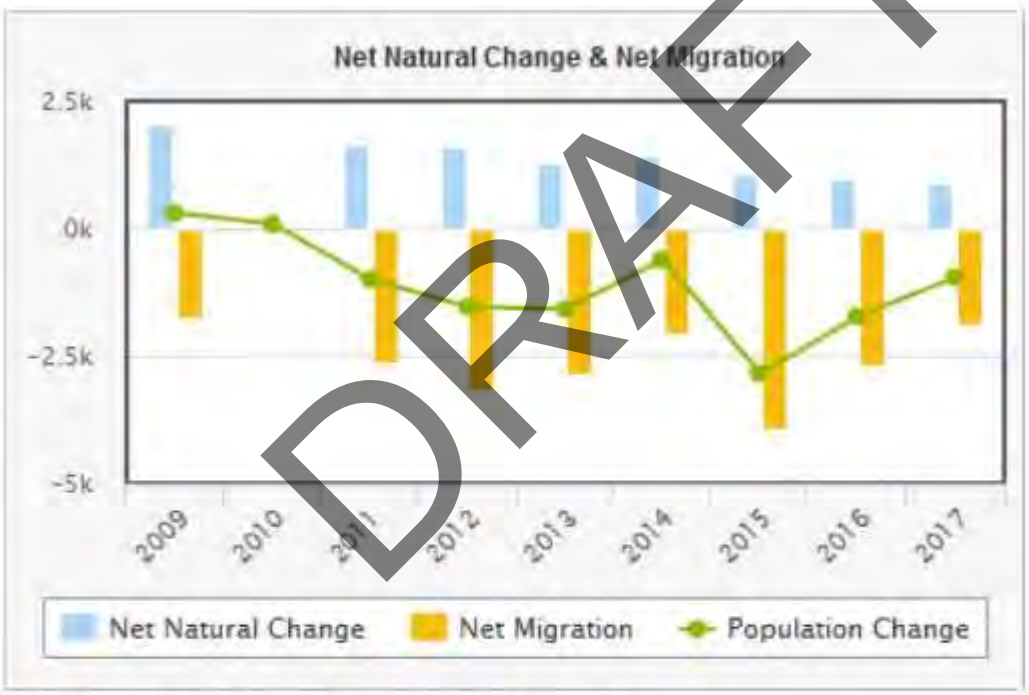
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the City at the lowest incomes. Households must be able to find employment that pays more than the minimum wage. A person working full-time at minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study an annual living wage for a single member household in Indiana is $23,030 ($11/hour) and a single parent is $47,414 ($22.80/hour). The median contract rents of properties advertised during the planning process was $725. In order for this contract rent to be affordable, a household would need an annual income of $29,000 ($13.95/hour) or work an average of 72 hours per week at minimum wage. Cost burden is the most common issue, especially for low income renters. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.
TBRA for Non-Homeless Special Needs	Monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, for an individual in Lake County averages $621. At this amount, no monthly rent is affordable. Rents advertised during the development of the plan ranged from $500 to $1150, leaving no money for other needs such as food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.
New Unit Production	There are a number of opportunities for in-fill development and redevelopment within the City. The current market shows there is a strong demand for new housing and housing in standard condition within the City. Given the lack of private development, the City may need to offer development subsidy incentives to make new unit production feasible.

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	The age and condition of existing housing stock within the City clearly speaks to the need for rehabilitation.
Acquisition, including preservation	Homeownership within the City is within reach for many low- and moderate-income residents. In March 2019, the median sales price for homes in East Chicago was $81,500. HUD-provided estimates the value of homes to be $77,600. Assuming an FHA 30-year mortgage with current interest rates, monthly housing costs would be approximately $700, which would be affordable to a household with an annual income of $28,000. Two minimum wage workers working full time earn more than this amount. Despite this, there are many obstacles to homeownership within the City including the ability to save for down payment and financial literacy.

Table 49 – Influence of Market Conditions

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Data Source: U.S. Census Bureau Population Estimates

Notes: 1 - Values in chart reflect July year-to-year changes
2 - Net Migration includes residual population change
3 - Annual components of population change are not available for 2010

Lake County Population Trends

Population Trends Key Points

- Since 2010, the population of East Chicago has remained fairly stable. The population has dropped by two percent (518 residents) between 2010 and 2015. However, the 2018 estimate shows a further decrease to 27,930. Population in 2000 was 32,414.
- Median income is the income at which half of the households in the City earn more and half of the households earn less than the amount. Median income dropped by eight percent from 2010 to 2015. The 2017 median income is estimated to be $30,205.
- East Chicago's population peaked in 1960 at 57,669. The decline in the City's economic base of manufacturing and the movement of families to newer suburban communities further south within the County has contributed to the population decline.
- Lake County as a whole has experienced a slow population decline. Based on ACS Census estimates, the County population declined from 496,005 in 2010 to 485,640 in 2017

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

Introduction

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

Community Development Block Grant

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

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

HOME Investment Partnerships Program (HOME)

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

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

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,300,482	141,115.18	0	1,441,597.18	5,481,928	3 projects/activities will be funded with the FY 2019 CDBG allocation. Housing Rehab Program & Public Services.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,499.00	72,439.50	0.00	353,938.50	1,125,996.00	4 projects will be funded with the FY 2019 HOME allocation. CHDO Program (includes CHDO Operating), Housing Rehab Program & Harborside Apartment Renovation Program.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other – CDBG-CV	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	787,698	0	0	787,698	0	3 projects/activities were funded based on the FY 2020 CDBG-CV allocation.

Table 50 - Anticipated Resources

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation. In 2017, Indiana Housing & Community Development Authority (IHCDA) announced Moving Forward 3.0, a special set-aside of its LIHTC funds in order to support two new housing developments in Lake County, including funding for the Alder Place development at 2301 Broadway in the North Harbor neighborhood.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

This regional agency provides funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The RDA recently awarded the City of East Chicago more than $30 million for projects in the North Harbor Neighborhood, the community's Neighborhood Revitalization Strategy Area (NRSA).

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

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

Discussion

In PY 2019, the City will keep $31,000 of CDBG funds unprogrammed in case of contingency and cost overruns of other funded projects.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of East Chicago Department of Redevelopment	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
EAST CHICAGO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
CONTINUUM OF CARE OF NWI	Other	Homelessness Planning Rental	Region

Table 51 - Institutional Delivery Structure

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Assess of Strengths and Gaps in the Institutional Delivery System

The East Chicago Redevelopment Department is the lead agency for the development of the Consolidated Plan and the administration of programs and projects funded from the plan. The City, through its Redevelopment Department, partners closely with other City departments, government agencies, and a network of local service providers and stakeholders to administer funded projects. Over the term of this Consolidated Plan, the City plans to carry out a number of projects, including housing rehabilitation and some public services, using City staff. The City will continue to issue notice of funding availability (NOFAs) to identify qualified local service providers to fund the expansion of programs and projects that serve the priority needs described within the plan.

Three gaps in the institutional delivery system have been identified through the planning process. First, there is a shortage of qualified non-profit housing developers serving the City and the region as a whole, especially those who also qualify as Community Housing Development Organizations (CHDOs). The City currently only has one CHDO which can lead to capacity issues. Second,

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

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

Table 52 - Homeless Prevention Services Summary

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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)

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

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

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

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

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

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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 Homeownership	2019	2023	Affordable Housing Public Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $120,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 1170 Households Assisted Direct Financial Assistance to Homebuyers: 0 Households Assisted Other: 0 Other
2	HS-2 Housing Development	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	HOME: $891,746	Rental units constructed: 0 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HS-3 Owner-occupied Housing Rehabilitation	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $4,550,043 HOME: $375,000	Homeowner Housing Rehabilitated: 105 Household Housing Unit Other: 5 Other
4	HS-4 Renter-occupied Housing Rehabilitation	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0 HOME: $65,195	Rental units rehabilitated: 0 Household Housing Unit Other: 0 Other
5	HS-5 Rental/Mortgage/Utility Assistance	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $100,000 ~~CDBG-CV: $587,698~~	Public service activities for Low/Moderate Income Housing Benefit: 160 Households Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HS-6 Fair Housing	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HO-1 Housing	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HO-2 Operating/Support	2019	2023	Homeless	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $60,000	Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 60 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	HO-3 Prevention and Re-Housing	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homelessness Prevention: 0 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	SN-1 Housing	2019	2023	Affordable Housing Public Housing Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	SN-2 Social Services	2019	2023	Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy	CDBG: $75,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
12	CD-1 Public Facilities/Infrastructure	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	CD-2 Accessibility Improvements	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Other: 0 Other
14	CD-3 Public Service	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $438,000 CDBG-CV: $25,000	Public service activities other than Low/Moderate Income Housing Benefit: 705 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
15	CD-4 Food Programs	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $70,000 CDBG-CV: $170,000	Public service activities other than Low/Moderate Income Housing Benefit: 485 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	CD-5 Clearance/Demolition	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $0	Buildings Demolished: 0 Buildings
17	ED-1 Employment	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $160,000	Jobs created/retained: 80 Jobs
18	ED-2 Financial Assistance	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $720,456	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	ED-3 Redevelopment Program	2019	2023	Economic Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other
20	AM-1 Overall Coordination	2019	2023	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $1,300,482 HOME: $147,993.95 CDBG-CV: $55,000	Other: 11 Other
21	AM-2 Special Studies/Management	2019	2023	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $0 HOME: $0 CDBG-CV: $0	Other: 0 Other

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Table 53 – Goals Summary

Goal Descriptions

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

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7.	**Goal Name**	**HO-1 Housing**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
8.	**Goal Name**	**HO-2 Operating/Support**
	Goal Description	Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
9.	**Goal Name**	**HO-3 Prevention and Re-Housing**
	Goal Description	Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
10.	**Goal Name**	**SN-1 Housing**
	Goal Description	Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
11.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
12.	**Goal Name**	**CD-1 Public Facilities/Infrastructure**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
	Goal Name	**CD-2 Accessibility Improvements**

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13.	**Goal Description**	Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.
14.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
15.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
16.	**Goal Name**	**CD-5 Clearance/Demolition**
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures in the City.
17.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
18.	**Goal Name**	**ED-2 Financial Assistance**
	Goal Description	Support business and commercial growth through expansion and new development.
19.	**Goal Name**	**ED-3 Redevelopment Program**
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
20.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.

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21.	Goal Name	AM-2 Special Studies/Management
	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)

It is difficult to estimate the number of HOME-assisted housing units over a five year period as the City is unsure of the amount of allocations to be received in future years and also the type of projects that will be submitted for funding from non-profits and developers. Based on the current year allocation and current per unit subsidy amounts, the City expects to assist 26 HOME-assisted units the following over the five year term of the Five Year Consolidated Plan. Of the 26 units, 16 are expected to be extremely-low or low income and ten are expected to be moderate income.

- **Homeowner Rehabilitation:** 15 units
- **Rental Housing Rehabilitation:** 9 units
- **CHDO Development:** 2 units

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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 public housing authority entered into a Voluntary Compliance Agreement (VCA) with HUD in November 2016 in regard to the relocation plan for the West Calumet Public Housing Complex. The VCA, which will end in November 2019. To date, all requirements of the VCA have been satisfied.

Activities to Increase Resident Involvements

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

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

No

Plan to remove the 'troubled' designation

The Housing Authority is not considered to be troubled.

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

Barriers to Affordable Housing

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called "Not In My Back Yard" or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The City is concurrently developing a fair housing study with this Consolidated Plan. Neither study has identified public policy barriers as barriers to affordable housing. The City is very proactive in its redevelopment efforts of existing affordable housing developments and the increase of new units within the City.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City is concurrently developing a fair housing study with this Consolidated Plan. Neither study has identified public policy barriers as barriers to affordable housing. The City is very proactive in its redevelopment efforts of existing affordable housing developments and the increase of new units within the City.

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SP-60 Homelessness Strategy – 91.215(d)

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

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

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

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Addressing the emergency and transitional housing needs of homeless persons

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

The City plans to financially support the existing shelters that serve City residents, such as Haven House, during the term of the five-year plan.

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

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

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

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

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

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

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

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

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

In regard to the lead clean up in West Calumet, the City will coordinate with EPA on their efforts to complete their remediation. Once the EPA has completed its scope, the City will be able to once again use its resources to address any remaining issues in West Calumet.

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

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

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

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

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

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

Current poverty guidelines are 16,910 for a two-person household and 21,330 for a three person household. According to the 2017 5-Year ACS data, the number of City residents in poverty is 9,876 or 35%. This percent is more than double the rate for Indiana (15%) and Lake County (17%). The number of children under the age of 18 in poverty is 4,935. Half of the City's poor is under the age of 18.

There are significant disparities in the poverty rates for different racial and ethnic group. The poverty rates for Whites, "Other Race", and African Americans are 21%, 43%, and 34% respectively. While lack of employment is an obvious indicator of poverty, an estimated 1,419 persons over the age of 16 were employed yet remained in poverty.

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

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

When feasible, the City will provide job training, employment, and contract opportunities for low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

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SP-80 Monitoring – 91.230

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

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

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

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

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

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental and homebuyer projects. As part of its monitoring strategy, rental units are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to assure the original owner is maintaining the property as their principal residence.

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Expected Resources

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

Introduction

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

Community Development Block Grant:

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

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

HOME Investment Partnerships Program (HOME):

The HOME Investment Partnerships Program (HOME) funds must be used for affordable housing projects. Beneficiaries of HOME-funded projects

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must earn less than eighty percent of the area median income. Eligible types of activities include:

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,300,482	141,115.18	0	1,441,597.18	5,481,928	3 projects/activities will be funded with the FY 2019 CDBG allocation. Housing Rehab Program & Public Services.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,499.00	72,439.50	0.00	353,938.50	1,125,996.00	~~4 projects will be funded with the FY 2019 HOME allocation. CHDO Program (includes CHDO Operating), Housing Rehab Program & Harborside Apartment Renovation Program.~~ 3 Projects will be funded with the FY 2019 HOME allocation: Administration, CHDO operating, and Acquisition Rehab and Resale.
Other – CDBG-CV	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	970,456.00	0	0	970,456.00	0	3 projects/activities were funded based on the FY 2020 CDBG-CV allocation.

Table 54 - Expected Resources – Priority Table

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation. In 2017, Indiana Housing & Community Development Authority (IHCDA) announced Moving Forward 3.0, a special set-aside of its LIHTC funds in order to support two new housing developments in Lake County, including funding for the Alder Place development at 2301 Broadway in the North Harbor neighborhood.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

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

Regional Development Authority (RDA) Funds

This regional agency provides funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The RDA recently awarded the City of East Chicago more than $30 million for projects in the North Harbor Neighborhood, the community's Neighborhood Revitalization Strategy Area (NRSA).

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

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

Discussion

In PY 2019, the City will keep $31,000 of CDBG funds unprogrammed in case of contingency and cost overruns of other funded projects.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-1 Homeownership**	2019	2023	Affordable Housing Public Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $32,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 234 Households Assisted Direct Financial Assistance to Homebuyers: 0 Households Assisted
2	**HS-2 Housing Development**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0 HOME: $243,544.65	~~Rental units rehabilitated: 9 Household Housing Unit~~ ~~Homeowner Housing~~ Added: 1 Household Housing Unit Other: 0 Other
3	**HS-3 Owner-occupied Housing Rehabilitation**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $1,086,501 HOME: $75,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit Other: 1 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	~~**HS-5 Rental/Mortgage/Utility Assistance**~~	~~2019~~	~~2023~~	~~Affordable Housing Homeless Non-Homeless Special Needs~~	~~HARBOR ACTION PLAN CITYWIDE~~	~~Housing Strategy~~	~~CDBG-CV: $187,245~~	~~Public service activities for Low/Moderate Income Housing Benefit: 120 Households Assisted~~
4	**HS-6 Fair Housing**	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0	Other: 1 Other
5	**SN-2 Social Services**	2019	2023	Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy	CDBG: $15,000	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
6	**CD-1 Public Facilities/Improvements**	2019	2023	Non-Housing Community Development	CITYWIDE	Community Development Strategy	CDBG-CV: $890,456.00	
7	**CD-3 Public Service**	2019	2023	Non-Housing Community Development	CITYWIDE	Community Development Strategy	CDBG: $38,000 CDBG-CV: $25,000	Public service activities other than Low/Moderate Income Housing Benefit: 255 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	**CD-4 Food Programs**	2019	2023	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $10,000 ~~CDBG-CV: $170,000~~	Public service activities other than Low/Moderate Income Housing Benefit: 97 Persons Assisted
9	**AM-1 Overall Coordination**	2019	2023	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $260,096 HOME: $35,393.85 CDBG-CV: $50,000	Other: 3 Other
10	**AM-2 Special Studies/Management**	2019	2023	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $0	Other: 0 Other

Table 55 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
2.	**Goal Name**	**HS-2 Housing Development**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the City through rehabilitation of existing buildings and new construction.

3.	Goal Name	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	Goal Name	**HS-5 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
5.	Goal Name	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
	Goal Name	**CD-1 Public Facilities/Infrastructure -**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
6.	Goal Name	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
7.	Goal Name	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, seniors, and homeless.
8.	Goal Name	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of East Chicago will fund the following projects through the FY 2019 Annual Action Plan – Substantial Amendment:

Amended FY 2019 CDBG Budget:

- **Housing Rehabilitation -** $736,500.78
- **Housing Rehabilitation Delivery -** $298,000
- **Northwest Indiana Reinvestment Alliance -** $54,000
- **City of East Chicago Parks & Recreation – Arts Programs -** $10,000
- **Public Service Senior Programs -** $5,000
- **City of East Chicago - Sports Voucher Program -** $8,000
- **Meals on Wheels of Northwest Indiana -** $35,000
- **Boys & Girls Clubs of Greater Northwest Indiana -** $15,000.00
- **We Care From the Heart -** $35,000
- **Planning and Administration -** $260,096.40
- **Indiana Legal Services -** $25,000

FY 2019 HOME Budget:

- **Housing Rehabilitation -** $75,000
- ~~**Harborside Apartments -** $187,244.85~~
- ~~**Affordable Housing Program (CHDO) -** $42,224.85~~
- **HOME Administration -** $35,393.85
- **CHDO Operating Funds -** $9,591.64~~$14,074.95~~
- **Acquisition Rehabilitation and Resale -** $233,953.01

FY 2020 CDBG-CV Budget:

- **Administration and Planning -** $55,000
- **CV-Dr. Martin Luther King Center Improvements -** $550,000.00
- **CV- Parks and Recreation Improvements -** $340,456.00
- ~~**COVID Food Relief Program -** $170,000~~
- ~~**Business Resiliency Forgivable Loan Program -** $720,456.00~~

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Projects

#	Project Name
1.	Housing Rehabilitation Program
2.	Housing Rehabilitation Programs
3.	Planning, Administration & Fair Housing
4.	Public Services
5.	~~Affordable Housing Program~~
6.	~~CHDO Operations~~
7.	CV Administration and Planning
8.	CV Public Services Program
9.	~~Multi-family Rehab Program~~
10.	~~CV-Business Resiliency Forgivable Loan Program~~
11	CV-Dr. Martin Luther King Center Improvements
12	CV-Parks and Recreation Improvements
13.	Acquisition Rehabilitation and Resale

Table 56 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**HOUSING REHABILITATION PROGRAMS**
	Target Area	HARBOR ACTION PLAN CITYWIDE
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: 1,034,500.78 HOME: $75,000
	Description	FUNDS WILL BE USED FOR HOUSING REHABILITATION PROGRAMS: RESIDENTIAL REPAIR PROGRAM, EMERGENCY REPAIR PROGRAM, ACCESSIBILITY PROGRAM, EXTERIOR RENOVATION PROGRAM & ACQUISITION/REHABILITATION PROGRAM.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 Housing units and 1 Organization.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (CDBG - $736,500.78) -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $298,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. • **Housing Rehabilitation (HOME - $75,000) -** Funds will be used to assist owners of existing single family owner occupied housing to repair their homes. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH)
	Project Name	**PLANNING, ADMINISTRATION & FAIR HOUSING**

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2.	**Target Area**	HARBOR ACTION PLAN CITYWIDE
	Goals Supported	HS-5 Fair Housing AM-1 Overall Coordination AM-2 Special Studies/Management
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $260,096.40 HOME: $35,393.85
	Description	FUNDS WILL BE USED FOR ADMINISTRATION, PLANNING AND FAIR HOUSING FOR CDBG PROGRAM, AND HOME PROGRAM.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Citywide
	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG-$260,096.40)** - Funds will be used for the overall program administration, coordination, monitoring/evaluation, fair housing, and planning activities associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • **HOME Administration (HOME-$35,393.85)** - Funds will be used for the overall program management, coordination, monitoring, evaluation, public information, fair housing activities and planning activities associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). **Eligibility:** General Planning and Administration (21A) **National Objective:** not applicable to planning and administration
3.	**Project Name**	**PUBLIC SERVICES**
	Target Area	HARBOR ACTION PLAN CITYWIDE

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	Goals Supported	SN-2 Social Services CD-3 Public Service CD-4 Food Programs
	Needs Addressed	Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: $147,000
	Description	FUNDS WILL BE USED FOR PUBLIC SERVICE ACTIVITIES TO BENEFIT LOW- AND MODERATE-INCOME RESIDENTS IN THE CITY.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	217 persons and 234 households.
	Location Description	Citywide.
	Planned Activities	The City is going to fund the following activities: • **Northwest Indiana Reinvestment Alliance -** $54,000 • **City of East Chicago - Sports Voucher Program -** $8,000 • **Meals on Wheels of Northwest Indiana -** $35,000 • **Boys & Girls Clubs of Greater Northwest Indiana -** $15,000 • **We Care From the Heart -** $35,000 The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05Z Other Public Services Not Listed in 03T and 05A-05Y.
~~**4.**~~	~~**Project Name**~~	~~**AFFORDABLE HOUSING PROGRAM**~~
	~~**Target Area**~~	~~HARBOR ACTION PLAN~~ ~~CITYWIDE~~
	~~**Goals Supported**~~	~~HS-2 Housing Development~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $42,224.85~~

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	~~**Description**~~	~~CHDO FUNDS WILL BE USED TO PROVIDE ASSISTANCE FOR ACQUISITION/REHABILITATION OF A SINGLE-FAMILY HOME FOR A LOW-AND MODERATE-INCOME HOMEBUYER ALONG WITH THE MULTI-FAMILY REHABILITATION PROJECT TO IMPROVE THE SUPPLY OF AFFORDABLE RENTAL HOUSING UNITS.~~
	~~**Target Date**~~	~~6/30/2021~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~CHDO Development: 1 unit~~
	~~**Location Description**~~	~~The CHDO development location is yet to be determined.~~
	~~**Planned Activities**~~	~~The City is going to fund the following activities:~~ ~~• **Affordable Housing Program (CHDO)** – $42,224.85~~ ~~**Harborside:** HOME Rental Rehabilitation~~ ~~**CHDO:** HOME Acquisition/Rehabilitation of owner or rental unit~~
5.	**Project Name**	**CHDO OPERATIONS**
	Target Area	HARBOR ACTION PLAN CITYWIDE
	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	HOME: $9,591.64~~$14,074.95~~
	Description	Funds will be provided to a local nonprofit housing developer to subsidize its operations in an effort to build its capacity to produce more affordable housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Citywide
	Planned Activities	Eligibility: HOME CHDO Operating Subsidy

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6.	**Project Name**	**CV-Administration and Planning**
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG-CV: $55,000
	Description	CDBG-CV funds will be used for the overall program administration, coordination, monitoring/evaluation, and planning activities associated with the preparation of the Substantial Amendments to the Annual Action Plans and the Consolidated Annual Performance and Evaluation Report (CAPER).
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Citywide
	Planned Activities	National Objective: not applicable to planning and administration The project matrix code is 21A, General Program Administration.
7.	**Project Name**	**CV-Public Services Program**
	Target Area	Citywide
	Goals Supported	CD-3 Public Service
	Needs Addressed	Community Development Strategy
	Funding	CDBG-CV: ~~$195,000~~ $25,000
	Description	CDBG-CV funds will be used for public service activities to benefit Low- and Moderate-income residents in the City to prevent, prepare for, and respond to the coronavirus pandemic.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	220 persons
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CV-Public Service: Indiana Legal Services** (CDBG-CV - $25,000) - Indiana Legal Services will provide COVID-19 Related Legal Information for the following: Unemployment Compensation; Employee Protections; Stimulus Payment Information; Rental Housing and Evictions; Health and Benefits Programs; Mortgage, Consumer, and Student Loan Information; Information for LGBT Hoosiers; Parenting Time; General Court Information and Closures; Taxpayer Information; and Mental Health and Other Resources. • ~~**CV-Public Service: COVID Food Relief Program** (CDBG-CV - $170,000) - This program will provide food for eligible low-income families and individuals affected by COVID-19.~~ The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05W Food Banks and 05Z Other Public Services Not Listed in 03T and 05A-05Y.
~~**8.**~~	~~**Project Name**~~	~~**Multi-family Rehab Program**~~
	~~**Target Area**~~	~~HARBOR ACTION PLAN CITYWIDE~~
	~~**Goals Supported**~~	~~HS-4 Renter-occupied Housing Rehabilitation~~
	~~**Needs Addressed**~~	~~Housing Strategy~~
	~~**Funding**~~	~~HOME: $187,244.85~~
	~~**Description**~~	~~Funds will be used to renovate 3507 Guthrie Street which is a 11-unit multi-family apartment building.~~
	~~**Target Date**~~	~~6/30/2022~~
	~~**Estimate the number and type of families that will benefit from the proposed activities**~~	~~Harborside Apartment renovation: 11 units~~
	~~**Location Description**~~	~~3507 Guthrie Street, East Chicago, IN 46312~~
	~~**Planned Activities**~~	~~The City is going to fund the following activities: Harborside Apartments - $187,244.85 Harborside: HOME Rental Rehabilitation CHDO: HOME Acquisition/Rehabilitation of owner or rental unit~~

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9.	**Project Name**	**Business Resiliency Forgivable Loan Program**
	Target Area	CITYWIDE
	Goals Supported	ED-2 Financial Assistance
	Needs Addressed	Economic Development Strategy
	Funding	CDBG-CV: $720,456
	Description	CDBG-CV funds will be used to provide financial assistance to small for-profit businesses directly affected by revenue loss resulting from COVID-19.
	Target Date	06/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	80 businesses
	Location Description	Citywide
	Planned Activities	**Eligibility:** 18A Economic Development Direct Financial Assistance to For-Profit Businesses and 18C Economic Development: Microenterprise Assistance. **National Objective:** Low/Mod Job Creation/Retention (LMJ).
	Project Name	**CV- Dr. Martin Luther King Center Improvements**
	Target Area	CITYWIDE
	Goals Supported	CD-1 Public Facilities/Improvements
	Needs Addressed	Community Development
	Funding	CDBG-CV: $550,000.00
	Description	CDBG-CV funds will be used to fund roof replacement, address water damage to ceiling and walls; install HEPA air filtration system; create a remote learning location and purchase computers, projectors, smartboards, Wi-Fi, etc. for learning activities; touchless improvements throughout the building; etc.; to help reopen the center and prepare, prevent, and respond to future pandemics.
	Target Date	06/30/2026

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	Estimate the number and type of families that will benefit from the proposed activities	1 Public Facility 1,615 Low- and Moderate-Income Individuals overall 65.7% LMI Benefit, CT 303 BG 2; CT 307 BG 1 & 2
	Location Description	Dr. Martin Luther King Center, 4802 Melville Avenue, East Chicago IN 46312
	Planned Activities	Eligibility: 03E Neighborhood Facilities National Objective: Low/Mod Income Area Benefit (LMA)
	Project Name	**CV-Parks and Recreation Improvements**
	Target Area	CITYWIDE
	Goals Supported	CD-1 Public Facilities/Improvements
	Needs Addressed	Community Development
	Funding	CDBG-CV: $340,456.00
	Description	This project/activity will fund recreation improvements at Marktown Community Park, Guthrie Street Parklet, Sunnyside Park, Nunez Park, and other parks as identified. Recreational improvements will include re-surfacing basketball courts; installing new swings, play equipment and exercise equipment; replacing and installing new fencing; installation of new benches, picnic tables, trash cans, and pavilions. These improvements will help to prepare for, prevent, and respond to future pandemics by creating socially distanced outdoor recreation.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Citywide, 18,820 Low- and Moderate-Income Individuals overall 67.40% LMI Benefit
	Location Description	CITYWIDE
	Planned Activities	Eligibility: 03F Parks and Recreation Facilities National Objective: Low/Mod Income Area Benefit (LMA)
10.	**Project Name**	**Acquisition Rehabilitation and Resale**
	Target Area	CITYWIDE

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	Goals Supported	HS-2 Housing Development
	Needs Addressed	Housing Strategy
	Funding	$233,953.01
	Description	HOME funds will be used to fund the purchase, rehabilitation, and resale of a single family housing unit for low- and moderate-income family.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Single-Family Housing Unit
	Location Description	Citywide
	Planned Activities	**Eligibility:** Acquisition for Rehabilitation (14G) **National Objective:** Low Mod Housing (LMH)

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AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Not Applicable.

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The City will use its FY 2020 CDBG-CV funds for rent and mortgage assistance. The one-year goals for affordable housing in the City of East Chicago for FY 2019 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	26
Special-Needs	0
Total:	**26**

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	25
Acquisition of Existing Units	0
Total:	**26**

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

Discussion

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

- The Housing Rehabilitation Programs funded with CDBG and HOME funds proposed to rehabilitate 25 housing units.
- The Acquisition, Rehabilitation and Resale Program will use HOME funds to purchase, rehabilitate, and resell a single family housing unit to an eligible low- and moderate-income family.
- ~~The Affordable Housing Program funded with HOME funds proposed to acquire and rehabilitate 1 affordable housing and rehabilitate 9 housing units.~~
- ~~The Multi-family Rehab Program funded with HOME funds proposed to rehabilitate 11 housing units.~~

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AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

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

The City will coordinate with the Housing Authority on the redevelopment of the PHA especially those within the City's proposed Harbor NRSA.

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

In an effort to address the needs of public housing, 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. The City will market all of its homebuyer programs to public housing residents.

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

Not applicable. The Housing Authority is not troubled.

Discussion

Not Applicable.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters. In the current program year, the City will fund Haven House to support their emergency shelter.

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

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

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

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

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

Discussion

To meet its special needs goals, the City will fund two public service agencies that provide services to

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elderly, frail elderly, and disabled adults. The City will provide funding to Meals on Wheels and We Care From the Heart.

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

Introduction:

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called "Not In My Back Yard" or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular.

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

The City is concurrently developing a fair housing study with this Five Year Consolidated Plan. Neither study has identified public policy barriers as barriers to affordable housing. The City is very proactive in its redevelopment efforts of existing affordable housing developments and the increase of new units within the City. The City will include any regulatory barriers that also serve as fair housing impediments in this section.

Discussion:

Not Applicable.

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AP-85 Other Actions – 91.220(k)

Introduction:

The City must describe the other actions it plans to take during the program year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City's largest obstacle to meeting underserved needs is the lack of funding available to address the City's priority needs. As such, the City will seek to work with other stakeholders in the area to attract additional funding into the City to address its goals. Potential funding sources include but are not limited to tax credits, Opportunity Zone investments, RDA funds, and federal home loan bank funds.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are

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employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

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

Actions planned to develop institutional structure

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

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

As part of the development of the plan, the City reached out to neighboring grantees, including the City of Gary, the City of Hammond, and Lake County. As part of those discussions, the grantees felt there were some areas where coordination may better serve all parties. The City will work with the other grantees over the program year to see where they can assist each other.

Discussion:

Not Applicable.

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Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$141,115.18
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$141,115.18**

Other CDBG Requirements

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

DRAFT

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

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

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

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

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

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

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

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

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

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

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

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

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

DRAFT

Discussion:

HOME Match Requirements:

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

HOME Program Income:

- The City of East Chicago anticipates it will receive $72,439.50 in HOME Program Income from mortgage and rent receipts during this program year.

CHDO Organizations:

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

CDBG Program Income:

- The City of East Chicago anticipates it will receive $141,115.18 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 18.98%
- Public Service Percentage - 10.19%
- Low and Moderate-Income Percentage - 100%
- No Slum and Blight Activities.

CARES Act Substantial Amendment:

CDBG-CV Percentages:

- Administrative Percentage: 5.7%
- Low and Moderate-Income Percentage: 100%

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
2.	**Data Source Name** CoC 2018 Point in Time County
	List the name of the organization or individual who originated the data set. CoC of Northwest Indiana
	Provide a brief summary of the data set. Annual Homeless Count
	What was the purpose for developing this data set? Annual Homeless Count
	Provide the year (and optionally month, or month and day) for when the data was collected. January 2018
	Briefly describe the methodology for the data collection. Survey of all shelters and places unfit for human habitation.
	Describe the total population from which the sample was taken. The total population included the homeless households and individuals identified during the Point in Time Count.

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	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Homeless individuals
3.	**Data Source Name** PIH Info Center - Web data
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set. Public Housing Information for East Chicago Housing Authority
	What was the purpose for developing this data set? compliance with HUD regulations
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is for residents within the East Chicago Housing Authority developments
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2018
	What is the status of the data set (complete, in progress, or planned)? Complete
4.	**Data Source Name** Lake County Affordable Housing Taskforce
	List the name of the organization or individual who originated the data set. Lake County Affordable Housing Taskforce and GNIAR
	Provide a brief summary of the data set. Foreclosure data summarized from court filings
	What was the purpose for developing this data set? tracking foreclosures
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It includes all foreclosure filings within the County
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Ongoing
	What is the status of the data set (complete, in progress, or planned)? in progress

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CARES ACT SUBSTANTIAL AMENDMENT # 1 - CITIZEN PARTICIPATION

SUBSTANTIAL AMENDMENT

TO

FY 2019 – 2023 CONSOLIDATED PLAN
FY 2019 ANNUAL ACTION PLAN
CITIZEN PARTICIPATION PLAN





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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
City of East Chicago
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

Comment Period: September 4, 2020 – October 5, 2020

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SUBSTANTIAL AMENDMENT TO
FY 2019 – FY 2023 CONSOLIDATED PLAN
FY 2019 ANNUAL ACTION PLAN
CITIZEN PARTICIPATION PLAN

Grantee Name	City of East Chicago
Name of Department Administering the Funds	City of East Chicago Department of Redevelopment
Contact Person	Frank Rivera
Title	Executive Director
Address	4525 Indianapolis Blvd. – 2nd Floor
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8513
E-mail Address	FRivera@eastchicago.com
Authorized Official	Anthony Copeland
Title	Mayor
Address	4527 Indianapolis Blvd.
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8200

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Background

The Department of Redevelopment, on behalf of the City of East Chicago, administers the funding received on an annual basis from the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG). These funds are allocated by the City to various eligible activities through the preparation and submission of the 5 year Consolidated Plan and the Annual Action Plans, which are then approved by HUD. A substantial amendment requires a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment can be implemented.

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, a substantial amendment is required when the following occurs:

(1) If the City proposes to undertake a new activity;
(2) Delete or cancel an activity that was previously approved; or
(3) When the total cost of an activity has increased or decreased 50% or more than the original amount.

Citizens, public agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2019 - FY 2023 Consolidated Plan, the FY 2019 Annual Action Plan and Citizen Participation Plan at least 5 days in advance prior to adoption of this amendment, beginning **September 29, 2020** through **October 5, 2020**. In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting on **Tuesday, September 29, 2020 at 3:00 p.m. Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago virtual meeting convened via Zoom video conference at:**
https://us02web.zoom.us/j/89432104774?pwd=M3VBeFd2QmNsSnhUNFM0ZW9EVTZxdz09

The City proposes the following changes as part of this Substantial Amendment:

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2017	City of East Chicago Parks & Recreation – Senior Programs		<$4,849.33>
2017	Indiana Parenting Institute		<$3,911.04>
2015	City of East Chicago Parks & Recreation – Arts Programs		<$6,890.00>
2016	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2017	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2015	City of East Chicago Parks & Recreation – Youth Basketball Program		<$9,906.16>
2016	City of East Chicago Parks & Recreation – Youth Basketball Program		<$11,334.19>
2017	City of East Chicago Parks & Recreation – Youth Basketball Program		<$26,099.95>
2018	CDBG Administration		<$87,383.43>
2018	City of East Chicago Parks & Recreation – Arts Programs		<$15,000.00>
2018	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00>
2018	City of East Chicago Parks & Recreation – Summer Stars Camp		<$9,092.49>
2018	City of East Chicago Sports Voucher Program		<$2,095.00>
2018	Haven House, Inc.		<$5009.50>
2018	Indiana Parenting Institute		<$5,000.00>
2018	Northwest Indiana Reinvestment Alliance		<$4,245.68>
2015	Housing Rehabilitation Programs	$16,796.16	
2016	Housing Rehabilitation Programs	$21,334.19	
2017	Housing Rehabilitation Programs	$44,860.32	
2018	Housing Rehabilitation Programs	$132,826.10	
		$215,816.77	**$215,816.77**

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APPROVAL OF SUBSTANTIAL AMENDMENT

A. S...

Anthony Copeland, Mayor – City of East Chicago

10. 5. 20

Date

APPENDIX A

APPROVED RESOLUTION

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CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2020-RED-1844

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2019 – 2023 CONSOLIDATED PLAN AND THE FY 2019 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Year (FY) 2019; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plan for FY 2019; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment"; and

WHEREAS, Due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided; and

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505, as amended due to COVID-19, to amend the respective approved Plan(s); and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2019 - FY 2023 Consolidated Plan and the FY 2019 Annual Action Plan from September 29 – October 5, 2020; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting via zoom on Tuesday, September 29, 2020 at 3:00 p.m.

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

CDBG-CV Funding Allocation: $787,698.00

CDBG-CV Budget Proposal	
Eligible Activity/Uses	
Administration and Planning	$ 50,000
Public Services	$150,000
Rent/Mortgage/Utility Assistance	$587,698
	$787,698

FY 2019 Substantial Amendment

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2019	Public Service – Contingency		<$31,813.08>
2019	City of East Chicago Parks & Recreation – Youth Basketball Program		<$20,000.00>
2019	City of East Chicago Parks & Recreation – Summer Stars Camp		<$25,000.00>
2019	City of East Chicago – Summer Employment Program		<$50,000.00>
2019	Haven House, Inc.		<$12,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$5,000.00>
2019	City of East Chicago - Sports Voucher Program		<$2,000.00>
2019	Boys & Girls Clubs of Greater Northwest Indiana	$15,000.00	
2019	Meals on Wheels of Northwest Indiana	$5,000.00	
2019	Northwest Indiana Reinvestment Alliance	$10,000.00	
2019	We Care From the Heart	$3,000.00	
2019	Housing Rehabilitation Program Delivery	$35,000.00	
2019	Housing Rehabilitation Programs	$77,813.08	
		$145,813.08	**<$145,813.08>**

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SECTION 1. That the Substantial Amendment to the FY 2019-2023 Consolidated Plan, the FY 2019 Annual Action Plan for the Community Development Block Grant (CDBG), the Citizen Participation Plan and the supplemental allocations as authorized by the Coronavirus Aid, Relief, and Economic Security Act (**CARES Act – CDBG-CV**) Public Law 116-136, 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 Substantial Amendment of the FY 2019-2023 Consolidated Plan, the FY 2019 Annual Action Plan and Citizen Participation Plan with the U.S. Department of Housing and Urban Development, 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 6th DAY OF OCTOBER 2020 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Delainah Valdez-Medina, Commissioner

Vanessa Hernandez-Orange, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

ATTEST:

Christopher French, Secretary

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Due to COVID-19 it has been approved that only 1 signature of the board members is required

APPENDIX B

PUBLIC NOTICE

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*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
September 18, 28, 2020

CITY OF EAST CHICAGO REDEVELOPMENT / LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 51894

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By:_____

Subscribed and sworn to before me this 29 day of September, 2020

Dawn Renee Heili
Notary Public

My commission expires:

DAWN RENEE HEILI
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 09/18/2020, 09/28/2020

TOTAL AD COST:	298.07
FILED ON:	9/28/2020

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ATTACH COPY OF ADVERTISEMENT HERE

Prescribed by State Board of Accounts — General Form No. 99P (Rev. 2009A)

City of East Chicago Redevel.
(Governmental Unit)

To: The Times Media Company

Lake County, Indiana

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

LINE COUNT

Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) -- number of equivalent lines .....

Head -- number of lines ....

Body -- number of lines ....

Tail -- number of lines ....

Total number of lines in notice ....

COMPUTATION OF CHARGES

143 lines, 3 columns wide equals 429 equivalent lines at .6948 cents per line ..... $ 298.07

Additional charges for notices containing rule or tabular work (50 per cent of above amount) ....

Charge for extra proofs of publication ($1.00 for each proof in excess of two) ....

TOTAL AMOUNT OF CLAIM ..... $ 298.07

DATA FOR COMPUTING COST

Width of single column in picas 9p4 — Size of type 7.0 point.

Number of insertions 2 — 51894

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

September 18, 25, 2020

Additionally, the statement checked below is true and correct:

..... Newspaper does not have a Web site.

..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

..... Newspaper has a Web site, but due to technical problem or error, public notice was posted on .....

..... Newspaper has a Web site but refuses to post the public notice.

Date 9/29/2020

Nicole L. Muscari
Title: Legal Clerk

By: .....

DRAFT

PUBLIC NOTICE
CITY OF EAST CHICAGO, INDIANA
AMENDMENT TO THE CITIZEN PARTICIPATION PLAN AND
SUBSTANTIAL AMENDMENT TO THE FY 2019-2023 CONSOLIDATED PLAN
AND THE FY 2019 ANNUAL ACTION PLAN

Notice is hereby given that a public hearing will be held to solicit comments from individuals and organizations concerning the City of East Chicago's draft Citizen Participation Plan Amendment and the Substantial Amendment to the FY 2019-2023 Consolidated Plan and the FY 2019 Action Plan. All interested parties are encouraged to participate and provide comments. Copy of the proposed amendments can be viewed at: http://www.eastchicago.com/243/Redevelopment.

The U.S. Department of Housing and Urban Development (HUD) has notified local jurisdictions of supplemental allocations of Community Development Block Grant (CDBG) funds as authorized by the Coronavirus Aid, Relief, and Economic Security Act (**CARES Act**) Public Law 116-136. The additional funding is provided by HUD to prevent, prepare for, and respond to the Coronavirus pandemic in local communities. The CARES Act also authorizes jurisdictions receiving CDBG & HOME funds to amend their Citizen Participation Plan to include online public review and hearing provisions, along with expedited public comment periods, in light of the pandemic situation.

The proposed Amendments will be presented virtually **Tuesday, September 29, 2020 at 3:00 PM.** Pursuant to COVID-19 emergency, and Executive Order 20-09, the meeting will take place via Zoom video conference.

The link for access to the meeting is:
https://us02web.zoom.us/j/89432104774?pwd=M3VBeFd2QmNaSnhUNFM0ZW9EVTZxdz09

Citizen Participation Plan Amendment

The 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. It also provides requirements for public process when a "substantial amendment" to the Consolidated Plan and Annual Action Plan is proposed. 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.

However, due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided.

The amendment to the Citizen Participation Plan consist of the following:

Declaration of an Emergency

When a Declaration of an Emergency has been ordered by the President of the United States, or the Governor of Indiana, the City of East Chicago will follow the following process concerning public hearings and public display of plans.

- *If the City is unable to hold open public hearings in person, the City will be allowed to instead hold virtual public hearings through conference calls or an online video conference call platforms as long as the public is able to provide public comments during the virtual public hearing.*
- *If the City is not able to publicly place the plans on public display at the locations referenced in the Citizen Participation Plan, the City will put the plans on the City's website (http://www.eastchicago.com/243/Redevelopment) and will also email copies of the plans to any person who will request a copy of the plans via email upon request.*
- *If the Redevelopment Commission is unable to conduct an open public forum type meeting, the Commission then can approve the plans at a Redevelopment Commission meeting through an on-line virtual meeting, if an in-person Redevelopment Commission meetings are not happening because of the Emergency.*
- *The City will follow any changes or revisions, including applying for waivers that may be issued by HUD as a result of the Declaration of an Emergency.*

All other sections of the Citizen Participation Plan shall remain in full force and effect.

Proposed Substantial Amendments:

The City is proposing the following amendments:

CDBG-CV Funding Allocation: $787,698.00

CDBG-CV Budget Proposal	
Eligible Activity/Uses	
Administration and Planning	$ 50,000
Public Services	$150,000
Rent/Mortgage/Utility Assistance	$587,698
	$787,698

FY 2019 Substantial Amendment

Community Development Block Grant (CDBG)			
Year	**Activity**	**Increase**	**Decrease**
2019	Public Service – Contingency		<$31,813.08>
2019	City of East Chicago Parks & Recreation – Youth Basketball Program		<$20,000.00>
2019	City of East Chicago Parks & Recreation – Summer Stars Camp		<$25,000.00>
2019	City of East Chicago – Summer Employment Program		<$50,000.00>
2019	Haven House, Inc.		<$12,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$5,000.00>
2019	City of East Chicago – Sports Voucher Program		<$2,000.00>
2019	Boys & Girls Clubs of Greater Northwest Indiana	$15,000.00	
2019	Meals on Wheels of Northwest Indiana	$5,000.00	
2019	Northwest Indiana Reinvestment Alliance	$10,000.00	
2019	We Care From the Heart	$3,000.00	
2019	Housing Rehabilitation Program Delivery	$35,000.00	
2019	Housing Rehabilitation Programs	$77,813.08	
		$145,813.08	<$145,813.08>

Residents are encouraged to review the proposed Citizen Participation Plan Amendment and Substantial Amendment and provide oral and or written comments via e-mail or fax through **Monday, October 5, 2020** at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
Phone: (219) 391-8513
Fax: (219) 391-7006
E-mail: jturk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

9/18, 28 -51864 -hapaxlp

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APPENDIX C

PUBLIC MEETING MINUTES SEPTEMBER 29, 2020

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

PUBLIC NOTICE MEETING

September 29, 2020

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BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

BOSS REPORTERS & VIDEOCONFERENCING

Original File 09-29-20 EC Redev special.txt

Min-U-Script® with Word Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

PUBLIC NOTICE MEETING
FROM THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the Public Notice Meeting, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing from City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on September 29, 2020, scheduled to begin at 3:00 p.m. in the afternoon.

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BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Frank Rivera, Executive Director

Rochelle Rosas

and

Members of the Public

* * * * *

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EXECUTIVE DIRECTOR RIVERA: City of East Chicago, Department of Redevelopment. This is a Public Notice Meeting. Today is August -- no, I'm sorry -- September the 29th, 2020.

Can everyone rise for the Pledge of Allegiance.

(STOOD FOR PLEDGE OF ALLEGIANCE.)

EXECUTIVE DIRECTOR RIVERA: I'd like to thank everybody for being here today on this Public Notice for the City of East Chicago, Indiana, Amendment to the Citizen Participation Plan and Substantial Amendment to Fiscal Year 2019-2023 Consolidated Plan and the Fiscal Year 2019 Annual Action Plan.

The 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. It also provides requirements

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for public process when a substantial amendment to the consolidated plan and annual action plan is proposed. The criteria used to determine what constitutes an amendment are based on the following:

A, the purpose. The purpose is 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 percent 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 percent 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 percent or more and/or the activity no longer serves

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at least 51 percent low- and moderate-income persons.

E, cost. The total cost of the activity has increased or decreased by 50 percent 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.

However, due to Covid 19, the United States Department of Housing and Urban Development, HUD, has issued guidance that waives the Citizen Participation Plan requirements for entitlement recipients, provided that, one, no fewer than five days are provided for public comment and that, two, reasonable notice and the opportunity to comment is provided.

The amendment to the Citizen Participation Plan consists of the following:

Declaration of an emergency. When a declaration of an emergency has been ordered by the President of the United States or the

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Governor of Indiana, the City of East Chicago will follow the following process concerning public hearings and public display of plans.

If the City is unable to hold open public hearings in person, the City will be allowed to instead hold virtual public hearings through conference calls or online video conference call platforms as long as the public is able to provide public comments during the virtual public hearing.

If the City is not able to publicly place the plans on public display at the locations referenced in the Citizen Participation Plan, the City will put the plans on the City's website. And that website is http://www.eastchicago.com/243/redevelopment and will also email copies of the plans to any person who will request a copy of the plans via email upon request.

If the Redevelopment Commission is unable to conduct an open public forum type meeting, the Commission then can approve the plans at a Redevelopment Commission meeting

DRAFT

through an online virtual meeting if in-person Redevelopment Commission meetings are not happening because of the emergency.

The City will follow any changes or revisions, including applying for waivers that may be issued by HUD as a result of the declaration of an emergency.

All other sections of the Citizen Participation Plan shall remain in full force and effect.

Proposed substantial amendment. The City is proposing the following amendments: CDBG-CV funding allocation, $787,698. The CDBG-CV budget proposal eligible activity/uses will be the following: Administration and planning, $50,000; public services; $150,000; rent/mortgage/utility assistance, $587,698; for a total of $787,698.

Fiscal year 2019 Substantial Amendment. The Community Development Block Grant, known as the CDBG, will have the following activities occurring: The year 2019 public service contingency is decreased $31,813.08; the 2019 City of East Chicago Parks and

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Recreation Youth Basketball Program decreased $20,000; City of East Chicago Parks and Recreation Summer Stars Camp, $25,000; 2019 City of East Chicago Summer Employment Program, $50,000; 2019 Haven House Incorporated, $12,000; 2019 City of East Chicago Parks and Recreation Arts Program, $5,000 decrease; 2019 City of East Chicago Sports Voucher Program decreased by $2,000; 2019 Boys and Girls Clubs of Greater Northwest Indiana will have an increase of $15,000; 2019 Meals on Wheels of Northwest Indiana, increase of $5,000; 2019 Northwest Indiana Reinvestment Alliance to $10,000; 2019 We Care From the Heart, an increase of $3,000; 2019 Housing Rehabilitation Program Delivery, $35,000; 2019 Housing Rehabilitation Programs, $77,813.08.

We are increasing it to $145,813.08, and at the same time the ones I mentioned about decreasing will be decreased by $145,813.08.

Residents are encouraged to review the proposed Citizen Participation Plan Amendment and Substantial Amendment and provide oral and/or written comments via

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email or fax through Monday October 5th, 2020, at the following: City of East Chicago, Department of Redevelopment, 4525 Indianapolis Boulevard, Second Floor, East Chicago, Indiana 46312, substantial Amendment -- attention to the Substantial Amendment, phone number (219) 391-8513, and you can fax it to number (219) 391-7005, and you can email it to LTurk -- that's L-T-U-R-K @eastchicago.com. This is on behalf of Anthony Mayor Copeland, the City of East Chicago, Indiana, and Frank Rivera, Executive Director of East Chicago Redevelopment.

I really appreciate everyone being here. And please, if you can, submit any comments that you have to us, as I mentioned earlier. So this meeting will be completed as of now, and I truly appreciate everyone being here.

(THE PUBLIC NOTICE MEETING WAS CONCLUDED.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Lake, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of ten (10) typewritten pages, is a true and correct transcript of my said stenographic notes taken via zoom teleconference meeting.

Signed this 5th day of October, 2020.

DRAFT

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/27/23
Notary Public: Lake County, Indiana



DRAFT

SUBSTANTIAL AMENDMENT # 2 - CITIZEN PARTICIPATION

SUBSTANTIAL AMENDMENT

TO

FY 2018 & 2019 ANNUAL ACTION PLANS

Community Development Block Grant

and

HOME Investment Partnerships Program



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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera, Executive Director
City of East Chicago
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

Comment Period: June 18, 2021 – July 19, 2021

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SUBSTANTIAL AMENDMENT TO
FY 2018 & 2019 ANNUAL ACTION PLANS

Grantee Name	City of East Chicago
Name of Department Administering the Funds	City of East Chicago Department of Redevelopment
Contact Person	Frank Rivera
Title	Executive Director
Address	4525 Indianapolis Blvd. – 2nd Floor
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8513
E-mail Address	FRivera@eastchicago.com
Authorized Official	Anthony Copeland
Title	Mayor
Address	4527 Indianapolis Blvd.
City/State/Zip	East Chicago, IN 46312
Telephone	219-391-8200

DRAFT

Background

The Department of Redevelopment, on behalf of the City of East Chicago, administers the funding received on an annual basis from the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG). These funds are allocated by the City to various eligible activities through the preparation and submission of the 5 year Consolidated Plan and the Annual Action Plans, which are then approved by HUD. A substantial amendment requires a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment can be implemented.

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, a substantial amendment is required when the following occurs:

(1) If the City proposes to undertake a new activity;
(2) Delete or cancel an activity that was previously approved; or
(3) When the total cost of an activity has increased or decreased 50% or more than the original amount.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014-2018 Consolidated Plan, FY 2014-2018 Consolidated Plan, and the FY 2018 & 2019 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on **June 18, 2021** through **July 19, 2021**. In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting on **Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312. Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission convened via Zoom video conference at:**

https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797 ✦ **Passcode:** 179701 ✦ **Phone:** 312-626-6799

The City proposes the following changes as part of this Substantial Amendment:

FY 2018 & 2019 Community Development Block Grant (CDBG)			
Year	**Activity**	**Increase**	**Decrease**
2018	Acquisition/Rehabilitation Program		<$60,000.00>
2018	Housing Rehabilitation Program	+$60,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2019	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	**<$175,000.00>**

FY 2019 HOME Investment Partnerships Program (HOME)			
Year	**Activity**	**Increase**	**Decrease**
2019	HOME Administration	+7,243.95	n/a
2019	Housing Multi-Family Rehabilitation Program - 3507 Guthrie Street	+65,195.55	n/a
		+$72,439.50	

DRAFT

APPROVAL OF SUBSTANTIAL AMENDMENT

Anthony Copeland, Mayor – City of East Chicago

8-13-2021
Date

APPENDIX A

APPROVED RESOLUTION

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CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2021-RED-1870

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENTS TO THE FISCAL YEAR (FY) 2014 – 2018 & FY 2019-2023 CONSOLIDATED PLANS AND THE FY 2018 & FY 2019 ANNUAL ACTION PLANS FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND THE HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME) funds for FY 2018 & FY 2019; and

WHEREAS, the approved use of these funds have been described in the Annual Action Plans for FY 2018 & FY 2019; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment"; and

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan(s) and/or Annual Action Plan(s) before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendments from June 18, 2021 – July 19, 2021; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting via zoom on Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.

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

FY 2018 & 2019 Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2018	Acquisition/Rehabilitation Program		<$60,000.00>
2018	Housing Rehabilitation Program	+$60,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2019	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	**<$175,000.00>**

FY 2019 HOME Investment Partnerships Program (HOME)			
Year	Activity	Increase	Decrease
2019	HOME ADMIN	+7,243.95	n/a
2019	HOUSING MULTI-FAMILY REHAB PRGM – 3507 GUTHRIE STREET	+65,195.55	n/a
		+$72,439.50	

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SECTION 1. That the Substantial Amendment to the FY 2014-2018 & FY 2019-2023 Consolidated Plans and the FY 2018 & FY 2019 Annual Action Plans for the Community Development Block Grant are 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 Substantial Amendments with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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 20th DAY OF JULY 2021 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

ATTEST:

Christopher French, Secretary

DRAFT

APPENDIX B

PUBLIC NOTICE

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PUBLIC HEARING NOTICE
SUBSTANTIAL AMENDMENT TO
FY 2014-2018 CONSOLIDATED PLAN
FY 2019-2023 CONSOLIDATED PLAN
FY 2018 & 2019 ANNUAL ACTION PLANS

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014-2018 Consolidated Plan, FY 2014-2018 Consolidated Plan, and the FY 2018 & 2019 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on **June 18, 2021** through **July 19, 2021**. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the proposed Substantial Amendment will be presented to the Redevelopment Commission at its virtual meeting scheduled on **Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.** Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission shall convene via Zoom video conference.

The link for access to the meeting is:
https://us02web.zoom.us/j/86829895797?pwd=ZGFsMUdvQVUxOHFDSkxxODRtWEJKdz09
Meeting ID: 868 2989 5797
Passcode: 179701
Phone: 312-626-6799

Any person(s) requiring special accommodations/services for the virtual Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by **Friday, July 2, 2021**.

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FY 2018 & 2019 Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2018	Acquisition/Rehabilitation Program		<$60,000.00>
2018	Housing Rehabilitation Program	+$60,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2019	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	**<$175,000.00>**

FY 2019 HOME Investment Partnerships Program (HOME)			
Year	Activity	Increase	Decrease
2019	HOME ADMIN	+7,243.95	n/a
2019	HOUSING MULTI-FAMILY REHAB PRGM - 3507 GUTHRIE STREET	+65,195.55	n/a
		+$72,439.50	

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If you are unable to attend the virtual public hearing, written comments will be accepted via mail, e-mail or fax through Monday, July 19, 2021 at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7005 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

Published in The Times Newspaper on June 18, 2021 & June 25, 2021

*** Proof of Publication ***

State of Indiana)
) ss:
Lake County)

Personally appeared before me, a notary public in and for said county and state, the undersigned Nicole Muscari who, being duly sworn, says that She/he is Legal Clerk of the Northwest Indiana Times newspaper of general circulation printed and published in the English language in the Town of Munster in state and county afore-said, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 2 time(s), the date(s) of publication being as follows:
June 18, 25 2021

CITY OF EAST CHICAGO REDEVELOPMENT - LEGALS
ACCOUNTING DEPARTMENT
4525 INDIANAPOLIS BLVD 2ND FLOOR
EAST CHICAGO IN 46312

ORDER NUMBER 72259

The undersigned further states that the Northwest Indiana Times newspaper maintains an Internet website, which is located at www.nwi.com website and that a copy of the above referenced printed matter was posted on such website on the date(s) of publication set forth above.

Nicole Muscari, Legal Clerk

By: Sallie Lucero

Subscribed and sworn to before me this 25 day of June 2021

Dawn Renee Held
Notary Public

DAWN RENEE HELD
Notary Public, State of Indiana
Lake County
Commission #696125
My Commission Expires 01/31/25

My commission expires:

Section: Legals
Category: 198 Legal - Lake County
PUBLISHED ON: 06/18/2021, 06/25/2021

TOTAL AD COST: 129.59
FILED ON: 6/25/2021

THE TIMES CLASSIFIEDS

PUBLIC HEARING NOTICE SUBSTANTIAL AMENDMENT TO FY 2014-2018 CONSOLIDATED PLAN FY 2019-2023 CONSOLIDATED PLAN FY 2018 & 2019 ANNUAL ACTION PLANS

Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment". Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.

Citizens, public agencies, and other interested parties will be given a reasonable opportunity to comment on the proposed amendment to the FY 2014-2018 Consolidated Plan, FY 2014-2018 Consolidated Plan, and the FY 2018 & 2019 Annual Action Plans at least 30 days in advance prior to adoption of the amendment, beginning on **June 18, 2021** through **July 19, 2021**. The City of East Chicago Department of Redevelopment will consider any comments or views of citizens and local governments received in writing, or orally at public hearings in preparing the substantial amendment. A summary of any comments or views not accepted and the reasons for not accepting the comments/views shall be attached to the substantial amendment.

In order to obtain the views of citizens, public agencies and other interested parties, the proposed Substantial Amendment will be presented to the Redevelopment Commission at its virtual meeting scheduled on **Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.** Due to the COVID-19 emergency, and pursuant to Executive Order 20-09, the City of East Chicago Redevelopment Commission shall convene via Zoom video conference.

The link for access to the meeting is:
https://us02web.zoom.us/j/86829865797?pwd=ZGFsMUdvQVUxOHFDSkoxO0RtWEJKdz09
Meeting ID: 868 2986 5797
Passcode: 176701
Phone: 312-626-6799
Any person(s) requiring special accommodations/services for the virtual Public Meeting, including a Spanish interpreter, should contact the offices of Redevelopment at (219) 391-8513 between the hours of 8:30 a.m. – 4:30 p.m. by **Friday, July 2, 2021.**

FY 2018 & 2019 Community Development Block Grant (CDBG)

Year	Activity	Increase	Decrease
2018	Acquisition/Rehabilitation Program		<$40,000.00>
2018	Housing Rehabilitation Program	+$50,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2018	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	<$175,000.00>

FY 2019 HOME Investment Partnerships Program (HOME)

Year	Activity	Increase	Decrease
2019	HOME ADMIN	+$23.85	n/a
2019	HOUSING MULTI-FAMILY REHAB PRGM - 3507 GUTHRIE STREET	+$85,195.55	n/a
		+$72,488.60	

If you are unable to attend the virtual public hearing, written comments will be accepted via mail, e-mail or fax through **Monday, July 19, 2021** at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: Substantial Amendment
(219) 391-7065 Fax
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivers, Executive Director – East Chicago Dept. of Redevelopment

6/18 & 6/25 - 72259 - hspaxtp

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APPENDIX C

PUBLIC MEETING MINUTES JULY 6, 2021

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In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

July 6, 2021

DRAFT

BOSS REPORTERS

*Gary * Merrillville * Valparaiso, Indiana*

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090



Original File ECR 7621_1.txt

Min-U-Script® with Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Lake, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on July 6, 2021, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, President

Rodger Gates, Vice President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Attorney

James Portalatin, Building Commissioner

Lyvette Turk, C.D. Programs Manager

and

Members of the Public

* * * * *

DRAFT

I N D E X

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much, Commissioners.

Now we're going to turn our attention to Ms. Lyvette Turk and Mr. Karl Haglund who are going to be discussing with you as far as the meetings that we're having today.

Go ahead, Lyvette.

MS. TURK: Thank you, Frank.

Good evening, Commissioners and Attorney Shelice. We'll first start with the fiscal year 2018 and 2019 Substantial Amendment. We have done an amendment to both the 2018 and 2019 Annual Action Plans, and it reads as follows:

The Acquisition Rehab Program decreased $60,000, Housing Rehabilitation Program increased $60,000. Both of those affected the 2018 Action Plan.

Now, the activities that affected the 2019 Action Plan: Acquisition/Rehab Program decreased $100,000. City of East Chicago Parks & Recreation Arts Programs decreased $10,000. City of East Chicago Parks and Recreation Senior Programs, $5,000. The Housing Rehabilitation Program Delivery increased $48,000. Meals on Wheels of

DRAFT

Northwest Indiana, an increase of $25,000. Northwest Indiana Reinvestment Alliance, an increase of $22,000. And We Care From the Heart, an increase of $20,000.

For fiscal year 2019, Home Investments Partnerships Program -- and I don't know if I said. It was -- all of those that I just read were from the Community Development Block Grant, also known as CDBG. Now, what was affected on the 2019 HOME Investment Partnerships Program: We sold a house during 2020. And so this is the program income proceeds from that. And we have to go through the process of actually budgeting that amount.

And so Home Admin can receive 10,000 -- I mean 10 percent of that. So that's $7,243.95. And the Housing Multi-Family Rehab Program for the project at 3507 Guthrie Street, increase of $65,195.55, for a total of $72,439.50.

Anyone who was not able to attend this public hearing today or those who are in attendance, we will be accepting through the mail, email or fax through Monday,

DRAFT

July 19th, here at our office.

That is all I have on the Substantial Amendment. Were there any questions?

PRESIDENT RUSSELL: No.

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Lake, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 53 (fifty-three) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 12th day of July, 2021.

KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/27/23
Notary Public: Lake County, Indiana

DRAFT

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JULY 6, 2021
APPROVED & SIGNED TUESDAY, JULY 20, 2021

Christine Russell
President

Rodger Gates
Vice President

Christopher French
Secretary

Delainah Valdez-Medina
Commissioner

Frank Rivera
Executive Director

DRAFT



DRAFT

CARES ACT SUBSTANTIAL AMENDMENT # 3 - CITIZEN PARTICIPATION

PUBLIC NOTICE
CITY OF EAST CHICAGO, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT-CARES ACT (CDBG-CV)
AMENDMENT #2 TO THE CITIZEN PARTICIPATION PLAN AND
SUBSTANTIAL AMENDMENT TO THE FY 2019-2023 CONSOLIDATED PLAN
AND THE FY 2019 ANNUAL ACTION PLAN

Notice is hereby given that the Department of Redevelopment, on behalf of the City of East Chicago, Indiana, is proposing to amend the FY 2019-2023 Consolidated Plan and the FY 2019 Annual Action Plan for use of the Community Development Block Grant-CARES Act (CDBG-CV) funding. All interested parties are encouraged to participate and provide comments. A copy of this notice can be located on the website at: http://www.eastchicago.com/243/Redevelopment.

Background

The City of East Chicago's FY 2019-2023 Consolidated Plan details the funding strategies for the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME) funds. The FY 2019 Annual Action Pan details the 1st year and outlines the implementation of funding, which is developed through public input, analysis and planning from both stakeholders and the citizens of East Chicago, Indiana.

The U.S. Department of Housing and Urban Development (HUD) has notified local jurisdictions of supplemental allocations of Community Development Block Grant (CDBG) funds as authorized by the Coronavirus Aid, Relief, and Economic Security Act (**CARES Act**) Public Law 116-136. The additional funding is provided by HUD to prevent, prepare for, and respond to the Coronavirus pandemic in local communities.

Citizen Participation Plan Amendment

The 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. It also provides requirements for public process when a "substantial amendment" to the Consolidated Plan and Annual Action Plan is proposed. 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.

However, due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided.

The amendment to the Citizen Participation Plan consist of the following:

Declaration of an Emergency

When a Declaration of an Emergency has been ordered by the President of the United States, or the Governor of Indiana, the City of East Chicago will follow the following process concerning public hearings and public display of plans.

- *If the City is not able to publicly place the plans on public display at the locations referenced in the Citizen Participation Plan, the City will put the plans on the City's website (*http://www.eastchicago.com/243/Redevelopment*) and will also email copies of the plans to any person who will request a copy of the plans via email upon request.*
- *The City will follow any changes or revisions, including applying for waivers that may be issued by HUD as a result of the Declaration of an Emergency.*

All other sections of the Citizen Participation Plan shall remain in full force and effect.

Proposed Substantial Amendment #2:

The City is proposing the following amendment:

Original HUD Allocation: $787,698
Additional HUD Allocation: $182,758
Total Allocation $970,456

Community Development Block Grant-CARES Act (CDBG-CV)		
Activity	Increase	Decrease
Rent/Mortgage/Utility Assistance		<$587,698>
Public Service: Multiple Programs		<$150,000>
Administration	+$5,000	
Business Resiliency Forgivable Loan Program	+$720,456	
Public Service: Indiana Legal Services	+$25,000	
Public Service: COVID Food Relief Program	+170,000	
***Total**	**+$920,456**	**<$737,698>**

Residents are encouraged to review the proposed Citizen Participation Plan Amendment and Substantial Amendment and provide oral and or written comments via e-mail or fax from **Thursday, August 5, 2021 through Wednesday, August 11, 2021** at the following:

City of East Chicago
Department of Redevelopment
4525 Indianapolis Blvd.-2nd Floor
East Chicago, IN 46312
ATTN: CDBG-CV Substantial Amendment #2
Phone: (219) 391-8513
Fax: (219) 391-7005
E-mail: LTurk@eastchicago.com

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISION
RESOLUTION NO. 2019-RED-1801

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2019 CONSOLIDATED PLAN AND FY 2019 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME Investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2019-2023 Consolidated Plan and the FY 2019Annual Action Plan, which proposes how the entitlement grants will be expended to address the housing and community development needs, along with an Analysis of Impediments to Fair Housing Choice; and

WHEREAS, a draft of the FY 2019-2023 Consolidated Plan and FY 2019 Annual Action Plan appeared on public display from June 28, 2019 to July 29, 2019 and public meeting on the aforementioned plan 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 2019-2023 Consolidated Plan and FY 2019 Annual Action 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

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EXHIBIT A

BUDGET FOR FY 2019 ACTION PLAN

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2019 ACTION PLAN BUDGET
JULY 1, 2019 - JUNE 30, 2020

				CDBG
	HOUSING PROGRAMS			
2681	HS-1	HOUSING REHABILITATION PROGRAM DELIVERY		$ 215,000.00
	HS-1	HOUSING REHABILITATION PROGRAMS		$ 674,385.60
		Subtotal	**66%**	**$ 889,385.60**
	PUBLIC SERVICES			
		CITY OF EAST CHICAGO PARKS & RECREATION - YOUTH BASKETBALL PROGRAM		$ 20,000.00
		CITY OF EAST CHICAGO PARKS & RECREATION - YOUTH PERFORMING ARTS		$ 15,000.00
		CITY OF EAST CHICAGO PARKS & RECREATION - SENIOR PROGRAMS		$ 5,000.00
		CITY OF EAST CHICAGO PARKS & RECREATION - SUMMER STARS CAMP		$ 25,000.00
		CITY OF EAST CHICAGO SPORTS VOUCHER PROGRAM		$ 10,000.00
		NORTHWEST INDIANA REINVESTMENT ALLIANCE		$ 22,000.00
		CITY OF EAST CHICAGO SUMMER EMPLOYMENT PROGRAM		$ 50,000.00
		HAVEN HOUSE		$ 12,000.00
		MEALS ON WHEELS OF NORTHWEST INDIANA		$ 5,000.00
		WE CARE FROM THE HEART		$ 12,000.00
		BOYS & GIRLS CLUBS OF GREATER NWI		
		HIGHER EDUCATION MATTERS		
		Subtotal	**13%**	**$ 176,000.00**
	ADMINISTRATION			
2678, 2679, 2680	AM-1 / AM-2	CDBG ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	**20%**	$ 274,096.40
		Subtotal		**$ 274,096.40**
		Total		**$1,339,482.00**
		Total amount to fund		**$ (1,370,482.00)**
		Remaining to be funded		**$ 31,000.00**

2019 Allocation	CDBG	HOME
Grant	$ 1,300,482.00	$281,499
Estimated PI	$ 70,000.00	$ -
Total	$ 1,370,482.00	$ 281,499.00

Public Services		
Grant	$	1,300,482.00
Times 15% Cap		15%
	$	195,072.30
2018 Actual PI	$	83,867.46
as of 6-28-2019		15%
Total	$	12,580.12
	$	195,072.30
	$	12,580.12
	$	207,652.42

General Administration		
Grant	$	1,300,482.00
Times 20% Cap		20%
	$	260,096.40
2019 Estimated PI	$	70,000.00
		20%
	$	14,000.00

CDBG Admin	$ 242,638.40
Planning	$ 28,458.00
Fair Housing	$ 3,000.00
	$ 274,096.40

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2019 ACTION PLAN BUDGET
JULY 1, 2019 - JUNE 30, 2020

	HOUSING PROGRAMS			HOME
	HS-1	HOUSING REHABILITATION PROGRAMS	27%	$ 75,000.00
	HS-4	HARBORSIDE APARTMENT RENOVATION PROJECT	43%	$ 122,049.30
	HS-1	AFFORDABLE HOUSING PROGRAM (CHDO)	15%	$ 42,224.85
		Subtotal		**$ 239,274.15**
	ADMINISTRATION			
	AM-1 / AM-2	HOME ADMINISTRATION (GENERAL, PLANNING & FAIR HOUSING)	10%	$ 28,149.90
	AM-1	CHDO Operating Funds	5%	$ 14,074.95
				$ 42,224.85
		Total HOME		**$ 281,499.00**
		Total amount to fund		$ (281,499.00)
		Remaining to be funded		$ -

HOME - CHDO		
Grant	$	*281,499.00*
Times 15% Cap		*15%*
Total	$	*42,224.85*

Admin		
Grant	$	*281,499.00*
Times 15% Cap		*10%*
Total	$	*28,149.90*

CHDO Operating		
Grant	$	*281,499.00*
Times 15% Cap		*5%*
Total	$	*14,074.95*

HOME Admin	$	22,649.90
Planning	$	5,000.00
Fair Housing	$	500.00
	$	**28,149.90**

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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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2019-2023 Consolidated Plan and the FY 2019 Annual Action Plan with the U.S. Department of Housing and Urban Development, 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 6th DAY OF AUGUST 2019 BY THE BOARD OF COMMISIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, Commissioner

Loretta Mosley, Commissioner

Christopher French, Commissioner

Rodger Gates, Commissioner

Frank Rivera, Executive Director

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CAERS ACT - RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2020-RED-1844

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENT TO THE FY 2019 – 2023 CONSOLIDATED PLAN AND THE FY 2019 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant (CDBG) Program funds for Fiscal Year (FY) 2019; and

WHEREAS, the approved use of these CDBG funds has been described in the Annual Action Plan for FY 2019; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment"; and

WHEREAS, Due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided; and

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan and/or Annual Action Plan before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505, as amended due to COVID-19, to amend the respective approved Plan(s); and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendment to the FY 2019 - FY 2023 Consolidated Plan and the FY 2019 Annual Action Plan from September 29 – October 5, 2020; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting via zoom on Tuesday, September 29, 2020 at 3:00 p.m.

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

CDBG-CV Funding Allocation: $787,698.00

CDBG-CV Budget Proposal	
Eligible Activity/Uses	
Administration and Planning	$ 50,000
Public Services	$150,000
Rent/Mortgage/Utility Assistance	$587,698
	$787,698

FY 2019 Substantial Amendment

Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2019	Public Service – Contingency		<$31,813.08>
2019	City of East Chicago Parks & Recreation – Youth Basketball Program		<$20,000.00>
2019	City of East Chicago Parks & Recreation – Summer Stars Camp		<$25,000.00>
2019	City of East Chicago – Summer Employment Program		<$50,000.00>
2019	Haven House, Inc.		<$12,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$5,000.00>
2019	City of East Chicago - Sports Voucher Program		<$2,000.00>
2019	Boys & Girls Clubs of Greater Northwest Indiana	$15,000.00	
2019	Meals on Wheels of Northwest Indiana	$5,000.00	
2019	Northwest Indiana Reinvestment Alliance	$10,000.00	
2019	We Care From the Heart	$3,000.00	
2019	Housing Rehabilitation Program Delivery	$35,000.00	
2019	Housing Rehabilitation Programs	$77,813.08	
		$145,813.08	**<$145,813.08>**

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SECTION 1. That the Substantial Amendment to the FY 2019-2023 Consolidated Plan, the FY 2019 Annual Action Plan for the Community Development Block Grant (CDBG), the Citizen Participation Plan and the supplemental allocations as authorized by the Coronavirus Aid, Relief, and Economic Security Act (**CARES Act – CDBG-CV**) Public Law 116-136, 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 Substantial Amendment of the FY 2019-2023 Consolidated Plan, the FY 2019 Annual Action Plan and Citizen Participation Plan with the U.S. Department of Housing and Urban Development, 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 6th DAY OF OCTOBER 2020 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Delainah Valdez-Medina, Commissioner

Vanessa Hernandez-Orange, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

ATTEST:

Christopher French, Secretary

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Due to COVID-19 it has been approved that only 1 signature of the board members is required



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SUBSTANTIAL AMENDMENT # 2 - RESOLUTION

CITY OF EAST CHICAGO – REDEVELOPMENT COMMISION
RESOLUTION NO. 2021-RED-1870

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE SUBSTANTIAL AMENDMENTS TO THE FISCAL YEAR (FY) 2014 – 2018 & FY 2019-2023 CONSOLIDATED PLANS AND THE FY 2018 & FY 2019 ANNUAL ACTION PLANS FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND THE HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) AND AUTHORIZING THE FILING OF THE SUBSTANTIAL AMENDMENT WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of East Chicago has received Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME) funds for FY 2018 & FY 2019; and

WHEREAS, the approved use of these funds have been described in the Annual Action Plans for FY 2018 & FY 2019; and

WHEREAS, Pursuant to the citizen participation requirements of 24 CFR Section 91.115, if the Department of Redevelopment, on behalf of the City of East Chicago, proposes to undertake a new activity, delete or cancel an activity that was previously approved or whereby the total cost of an activity has increased or decreased 50% or more than the original amount, then this proposed change constitutes a "substantial amendment"; and

WHEREAS, Any substantial amendment will require a formal amendment to the Consolidated Plan(s) and/or Annual Action Plan(s) before the proposed amendment will be implemented.; and

WHEREAS, the City of East Chicago Department of Redevelopment has followed procedures consistent with 24 CFR 91.505 to amend the respective approved Plans; and

WHEREAS, Citizens, Public Agencies, and other interested parties were given a reasonable opportunity to comment on the proposed amendments from June 18, 2021 – July 19, 2021; and

WHEREAS, In order to obtain the views of citizens, public agencies and other interested parties, the Department of Redevelopment held a virtual public meeting via zoom on Tuesday, July 6, 2021 at 5:00 p.m. at City Hall Council Chambers, 4525 Indianapolis Blvd, East Chicago, Indiana 46312.

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

FY 2018 & 2019 Community Development Block Grant (CDBG)			
Year	Activity	Increase	Decrease
2018	Acquisition/Rehabilitation Program		<$60,000.00>
2018	Housing Rehabilitation Program	+$60,000.00	
2019	Acquisition/Rehabilitation Program		<$100,000.00>
2019	City of East Chicago Parks & Recreation – Arts Programs		<$10,000.00>
2019	City of East Chicago Parks & Recreation – Senior Programs		<$5,000.00
2019	Housing Rehabilitation Program Delivery	+$48,000.00	
2019	Meals on Wheels of Northwest Indiana	+$25,000.00	
2019	Northwest Indiana Reinvestment Alliance	+$22,000.00	
2019	We Care From the Heart, Inc.	+$20,000.00	
		+$175,000.00	**<$175,000.00>**

FY 2019 HOME Investment Partnerships Program (HOME)			
Year	Activity	Increase	Decrease
2019	HOME ADMIN	+7,243.95	n/a
2019	HOUSING MULTI-FAMILY REHAB PRGM – 3507 GUTHRIE STREET	+65,195.55	n/a
		+$72,439.50	

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SECTION 1. That the Substantial Amendment to the FY 2014-2018 & FY 2019-2023 Consolidated Plans and the FY 2018 & FY 2019 Annual Action Plans for the Community Development Block Grant are 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 Substantial Amendments with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

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 20th DAY OF JULY 2021 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, President

Rodger Gates, Vice-President

Delainah Valdez-Medina, Commissioner

Debra Bolanos, Commissioner

Frank Rivera, Executive Director
Department of Redevelopment

ATTEST:

Christopher French, Secretary

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

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OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) **Owner Investment Returned First** - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) **Shared Net Proceeds** - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

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Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

Non-compliance

Failure to comply with the recapture requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.

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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN - 2019

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

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN - 2019

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BUILT ON EXPERIENCE URBAN DESIGN VENTURES

ANTHONY COPELAND, MAYOR
City of East Chicago, Indiana

FRANK RIVERA, EXECUTIVE DIRECTOR
Department of Development

DEPARTMENT OF REDEVELOPMENT
CITY OF EAST CHICAGO, INDIANA

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DEPARTMENT OF REDEVELOPMENT
CITY OF EAST CHICAGO, INDIANA

A. INTRODUCTION –

The City of East Chicago, Indiana is located on the south side of Lake Michigan in proximity to the City of Chicago, Illinois. The City was incorporated in 1893 as a railroad and steel town, and was one of Northwest Indiana's first industrial cities. It is bordered by two other notable industrial cities of the region: The City of Gary to the east, and the City of Hammond to the west and south. The City of East Chicago remains one of the most industrialized cities in the U.S. to date, and it is home to the Indiana Harbor facility, the largest steelmaking complex in the Country. The plant has the capability of producing 10 million tons of raw steel per year, and is still one of the top employers in the City (Source: 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 industrial sites and open spaces. Today, there are only 14 residential neighborhoods remaining in the City of East Chicago. Many neighborhoods in the City deteriorated as the years went by and the industry changed. The City experienced a shrinking population and tax base, which resulted in the loss of businesses and jobs.

Although the industrial base in the City has declined since the late 19th Century, steel and manufacturing have remained the main sources of revenue and employment for the residents of City of East Chicago. Of the employed civilian population in the City today, 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:

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- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison
- Citgo
- BP
- Buckeye Terminals, LLC
- Amico
- Shell
- American Terminal
- 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: Annual Report http://www.ameristar.com).

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

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

The City of East Chicago prepared and adopted a Five Year Consolidated Plan for FY 2019-2023. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in the Harbor Area of the City. The City has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for its Harbor Area Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 16-16.

What is a HUD Neighborhood Revitalization Strategy Area?

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

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The NRSA Plan is submitted as a part of the City of East Chicago's FY 2019-2023 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 or Retention as Low/Mod Area Benefit: Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (CFR 570.208(a)(1)(vii) and (d)(5)(i));

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

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

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

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The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/retention program. It lessens the burden of proof to track how businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 47.8% of civilians over the age of 16 are employed, and the median household income is only $33,188 (Source: American Community Survey 2013-2017 Five Year Estimates, 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 to continue the following strategy:

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

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B. NEIGHBORHOOD DESCRIPTION

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

- It is a contiguous neighborhood that is surrounded by industry which creates an "island."
- The area is primarily residential with 73.04% of the parcels considered residential in land use.
- The Harbor Area has the highest concentration of lower income persons living in one neighborhood, which contains 39% of the City's total LMI population and 45.5% of the city's total population.
- There has been new investment in the area, both public and private that has had a positive effect in revitalizing the neighborhood.
- There are vacant developable sites that are available for new development.
- The residents of the Harbor Area are in favor of and will support the NRSA strategies.
- The Harbor Area is in a good location for transportation and circulation with easy access to state and federal highway routes.

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1. BOUNDARY DESCRIPTION

The Harbor Area NRSA is generally bounded as follows:

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

The Harbor Area NRSA encompasses the following sub-neighborhoods:

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



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

The NRSA comprises the following Census Tracts/Block Groups:

- 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

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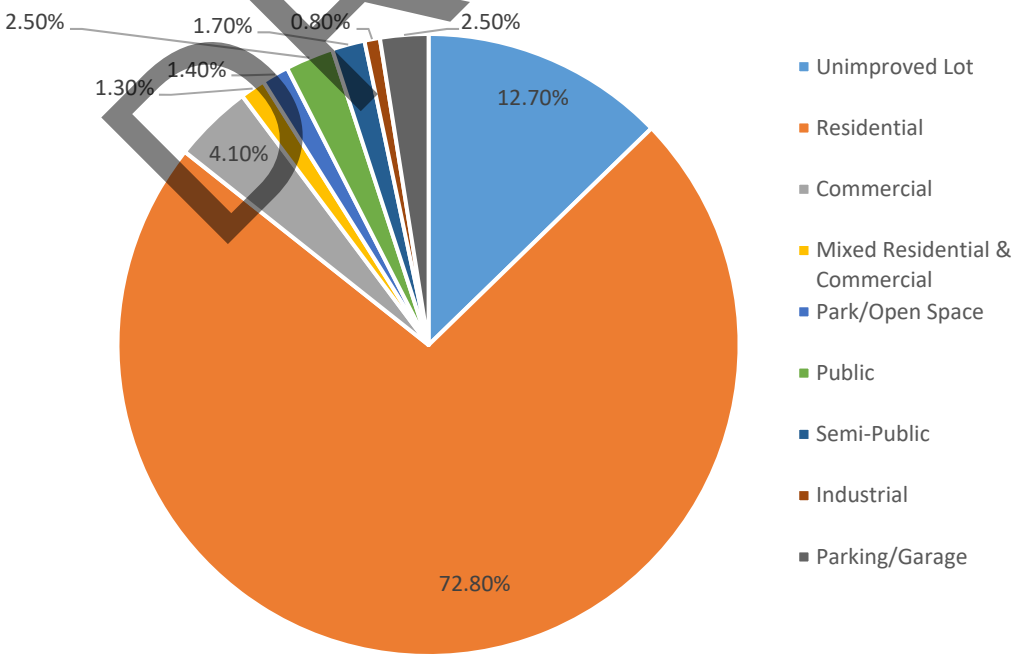
resale value of property, and environmental issues that cannot be overcome within the time period for the NRSA designation. Properties are being purchased by some of the surrounding industries for their industrial expansion, which may hamper future residential growth.

- Calumet Neighborhood – This area is also separated from the Harbor Area by industry. The area is a designated "Superfund" site, which would eliminate any new residential construction until after remediation work is completed. EPA has established a time schedule for completion of the remediation work. The Public Housing Community located in this neighborhood has already been demolished. There are vacant sites, but they are not environmentally safe.

2. EXISTING LAND USES

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

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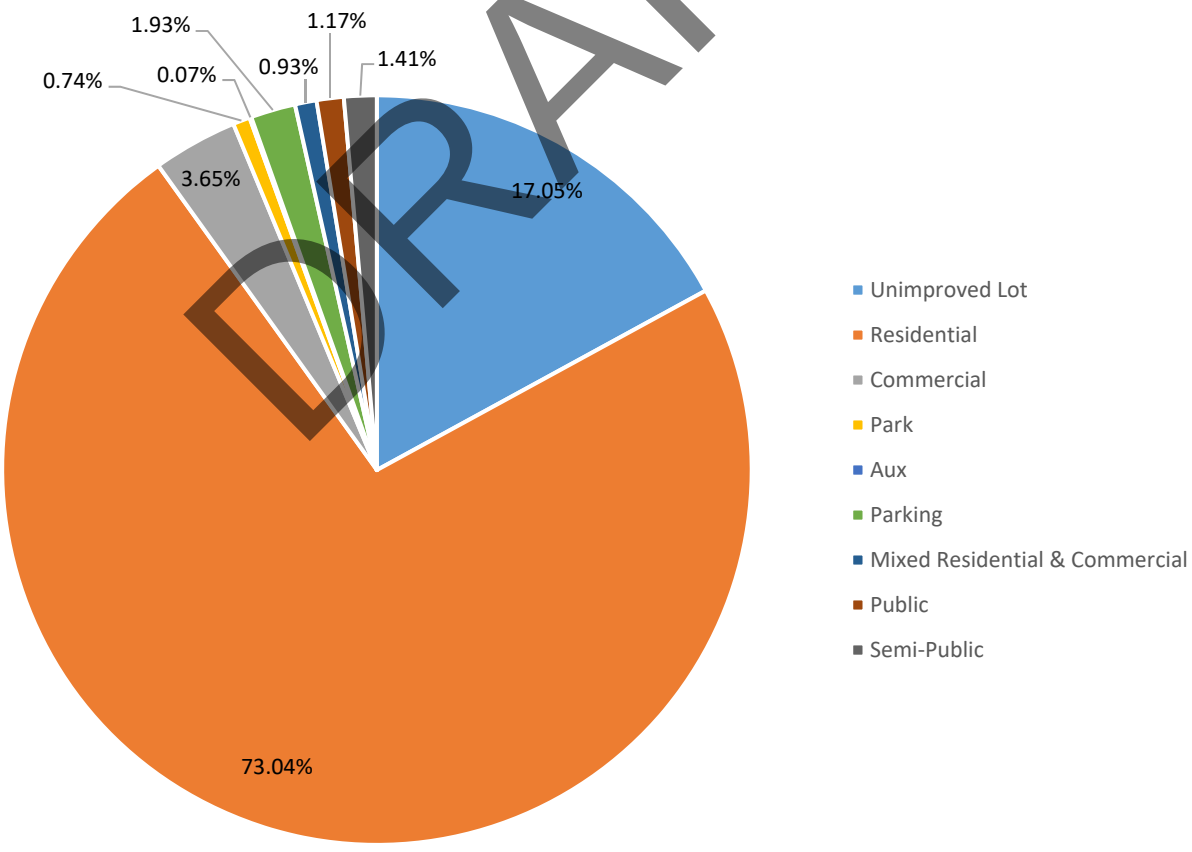


Land Use in 2014

An updated reconnaissance survey was performed during the week of May 20, 2019 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
Unimproved Lot	714	17.05%
Residential	3,058	73.04%
Commercial	153	3.65%
Park	31	0.74%
Aux	3	0.07%
Parking	81	1.93%
Mixed Residential & Commercial	39	0.93%
Public	49	1.17%
Semi-Public	59	1.41%
Total	**4,187**	**100.00%**

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Land Use in 2019



3. STRUCTURAL CONDITIONS

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

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

There are 3,382 primary structures in the NRSA. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition –** 1,573 Structures (46.5%)
- **Minor rehabilitation –** 1,106 Structures (32.7%)
- **Major rehabilitation –** 638 Structures (18.9%)
- **Economic infeasible –** 65 Structures (1.9%)

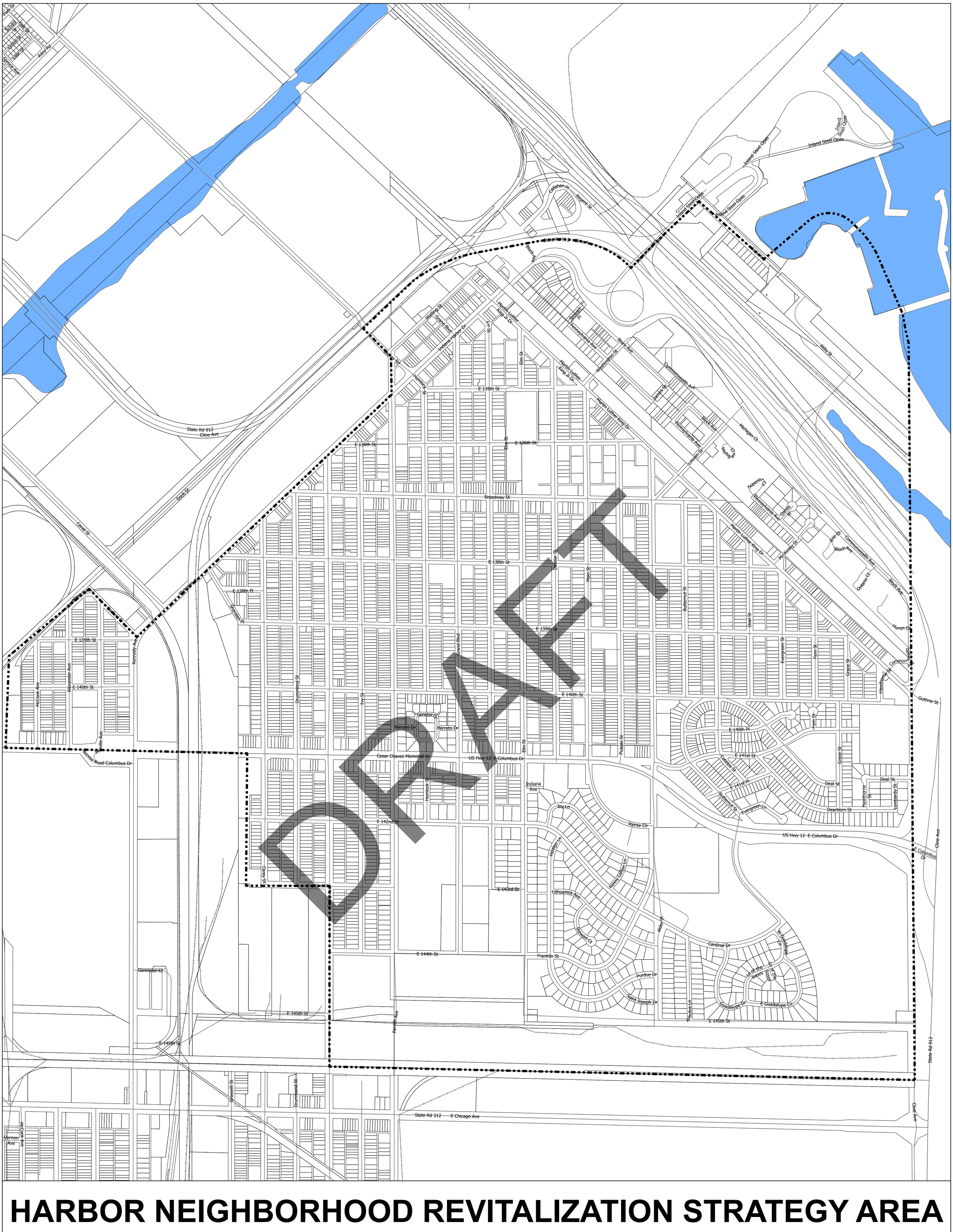
Based on the above findings, 703 structures out of 3,382 total structures are code deficient (20.8%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”

An assessment of the development potential for new sites was made. There is a need to demolish 65 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 98 additional structures that are vacant and should be considered for demolition. This would mean that 163 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 714 vacant parcels in the area and if you include the 163 structures to be

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demolished you have a total of 877 vacant parcels. This makes up 20.9% of the parcels in the Harbor Area NRSA as vacant lots.

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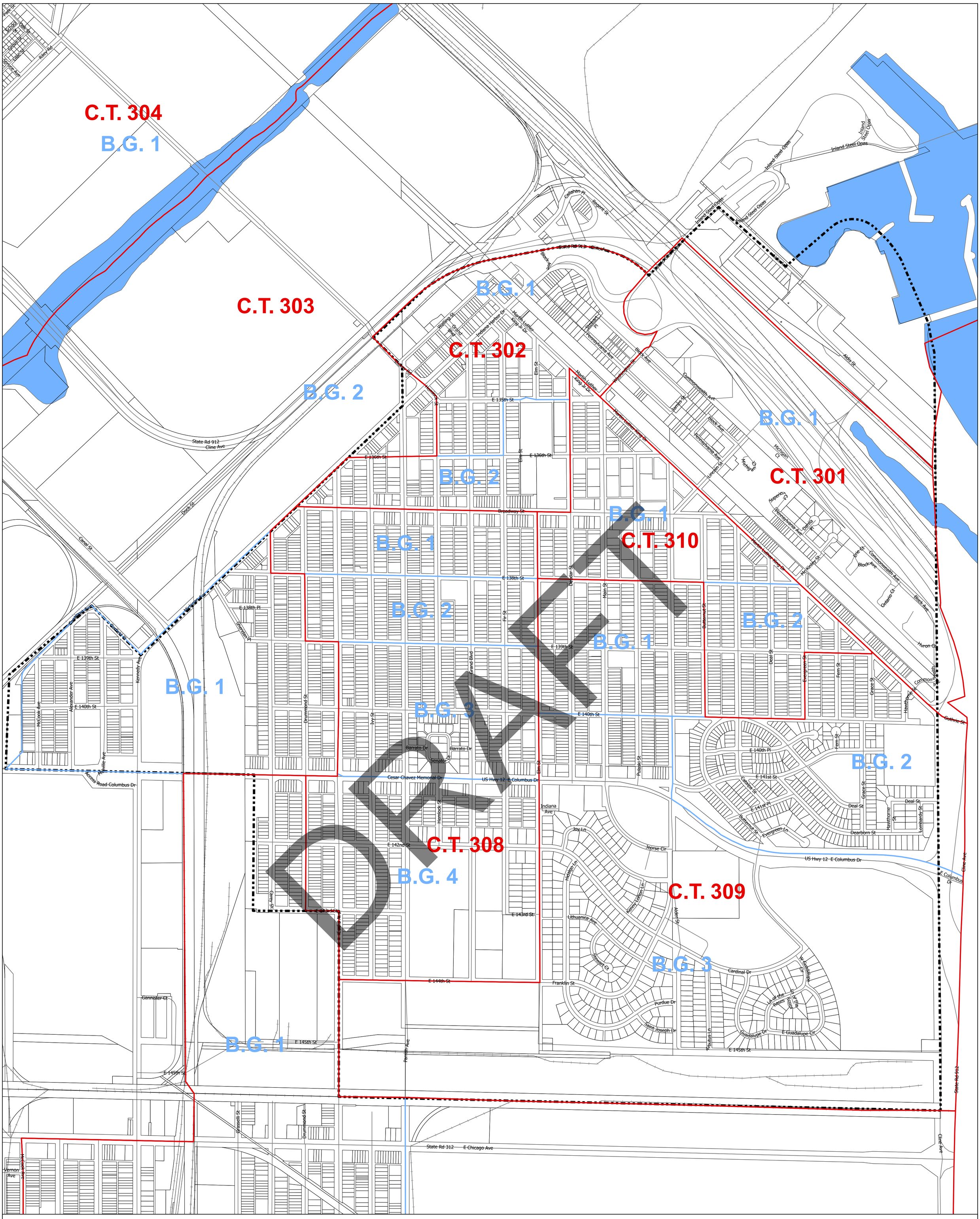
HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

PROJECT AREA BOUNDARY MAP

Project Area Boundary

PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants



HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

CENSUS TRACTS & BLOCK GROUPS MAP

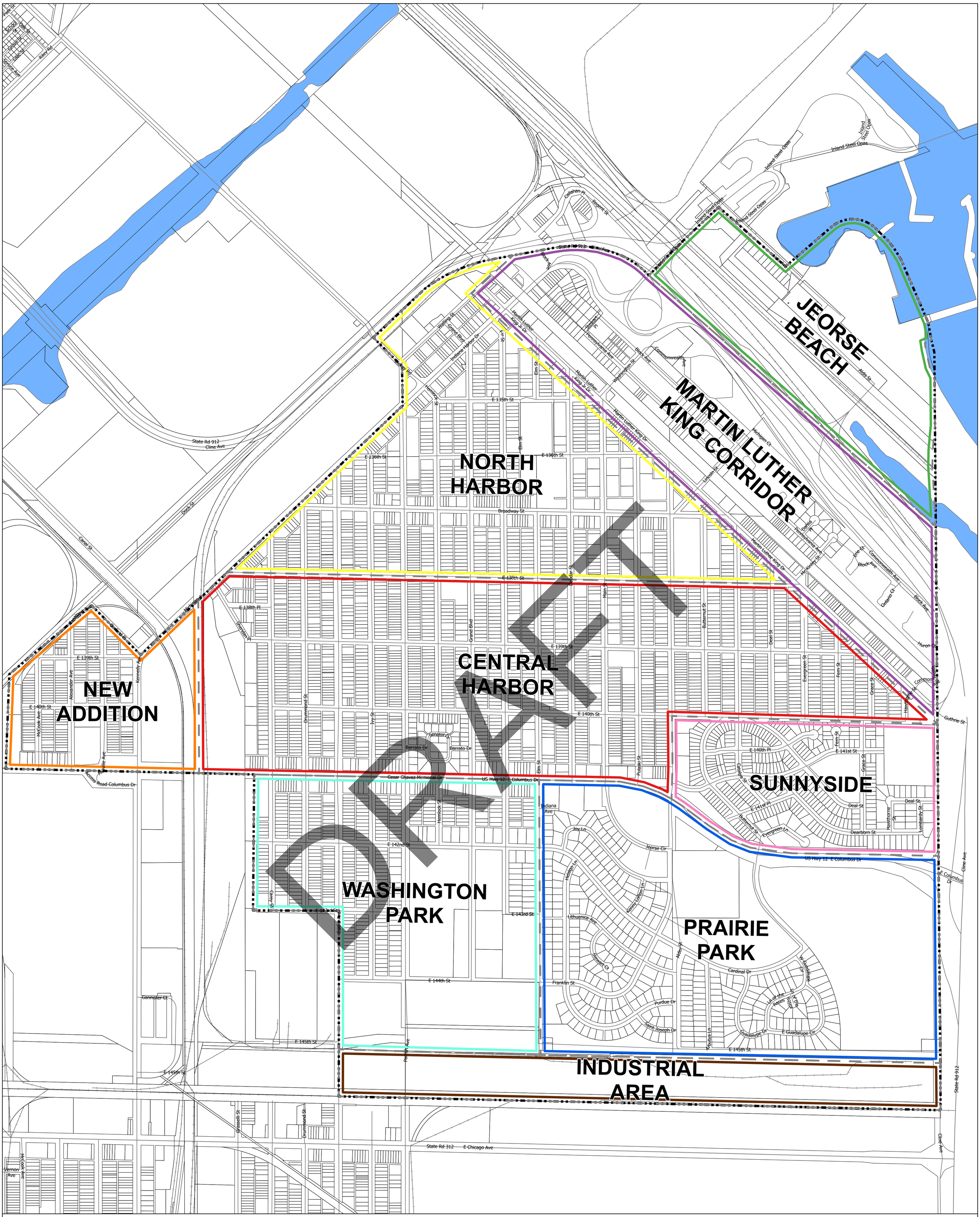
Project Area Boundary

Census Tract Boundary

Block Group Boundary

PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants



HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

NEIGHBORHOOD BOUNDARIES

Project Area Boundary

Neighborhood Boundary

PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

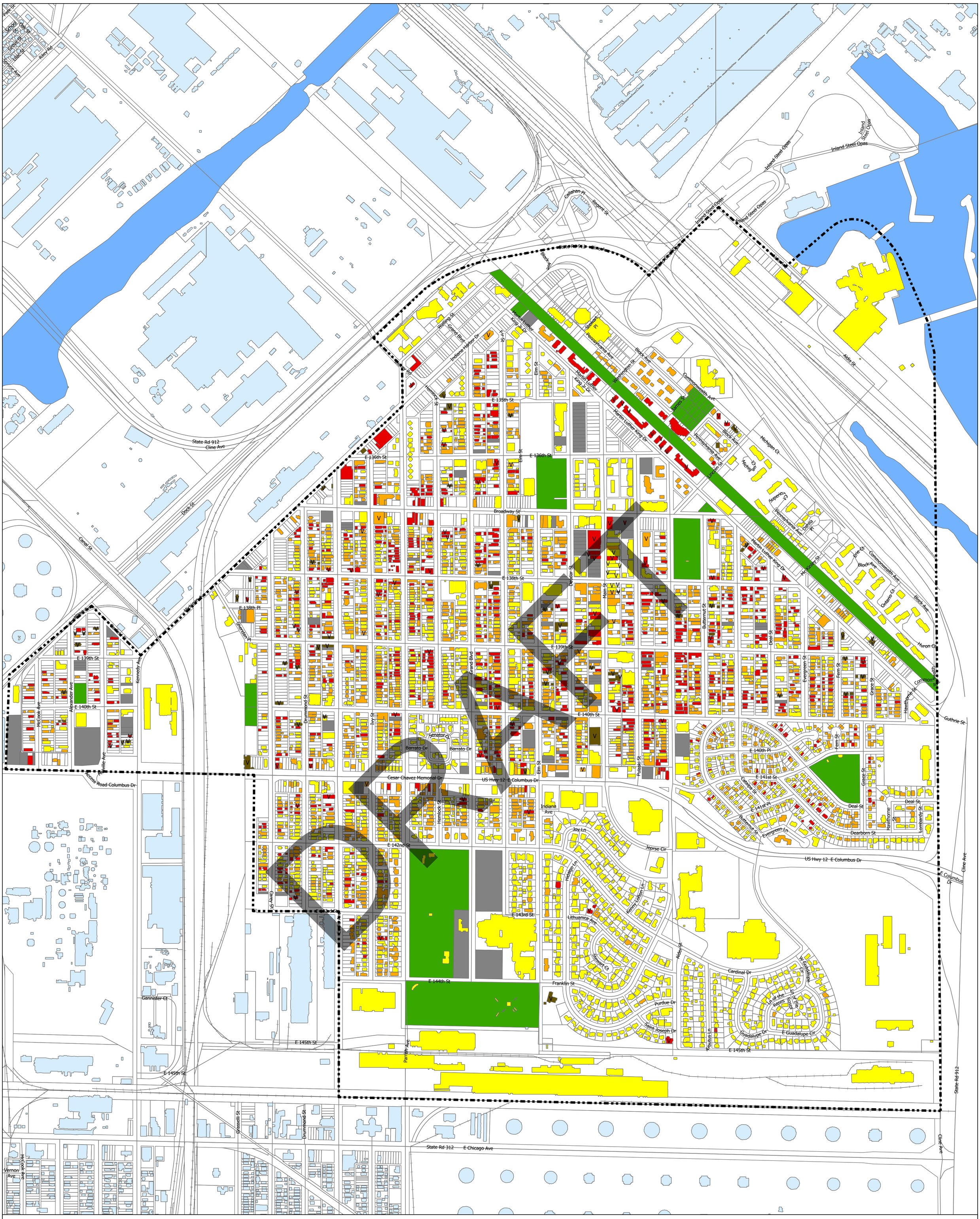
EXISTING LAND USE MAP

LEGEND:

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

PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants



HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

STRUCTURAL CONDITIONS MAP

LEGEND:

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

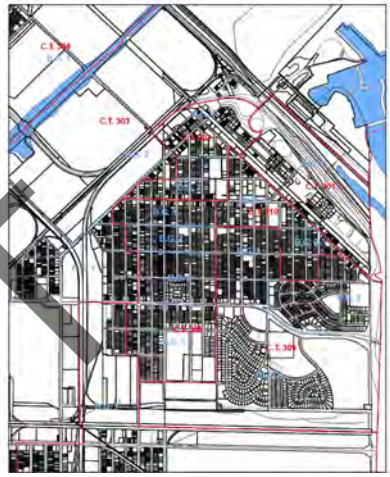
PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants

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.

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1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Harbor Area NRSA at the time of the 2013-2017 American Community Survey Five Year Estimates.

	CT 301, BG 1	CT 302, BG 1	CT 302, BG 2	CT 303, BG 1	CT 308, BG 1	CT 308, BG 2	CT 308, BG 3	CT 308, BG 4	CT 309, BG 1	CT 309, BG 2	CT 309, BG 3	CT 310, BG 1	CT 310, BG 2	Total NRSA	Total City of East Chicago
Population	1,347	843	409	669	684	654	1,943	1,101	1,131	933	1,629	491	803	12,637	29,698

Source: ACS 2013-2017 Five Year Estimates, 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 43.9% or 45.5% 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 2013-2017 American Community Survey Five Year Estimates.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**12,637**	**100%**	**28,728**	**100%**
Median	31.9	(X)	31.7	(X)
Male:	**5,679**	**44.94%**	**13,311**	**46.33%**
Under 5 years	441	7.77%	1,104	8.30%
5 to 9 years	741	13.05%	1,565	11.80%
10 to 14 years	485	8.54%	1,102	8.30%
15 to 19 years	366	6.44%	861	6.50%
20 to 24 years	287	5.05%	938	7.00%
25 to 29 years	448	7.89%	949	7.10%
30 to 34 years	335	5.90%	781	5.90%
35 to 39 years	380	6.69%	804	6.00%
40 to 44 years	336	5.92%	613	4.60%
45 to 49 years	179	3.15%	652	4.90%
50 to 54 years	304	5.35%	884	6.60%
55 to 59 years	394	6.94%	919	6.90%
60 to 64 years	277	4.88%	770	5.80%
65 to 69 years	196	3.45%	379	2.80%
70 to 74 years	165	2.91%	237	1.80%
75 to 79 years	111	1.95%	261	2.00%
80 to 84 years	138	2.43%	309	2.30%
85 years and over	96	1.69%	183	1.40%
Median	31.22	(X)	31.1	(X)
Female:	**6,958**	**55.06%**	**15,417**	**53.67%**
Under 5 years	574	8.25%	1,159	7.50%
5 to 9 years	578	8.31%	1,399	9.10%
10 to 14 years	519	7.46%	1,121	7.30%
15 to 19 years	532	7.65%	1,021	6.60%
20 to 24 years	624	8.97%	1,392	9.00%
25 to 29 years	514	7.39%	1,228	8.00%
30 to 34 years	398	5.72%	940	6.10%
35 to 39 years	400	5.75%	952	6.20%

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40 to 44 years	286	4.11%	596	3.90%
45 to 49 years	337	4.84%	819	5.30%
50 to 54 years	490	7.04%	915	5.90%
55 to 59 years	324	4.66%	1,146	7.40%
60 to 64 years	268	3.85%	552	3.60%
65 to 69 years	316	4.54%	611	4.00%
70 to 74 years	305	4.38%	532	3.50%
75 to 79 years	200	2.87%	365	2.40%
80 to 84 years	101	1.45%	251	1.60%
85 years and over	192	2.76%	418	2.70%
Median	**32.48**	**(X)**	**32.0**	**(X)**

Source: 2013-2017 ACS Five Year Estimates

The median age in the NRSA is 31.9 years, this is slightly higher than the City of East Chicago's at 31.7. The median age of males (31.2 years) is lower than that of females (32.5 years) in the NRSA, but comparable to the City of East Chicago as a whole. The median age for males in the City is 31.1 years, and the median age is 32.0 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 38.6 years, and the median age in the State of Indiana is 37.5 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 2013-2017 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total Harbor Area NRSA	**Number**	2,103	6,262	6	0	0	4,009	257	5,974	**12,637**
	Percent	16.64%	49.55%	0.05%	0.00%	0.00%	31.72%	2.038%	47.27%	**100%**
Total City of East Chicago	**Number**	7,048	10,458	103	66	21	10,285	768	16,386	**28,728**
	Percent	24.50%	36.40%	0.40%	0.20%	0.00%	35.80%	2.70%	57.00%	**100%**

Source: 2013-2017 ACS Five Year Estimates

The racial composition of the Harbor Area NRSA is 10,534 persons who are considered to be minority (83.4%) and 2,103 persons who are non-minority (16.6%), with 5,974 people (42.3%) who are Hispanic or Latino, either alone

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or in combination with another race(s). The overall population of the City of East Chicago is 75.5% minority, which is much higher than Lake County and more than four times the rate in the State of Indiana. The County has a 45.5% minority population, and the State of Indiana has only 20.2% 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% (57.00%), which is far higher than Lake County or the State of Indiana. The Hispanic or Latino population of Lake County is only 18.4%, and only 6.7% in the State of Indiana.

The minority population of the Harbor Area NRSA is 48.6% of the City's total minority population of 21,680 (75.5% of total population), and the Hispanic or Latino population of the Harbor Area NRSA is 36.5% of the City's total Hispanic/Latino population of 16,386. 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).

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LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
030100	1	1,090	1,120	97.32%
030200	1	855	1,070	79.91%
030200	2	390	460	84.78%
030300	1	405	650	62.31%
030300	2	1,595	1,670	95.51%
030400	1	500	765	65.36%
030400	2	730	1,100	66.36%
030400	3	955	1,490	64.09%
030500	1	405	700	57.86%

030500	2	**580**	**770**	**75.32%**
030500	**3**	**755**	**1,350**	**55.93%**
030500	**4**	**1,225**	**1,445**	**84.78%**
030600	**1**	**1,345**	**1,905**	**70.60%**
030600	**2**	**595**	**860**	**69.19%**
030600	**3**	**460**	**920**	**50.00%**
030600	4	**790**	**1,485**	**53.20%**
030700	**1**	**370**	**695**	**53.24%**
030700	**2**	**705**	**1,300**	**54.23%**
030800	**1**	**690**	**720**	**95.83%**
030800	**2**	**675**	**880**	**76.70%**
030800	**3**	**1,150**	**2,050**	**56.10%**
030800	4	**485**	**970**	**50.00%**
030900	**1**	**425**	**955**	**44.50%**
030900	2	**370**	**930**	**39.78%**
030900	3	**770**	**1,645**	**46.81%**
031000	**1**	**395**	**540**	**73.15%**
031000	**2**	**425**	**625**	**68.00%**
City of East Chicago's Total:		**18,045**	**27,950**	**64.6%**

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

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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.**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1090**	**1120**	**97.32%**
030200	**1**	**855**	**1070**	**79.91%**
030200	**2**	**390**	**460**	**84.78%**
030300	**1**	**405**	**650**	**62.31%**
030800	**1**	**690**	**720**	**95.83%**
030800	**2**	**675**	**880**	**76.70%**
030800	**3**	**1150**	**2050**	**56.10%**
030800	4	485	970	50.00%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

030900	3	770	1645	46.81%
031000	**1**	**395**	**540**	**73.15%**
031000	**2**	**425**	**625**	**68.00%**
NRSA Area Total:		**8,125**	**12,615**	**64.4%**

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 65.8%, while the NRSA is comparable with a low- and moderate-income population of 64.4%. 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 43.5%, and the State of Indiana has a low- and moderate-income population of 41.5%.

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 2013-2017 American Community Survey (the most recent data available for the City), the median household income for the NRSA was $32,419 compared to $30,205 for the City. According to 2013-2017 American Community Survey 5-year Estimates, the median household income for Lake County is $52,559, compared to $52,182 for the State.

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Median Household Income

Total:			Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or more	Median household income in 2017
C.T. 301 B.G. 1	#	507	269	97	53	27	25	25	11	0	0	0	9,438
	%	100.0%	53.1%	19.1%	10.5%	5.3%	4.9%	4.9%	2.2%	0.0%	0.0%	0.0%	(X)
C.T. 302 B.G. 1	#	264	43	42	39	27	5	39	9	6	9	0	26,429
	%	100.0%	16.3%	15.9%	14.8%	21.2%	4.9%	14.8%	3.4%	2.3%	3.4%	0.0%	(X)
C.T. 302 B.G. 2	#	264	27	9	9	41	9	30	6	0	0	7	33,188
	%	100.0%	18.9%	6.3%	6.3%	28.7%	6.3%	2.1%	4.2%	0.0%	0.0%	4.9%	(X)
C.T. 303 B.G. 1	#	227	37	9	54	39	11	36	22	19	0	0	27,734
	%	100.00%	16.3%	3.9%	23.8%	17.2%	4.8%	15.9%	9.7%	8.4%	0.00%	0.00%	(X)
C.T. 308 B.G. 1	#	268	36	63	51	29	55	96	20	0	0	0	18,875
	%	100.0%	13.4%	23.5%	19.0%	10.8%	20.5%	7.1%	1.5%	0.0%	0.0%	0.0%	(X)
C.T. 308 B.G. 2	#	285	35	20	47	7	52	84	0	7	0	0	40,069
	%	100.0%	12.3%	7.0%	16.5%	2.5%	18.2%	29.5%	0.0%	2.5%	0.0%	0.0%	(X)
C.T. 308 B.G. 3	#	511	46	16	97	100	72	55	96	20	0	0	32,218
	%	100.0%	9.0%	3.1%	19.0%	19.5%	14.1%	10.8%	18.8%	3.9%	0.0%	0.0%	(X)
C.T. 308 B.G. 4	#	479	27	68	28	97	32	52	108	0	12	0	36,016
	%	100.0%	5.6%	14.2%	5.8%	20.3%	6.7%	10.9%	22.5%	0.0%	2.5%	0.0%	(X)
C.T. 309 B.G. 1	#	412	79	38	26	27	0	138	35	36	0	18	56,458
	%	100.0%	19.2%	9.2%	6.3%	6.6%	0.0%	33.5%	8.5%	8.7%	0.0%	4.4%	(X)
C.T. 309 B.G. 2	#	354	20	19	52	54	16	106	44	10	10	0	46,406
	%	100.0%	5.6%	5.4%	14.7%	15.3%	4.5%	30.0%	12.4%	2.8%	2.8%	0.0%	(X)
C.T. 309 B.G. 3	#	537	0	9	95	33	91	180	40	60	0	0	51,797
	%	100.0%	0.0%	1.7%	17.7%	6.1%	16.9%	33.5%	7.4%	11.1%	0.0%	0.0%	(X)
C.T. 310 B.G. 1	#	276	89	73	50	39	26	19	0	0	0	0	13,333
	%	100.0%	32.2%	26.4%	18.1%	14.1%	5.5%	6.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 310 B.G. 2	#	252	22	6	27	70	15	82	0	21	0	0	37,778
	%	100.0%	8.7%	2.4%	10.7%	27.8%	5.9%	32.5%	0.0%	8.3%	0.0%	0.0%	(X)
Total NRSA	#	**4,515**	**730**	**469**	**628**	**619**	**398**	**846**	**375**	**179**	**31**	**25**	**32,419**
	%	**100.00%**	**16.2%**	**10.4%**	**13.9%**	**13.7%**	**8.8%**	**18.7%**	**8.3%**	**4.0%**	**0.7%**	**0.5%**	**(X)**
Total City of East Chicago	#	**10,256**	**1,549**	**930**	**1,866**	**1,491**	**1,374**	**1,666**	**724**	**567**	**44**	**45**	**30,205**
	%	**100.0%**	**15.1%**	**9.1%**	**18.2%**	**14.5%**	**13.4%**	**16.2%**	**7.1%**	**5.5%**	**0.4%**	**0.4%**	**(X)**

Source: 2013-2017 ACS Five Year Estimates

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16.2% of households in the NRSA have a median household income of less than $10,000 a year, which is slightly higher than that of the City of East Chicago, where 15.1% of households have a median household income of less than $10,000 a year. Most of the households in the NRSA fall into the $50,000 to $74,999 income bracket (18.7%), while a smaller proportion of the City of East Chicago (16.2%) makes a median income in that range. 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 1, 2, & 3 are $36,016, $56,458, $46406, and $51,797 respectively.

The median household income for both the City and the NRSA are well below the low-income limit for the FY 2019 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 $78,700 for 2019.

East Chicago Section 8 Income Limits for 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$13,500	$17,500	$21,330	$25,750	$30,170	$34,590	$39,010	$43,430
Very Low (50%) Income Limits	$25,500	$29,150	$32,800	$36,400	$39,350	$42,250	$45,150	$48,050
Low (80%) Income Limits	$40,800	$46,600	$52,450	$58,250	$62,950	$67,600	$72,250	$76,900

Source: www.hud.gov

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EMPLOYMENT:

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

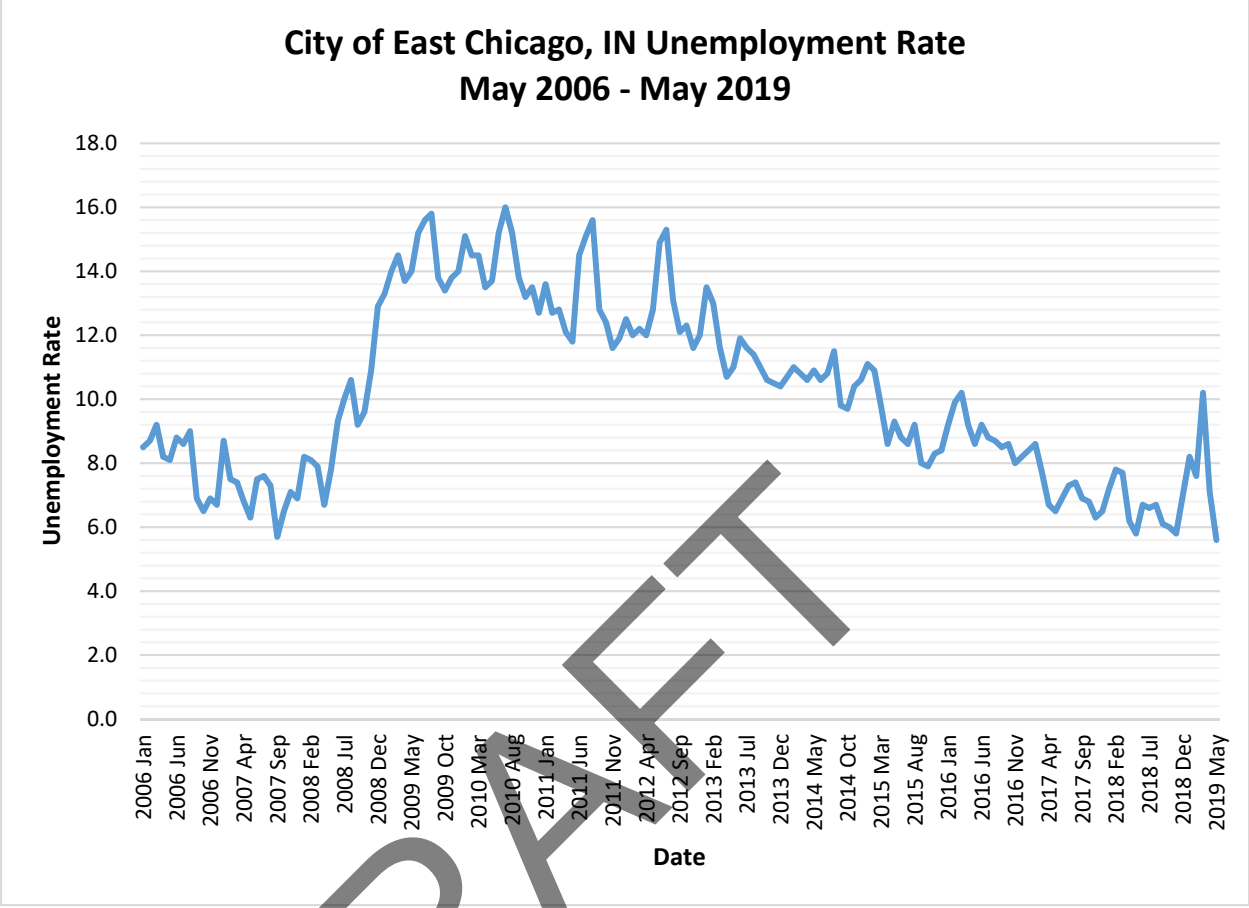
	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Population	**12,637**	**100%**	**28,728**	**100%**
Total employed civilian population 16 years and older	**6,040**	**47.78%**	**14,291**	**49.75%**
Male	**3,965**	**65.65%**	**9,478**	**66.32%**
Management, professional, and related occupations	1,890	47.67%	4,665	49.22%
Service occupations	244	6.15%	667	7.04%
Sales and office occupations	445	11.22%	1,077	11.36%
Natural resources, construction, and maintenance occupations	269	6.63%	723	7.63%
Production, transportation, and material moving occupations	669	16.87%	1,692	17.85%
Female	**2,075**	**34.35%**	**4,813**	**33.68%**
Management, professional, and related occupations	586	28.24%	1,148	23.85%
Service occupations	648	31.23%	1,566	32.54%
Sales and office occupations	641	30.89%	1,350	28.05%
Natural resources, construction, and maintenance occupations	20	0.96%	64	1.33%
Production, transportation, and material moving occupations	180	8.67%	685	14.23%

Source: 2013-2017 ACS Five Year Estimates

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Of the total population over the age of 16 in the NRSA, 47.8% are employed civilians. Of the total population in the City of East Chicago, 49.8% 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 management, professional, and related service occupations in the City (49.2%) and the NRSA (47.7%). This is a major change from previous surveys, where males were mostly employed in production, transportation, and material moving occupations. Females are mostly employed in sales and service occupations in the City (32.5%) and the NRSA (32.2%). This employment rate has increased approximately 10% since the year 2000, which was the data used for the preparation of the last NRSA.

The following chart illustrates the trends of the unemployment rate for the City of East Chicago from January 2006 through May 2019 as reported by the Bureau of Labor Statistics (www.bls.gov).



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The unemployment rate in the City of East Chicago saw an overall decrease from 2009 through 2018. Unemployment spiked again in 2019, but it is currently trending downward. In May 2019, the City had an unemployment rate of 5.6%, which is much historically low for the City. However, it is still higher when compared to the May 2019 rate of 4.1% for Lake County, 3.6% for the State of Indiana, and the national unemployment rate at the time of 3.8%.

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	7,490	100%	17,066	100%
Male	3,359	44.8%	7,741	45.4%

No schooling completed	53	1.6%	225	2.9%
Less than 9th grade	375	11.1%	928	12.0%
9th to 12th grade, no diploma	352	10.5%	1,083	14.0%
High school graduate (includes equivalency)	1,335	39.7%	3,007	38.8%
Some college, no degree	616	18.3%	1,333	17.2%
Associate degree	238	7.1%	524	6.8%
Bachelor's degree	305	9.1%	443	5.7%
Graduate or professional degree	198	2.6%	198	2.6%
Female	4,131	55.2%	9,325	54.6%
No schooling completed	108	2.6%	258	2.8%
Less than 9th grade	336	8.1%	1,031	11.1%
9th to 12th grade, no diploma	513	12.4%	1,243	13.3%
High school graduate (includes equivalency)	1,396	33.8%	3,130	33.6%
Some college, no degree	1,049	25.4%	2,175	23.3%
Associate degree	324	7.8%	657	7.0%
Bachelor's degree	267	6.5%	529	5.7%
Graduate or professional degree	138	3.3%	302	3.2%

Source: 2013-2017 ACS Five Year Estimates

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In the NRSA, 23.2% of people over 25 years old have no high school diploma nor an equivalency diploma. It is reported that 76.8% of males and 76.9% 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 71.1% of males and 72.8% 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 87.6% of males and 88.4% of females achieved at least a high school diploma in Lake County, compared to 87.6% of males and 88.9% 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, 21.6% of males and 20.5% of females achieved an education between 9th and 12th grade, but did not graduate, and 26.0% of males and 24.4% of females dropped out of high school in the City. In Lake County, 9.2% of males and 9.0% of females dropped out, which is similar to the state of Indiana with a drop-out rate of 10.2% for males and 9.3% of females.

Overall, males and females educational attainment is about equal when looking at high school graduates in the City, although females complete some additional schooling at a higher rate than males in the NRSA. More

males in the NRSA achieved a bachelor's degree or higher than females (11.7% compared to 9.8%), while more females (8.9%) in the City achieved a bachelor's degree or higher than males (8.3%). In Lake County and the State of Indiana, females achieved a bachelor's degree or higher at a higher rate than males, at 22.4% to 20.2% in the County and 25.8% to 24.8% in the State.

3. HOUSING

The occupancy status for the NRSA and the City is comparable, with 72.3% of units occupied in the NRSA and 76.1% of all units occupied in the City of East Chicago. However, the vacancy rates in both the City (23.9%) and NRSA (27.7%) are significantly higher than the rate of the County (12.2%) and the State (11.1%).

Occupancy Status

		Total:	Occupied	Vacant
C.T. 301, B.G. 1	Number	628	507	121
	Percent	100	80.7	19.3
C.T. 302, B.G. 1	Number	374	264	110
	Percent	100	70.6	29.4
C.T. 302, B.G. 2	Number	192	143	49
	Percent	100	74.5	25.5
C.T. 303, B.G. 1	Number	376	227	149
	Percent	100	60.8	39.6
C.T. 308, B.G. 1	Number	305	268	37
	Percent	100	87.9	12.1
C.T. 308, B.G. 2	Number	400	285	115
	Percent	100	71.3	28.8
C.T. 308, B.G. 3	Number	686	511	175
	Percent	100	74.5	25.5
C.T. 308, B.G. 4	Number	598	479	119
	Percent	100	80.1	19.9
C.T. 309, B.G. 1	Number	666	412	254
	Percent	100	61.9	38.1
C.T. 309, B.G. 2	Number	454	354	100
	Percent	100	78.0	22.0
C.T. 309, B.G. 3	Number	676	537	139
	Percent	100	79.4	20.5
C.T. 310, B.G. 1	Number	500	276	224
	Percent	100	70.9	44.8

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C.T. 310, B.G. 2	Number	390	252	138
	Percent	100	64.6	35.4
Total Harbor Area NRSA	Number	6,245	4,515	1,730
	Percent	100	72.3	27.7
Total City of East Chicago	Number	13,479	10,256	3,223
	Percent	100	76.1	23.9

Source: 2013-2017 ACS Five Year Estimates

TENURE:

The majority of households living in the NRSA, and the City as a whole, are renters, and the percentage of renter-occupied units in the NRSA (56.1%) and in the City (56.2%) are comparable.

Tenure of Households

		Total	Owned with a mortgage or a loan	Owned free and clear	Renter-Occupied
C.T. 301, B.G. 1	Number	507	33	4	470
	Percent	100	6.5	0.7	92.7
C.T. 302, B.G. 1	Number	264	39	68	157
	Percent	100	14.8	25.6	59.5
C.T. 302, B.G. 2	Number	143	6	16	121
	Percent	100	0.4	11.2	84.6
C.T. 303, B.G. 1	Number	227	13	85	129
	Percent	100	5.7	37.4	56.8
C.T. 308, B.G. 1	Number	268	48	51	169
	Percent	100	17.9	19.0	63.1
C.T. 308, B.G. 2	Number	285	101	44	140
	Percent	100	35.3	15.4	49.12
C.T. 308, B.G. 3	Number	511	174	117	220
	Percent	100	34.1	22.9	43.1
C.T. 308, B.G. 4	Number	479	129	130	220
	Percent	100	26.9	27.1	45.9
C.T. 309, B.G. 1	Number	412	68	89	255
	Percent	100	16.5	21.6	61.9
C.T. 309, B.G. 2	Number	354	99	179	76
	Percent	100	28.0	50.6	21.5
C.T. 309, B.G. 3	Number	537	205	191	141
	Percent	100	38.2	35.6	26.3
C.T. 310, B.G. 1	Number	276	6	22	248
	Percent	100	2.2	8.0	89.9
C.T. 310, B.G. 2	Number	252	0	67	185

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	Percent	100	0.0	26.6	73.4
Total Harbor Area NRSA	Number	4,515	921	1,063	2,531
	Percent	100	20.4	23.5	56.1
Total City of East Chicago	Number	10,256	2,185	2,306	5,765
	Percent	100	21.3	22.5	56.21

Source: 2013-2017 ACS Five Year Estimates

The NRSA has 43.9% owner-occupied housing units compared to 56.1% renter-occupied, and the City is made up of 43.8% owner-occupied units compared to 56.2% 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 (54.0%) and Census Tract 309, Block Groups 2 & 3 (78.5 and 73.7%), 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 23.5% and 22.5%, and there is a higher number of mortgage or loan holders in the City at 21.3% compared to 20.4% in the NRSA. Lake County and the State of Indiana have much higher rates of homeownership than the NRSA, at 69.3% and 68.9% respectively.

VACANCY:

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Vacancy Status

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**1,730**	**100**	**3,223**	**100**
For rent	397	22.9	602	18.7
Rented, not occupied	139	8.0	306	9.5
For sale only	98	5.7	98	3.0
Sold, not occupied	19	1.1	19	0.5
For seasonal, recreational, or occasional use	0	0.0	84	2.6
For migrant workers	0	0.0	0	0.0
Other vacant	1,077	62.3	2,114	65.6

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the City is in the "other vacant" category, with about 62% in the NRSA and 66% 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 22.9% and 18.7%. In Lake County and the State of Indiana, rental unit vacancy rates are comparable at 16.3% and 20.1%, but vacancy rates of homes for sale are higher than that of the NRSA and City at 8.9% and 10.4%, respectively.

RACE OF HOUSEHOLDER:

Race of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	4,515	100%	10,256	100%
Householder who is White alone	775	17.2%	2,608	25.4%
Householder who is Black or African American alone	2,348	52.0%	3,988	38.9%
Householder who is American Indian and Alaska Native alone	6	0.1%	18	0.1%
Householder who is Asian alone	0	0.0%	0	0.0%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	0	0.0%
Householder who is Some Other Race alone	1,279	28.3%	3,337	32.5%
Householder who is Two or More Races	107	2.4%	305	3.0%
Householder who is Hispanic or Latino	1,881	41.7%	5,308	51.8%

Source: 2013-2017 ACS Five Year Estimates

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Householders who are minorities in the NRSA comprise 82.8%, compared to 74.5% 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, 41.7% of householders are Hispanic or Latino, compared to 51.8% in the City. These rates are much higher than they are in Lake County or the State of Indiana. In Lake County, 35.8% of householders are minorities with 14.2% that are Hispanic or Latino, and in the State, only 13.8% of householders are minorities with only 4.6% being Hispanic or Latino.

AGE OF HOUSEHOLDER:

Age of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**4,515**	**-**	**10,256**	**-**
Owner occupied	**1,984**	**100%**	**4,491**	**100%**
Householder 15 to 24 years	10	0.5%	30	0.7%
Householder 25 to 34 years	45	2.3%	188	4.2%
Householder 35 to 44 years	359	18.1%	636	14.2%
Householder 45 to 54 years	270	13.6%	841	18.7%
Householder 55 to 59 years	188	9.5%	649	14.5%
Householder 60 to 64 years	228	11.5%	439	9.8%
Householder 65 to 74 years	439	22.1%	710	15.8%
Householder 75 to 84 years	289	14.6%	618	13.8%
Householder 85 years and over	156	7.9%	380	8.5%
Renter occupied	**2,531**	**100%**	**5,765**	**100%**
Householder 15 to 24 years	260	10.3%	616	10.7%
Householder 25 to 34 years	755	29.8%	1,737	30.1%
Householder 35 to 44 years	446	17.6%	990	17.2%
Householder 45 to 54 years	388	15.3%	893	15.5%
Householder 55 to 59 years	269	10.6%	608	10.5%
Householder 60 to 64 years	109	4.3%	281	4.9%
Householder 65 to 74 years	170	6.7%	397	6.9%
Householder 75 to 84 years	78	3.1%	151	2.6%
Householder 85 years and over	56	2.2%	92	1.6%

Source: 2013-2017 ACS Five Year Estimates

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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	**4,515**	**100%**	**10,256**	**100%**
Family households (families)	2,943	65.2%	6,809	66.4%
Nonfamily households	1,572	34.8%	3,447	33.6%
Families with male householder, no wife present	362	8.0%	684	6.7%
Families with female householder, no husband present	1,346	29.8%	2,918	28.5%
Total households	**4,515**	**100%**	**10,256**	**100%**
Householder living alone	1,498	33.2%	3,171	30.9%
Living alone and over 65 years old	520	11.5%	1,199	11.7%
Male, living alone	690	15.3%	1,528	14.9%
Female, living alone	808	17.9%	1,643	16.0%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of households are family households in the NRSA (65.2%) and the City of East Chicago (66.4%). The same trend holds true for Lake County with 84.8% families and the State of Indiana with 80.5% families.

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Household Size

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Owner-occupied housing units	1,984	100%	4,491	100%
1-person household	666	33.6%	1,344	29.9%
2-person household	490	24.7%	1,190	26.5%
3-person household	380	19.2%	834	18.6%
4-person household	192	9.7%	431	9.6%
5-person household	95	4.8%	380	8.5%
6-person household	94	4.7%	158	3.5%
7-or-more-person household	67	3.4%	154	3.4%
Renter-occupied housing units	2,531	100%	5,765	100%
1-person household	832	32.9%	1,827	31.7%
2-person household	527	20.8%	1,414	24.5%
3-person household	433	17.1%	826	14.3%
4-person household	293	11.6%	717	12.4%
5-person household	279	11.0%	702	12.2%
6-person household	64	2.5%	156	2.7%
7-or-more-person household	103	4.1%	123	2.1%
Average household size	2.77	-	2.79	-

Source: 2013-2017 ACS Five Year Estimates

The largest percentages of households are either one or two person households in the NRSA, the City, Lake County and the State of Indiana. The average household size in the NRSA (2.77) is comparable to the household size in the City (2.79), but larger than the County (2.56) and State (2.49).

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Family Type and Presence of Own Children

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**2,943**	**100%**	**6,809**	**100%**
With own children under 18 years:	1,516	50.5%	3,540	52.0%
Under 6 years only	241	8.2%	617	9.1%
Under 6 years and 6 to 17 years	466	15.8%	1,034	15.2%
6 to 17 years only	809	27.5%	1,889	27.7%
No own children under 18 years	1,427	48.5%	3,269	48.0%
Husband-wife family:	**1,235**	**42.0%**	**3,207**	**47.1%**
With own children under 18 years:	471	38.1%	1,277	39.8%
Under 6 years only	28	2.3%	162	5.1%
Under 6 years and 6 to 17 years	159	12.9%	346	10.8%
6 to 17 years only	284	23.0%	769	24.0%
No own children under 18 years	764	61.9%	1,930	60.2%
Other family:	**1,708**	**58.0%**	**3,602**	**52.9%**
Male householder, no wife present:	**362**	**21.2%**	**684**	**19.0%**
With own children under 18 years:	185	51.1%	319	46.6%
Under 6 years only	25	6.9%	49	7.2%
Under 6 years and 6 to 17 years	48	13.3%	57	8.3%
6 to 17 years only	112	30.9%	213	31.1%
No own children under 18 years	177	48.9%	365	53.4%
Female householder, no husband present:	**1,346**	**78.8%**	**2,918**	**81.0%**
With own children under 18 years:	860	63.9%	1,944	66.6%
Under 6 years only	188	14.0%	406	13.9%
Under 6 years and 6 to 17 years	259	19.2%	631	21.6%
6 to 17 years only	413	30.7%	907	31.1%
No own children under 18 years	486	36.1%	974	33.4%

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Source: 2013-2017 ACS Five Year Estimates

The majority of families in the NRSA and the City have children under the age of 18 (50.5% and 52.0% respectively), although most are not husband-wife married couples. The opposite is true of Lake County and the State of Indiana, however, where 42.5% of families in the County and 43.3% 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 66.6% and 74.4% 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. 78.8% of the households in the NRSA are single-female households, and 63.9% of those have children under the age of 18. 81.0% of households in the City are single-female households, and

66.6% of those have children under the age of 18. Lake County only has 25.1% single-female households (of which 53.9% are single mothers) and Indiana only has 18.4% single-female households (of which 58.4% 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	6,245	100%	13,479	100%
Built 2014 or later	0	0.0%	21	0.1%
Built 2010 to 2013	43	0.7%	43	0.3%
Built 2000 to 2009	261	4.2%	293	2.2%
Built 1990 to 1999	171	2.7%	307	2.8%
Built 1980 to 1989	168	2.7%	272	2.0%
Built 1970 to 1979	650	10.4%	1,337	9.9%
Built 1960 to 1969	713	11.4%	1,351	10.0%
Built 1950 to 1959	816	13.1%	1,903	14.1%
Built 1940 to 1949	637	10.2%	1,520	11.3%
Built 1939 or earlier	2,786	44.6%	6,432	47.7%

Source: 2013-2017 ACS Five Year Estimates

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Overall, most of the housing units were built in 1939 or earlier. According to the 2013-2017 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in the City of East Chicago), very few units have been built in the last twenty years in the NRSA or in the City of East Chicago. Since the year 2000, the NRSA has had 304 new housing units built, while the City has built 357 new housing units during the same time frame. The same is not true of Lake County or the State of Indiana according to the 2013-2017 American Community Survey Five Year Estimates. Only 16.5% of housing units in Lake County were built in 1939 or earlier, but 11.9% were built since the year 2000. Only 17.5% of housing units in the State of Indiana were built in 1939 or earlier, but 15.6% were built since the year 2000. 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	6,245	100%	13,479	100%
1, detached	2,161	34.6%	5,833	43.3%
1, attached	647	10.4%	1,183	8.8%
2	1,097	17.6%	2,197	16.3%
3 or 4	879	14.1%	1,795	13.3%
5 to 9	934	15.0%	1,430	10.6%
10 to 19	183	2.9%	353	2.6%
20 to 49	80	1.3%	169	1.3%
50 or more	239	3.8%	444	3.3%
Mobile home	25	0.4%	75	0.5%
Boat, RV, van, etc.	0	0.0%	0	0.0%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 34.6% of the housing units are 1-unit detached, and many structures have multiple units in them. Of all structures in the NRSA, 46.7% contain between 2 and 9 units. The percentage of 1-unit detached housing units is higher in the City at 43.3%, but there are still a lot of multi-family housing structures in the City, with 40.2% containing between 2 and 9 units. The percentage of 1-unit detached homes in Lake County (71.2%) and the State of Indiana (72.7%) 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	87	1.4%	301	2.2%
2 Rooms	79	1.3%	172	1.3%
3 Rooms	589	9.4%	1,301	9.7%
4 Rooms	1,686	27.0%	3,324	24.7%
5 Rooms	1,288	20.6%	3,314	24.6%
6 Rooms	1,505	24.1%	2,794	20.7%
7 or more Rooms	460	7.4%	1,079	8.0%
Median	5.1	(X)	5.0	(X)

Source: 2013-2017 ACS Five Year Estimates

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The median number rooms per unit in the NRSA are 5.1 while the median rooms throughout the City is 5.0. Most units in the NRSA and City have 4 , 5, or 6 rooms. Lake County and the State have a slightly higher median number of rooms per unit at 5.5 and 5.8, and most units have 5 or 6 rooms.

Occupants per Room

	Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Housing Units	4,515	100%	10,256	100%
Owner-Occupied Housing Units	1,984	43.9%	4,491	43.8%
1.00 or less	1,911	96.3%	3,060	94.9%
1.01 to 1.50	67	3.4%	137	3.1%
1.51 to 2.00	6	0.3%	30	0.7%
2.01 or more	0	0.0%	15	0.3%
Renter-Occupied Housing Units	2,531	56.1%	5,765	56.2%
1.00 or less	2,356	93.1%	5,489	95.2%
1.01 to 1.50	153	6.0%	228	4.0%
1.51 to 2.00	0	0.0%	26	0.4%
2.01 or more	22	0.9%	22	0.4%

Source: 2013-2017 ACS Five Year Estimates

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 97.8% of 1.00 or less persons per room in Lake County and 98.2% 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
2010 to 2015 or later	1,915	42.4%	4,670	45.5%
2000 to 2009	1,084	24.0%	2,253	22.0%
1990 to 1999	407	9.0%	1,213	11.8%
1980 to 1989	408	9.0%	761	7.4%
1979 or earlier	701	15.5%	1,359	13.3%

Source: U.S. 2013-2017 ACS Five Year Estimates

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Almost half of people in the Harbor NRSA and the City of East Chicago moved into their home recently according to the 2013-2017 ACS Five Year Estimates. In the NRSA, 42.4% of people moved into their unit between 2010 and 2015 or later compared to 45.5% of people in the City that moved into their unit in the same time frame. There is also a large portion of householders that moved into their home twenty or more years ago in both the NRSA and the City. The percentages are similar for the State of Indiana (42.5), where almost half of the population moved into their units in the five year period between 2010 and 2015 or later. Only slightly more than a third of householders in Lake County (36.6%) have moved into their units in the same five year period. 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. 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	463	23.3%	935	20.8%
$50,000 to $99,999	840	42.3%	2,455	54.7%
$100,000 to $149,999	484	24.4%	824	18.3%
$150,000 to $199,999	135	6.8%	169	3.8%
$200,000 to $299,999	55	2.8%	70	1.6%
$300,000 to $499,999	7	0.4%	7	0.2%
$500,000 to $999,999	0	0.0%	31	0.7%
$1,000,000 or more	0	0.0%	0	0%
Median (dollars)	70,100	(X)	73,300	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

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The median value of houses in the NRSA is $70,100 versus the City's median value of $73,300. 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 $80,800, and the latter's is $110,900. The median home values for Lake County ($140,100) and Indiana ($130,200) are much higher than the City and NRSA. Additionally, Census Tract 308, Block Group 1* has a median home value of $95,000. In the year 2010, the median home value in Lake County was $97,500, and was $94,300 in Indiana, while the median home values in the NRSA were $64,592 and $69,900 in the City. Though home values have increased, East

Chicago and the NRSA did not see the same increases as the surrounding areas and the state.

*Census Tract 308, Block Group 1 has a Low-Mod Income percent of 95.83% and has a skewed median income due to some factor that is not clear from the 2013-2017 ACS Five Year estimates. Additional research may be required to determine if there was an error in assessment or some other cause.

REAL ESTATE DATA:



According to the 2013-2017 American Community Survey 5-Year Estimates, the average home value in the City of East Chicago was $73,300. Housing sales data from Realtor.com as of June 2019, indicated that there were 30 homes for sale, ranging in list price from $5,900 to $387,500 with a median home listing price of $80,750, or $40 per square foot. Historically, the current median listing price is at a 3-year high; the low was $38,900 as of January 2017. During the previous 3-year period (July 2017 to June 2019) the highest sales price was $182,608 for a 3,897-square foot single family home with 5 bedrooms and 5 bathrooms on Elm Street. The low sales price was $643 for a 1,344-square foot single family home with 2 bedrooms and 1 bathrooms on Catalpa Street. (Source: Zillow.com) Zillow also reported, as of June 30, 2018, that 22.1% of homes in East Chicago with a mortgage had negative equity (U.S. average is 8.2%) and 2.6% of homes in East Chicago with a mortgage were delinquent on mortgage payments (U.S. average is 1.1%).

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The City of East Chicago is served by the Greater Northwest Indiana Association of REALTORS. The association includes Jasper, Lake, LaPorte, Newton, Porter, Pulaski, and Stark counties. The association provides local market updates for the area. The most recent report is dated May 2019 and recorded the following annual home sales data: New Listings of 13,821 homes for sale, which is a 1.8% decline from the previous 12 months (May 2018) new listings of 14,074 homes for sale; Closed Sales of 10,625 homes sold, which is a 1.7% decline from the previous 12 months (May 2018) closed sales of 10,807 homes sold; Median Sales Price of $169,000, which is a 5.7% increase from the previous 12 months (May 2018) median sales price of $159,900; and Percent of Original List Price Received was 95.4%, which is an increase of 0.3% from the previous 12 months (May 2018).

The table below compares the number of homes sold in East Chicago in 2018 and 2019 (as of July 10, 2019). Overall the price of homes sold and amount of homes sold have been relatively steady over the past 18 months.

Homes Sold in East Chicago

Sales Price	2018		2019 (up to July 10, 2019	
	Number	Percent	Number	Percent
$0 to $10,000	11	18%	6	22%
$10,001 to $20,000	6	10%	1	4%
$20,001 to $30,000	9	15%	3	11%
$30,001 to $40,000	6	10%	2	7%
$40,001 to $50,000	5	8%	3	11%
$50,001 to $60,000	4	7%	2	7%
$60,001 to $70,000	5	8%	1	4%
$70,001 to $80,000	2	3%	0	0%
$80,001 to $90,000	2	3%	1	4%
$90,001 to $100,000	2	3%	1	4%
$100,001 to $125,000	6	10%	3	11%
$125,001 to $150,000	1	2%	3	11%
Over $150,000	1	2%	1	4%
TOTAL	**60**	**100%**	**27**	**100%**

Source: Zillow.com

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The average rent for a 2-bedroom apartment in the Harbor Area of the City of East Chicago is $655 per month, with a median rent of $680 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 $865 per month, with a median rent of $850 per month (Sources www.rentometer.com). The 3-bedroom units are scattered around the Central Harbor Neighborhood, a few blocks north and south of Columbus Drive. There are similar numbers 3-bedroom units in the Harbor Area and

2-bedroom units. There are 21 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	921	46.4%	2,185	48.7%
Less than $300	0	0.0%	0	0.0%
$300 to $499	0	0.0%	34	1.6%
$500 to $699	84	9.1%	210	9.6%
$700 to $999	308	33.4%	779	35.7%
$1,000 to $1,499	378	41.0%	955	43.7%
$1,500 to $1,999	96	10.4%	138	6.3%
$2,000 or more	55	6.0%	69	3.2%
Median (dollars)	1,023	(X)	1,085	(X)
Not mortgaged	1,063	53.6%	2,306	51.3%
Median (dollars)	364	(X)	366	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The majority of homeowners are not mortgage holders in the NRSA (53.6%) as compared to the City as a whole (51.3%), and their monthly costs are much higher than homeowners without a mortgage. Homeowners in the NRSA have a median cost of $1,023 per month with a mortgage compared to $364 per month without, and homeowners with a mortgage in the City pay more at $1,085 per month, but slightly less without a mortgage at $366 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 $1,212 with a mortgage and $436 without. In the State, median monthly costs are $1,109 with a mortgage and $389 without. Median costs have increased significantly since 2010 for homeowners with a mortgage in the NRSA and City, as these costs were previously $591 and $689 respectively, while the median costs were comparable in 2010 for the County and State.

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Selected Monthly Owner Costs as a Percentage of Household Income in 2017

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 10 percent	578	29.1%	1,167	26.0%
10 to 14.9 percent	324	16.3%	860	19.1%
15 to 19.9 percent	299	15.1%	701	15.6%
20 to 24.9 percent	219	11.0%	444	9.9%
25 to 29.9 percent	115	5.8%	272	6.1%
30 to 34.9 percent	101	5.1%	186	4.1%
35 to 39.9 percent	46	0.8%	54	1.4%
40 percent or more	282	14.2%	734	16.3%
Not computed	20	1.0%	49	1.1%

Source: U.S. 2013-2017 ACS Five Year Estimates

The plurality of homeowners in the City (45.1%) and NRSA (45.4%) are burdened by less than 15% of their income for monthly housing costs, compared to 40.2% of Lake County homeowners and 44.5% of Indiana homeowners. The second-most common category is 15-19% of income for the NRSA, City, County and State, which accounts for more than 60% of homeowners for all.

The Gary, IN HUD Metro FMR Area is comprised of the following counties: Lake County; Newton County; and Porter County, Indiana. The 2019 Fair Market Rents for the Gary, IN HUD Metro FMR Area are shown in the table below:

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Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	$470	$600	$730	$920	$1,020

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	185	8.0%	298	5.8%
$200 to $299	215	9.3%	333	6.5%
$300 to $499	355	15.4%	774	15.1%
$500 to $749	724	31.5%	1,805	35.2%
$750 to $999	593	25.8%	1,357	26.5%
$1,000 to $1,499	222	9.7%	504	9.8%
$1,500 or more	6	0.3%	59	1.2%
No cash rent	231	9.1%	635	11.0%
Median (dollars)	679	(X)	673	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The median monthly rent was $407 in the NRSA and $409 in the City of East Chicago in 2010. According to the 2013-2017 Five Year estimates, median gross rent in the NRSA is now $679 and $673 in the City. The Five Year Estimates for Lake County state that the median gross rent is $852 and $782 in the State of Indiana. Both of these medians are up approximately $200 from 2010.

Gross Rent as a Percentage of Household Income in 2017

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 20 percent	655	25.9%	1,380	23.9%
20 to 24.9 percent	172	6.8%	447	7.8%
25 to 29.9 percent	163	6.4%	354	6.1%
30 to 34.9 percent	232	9.2%	461	8.0%
35 to 39.9 percent	106	4.2%	308	5.3%
40 to 49.9 percent	234	9.2%	556	9.6%
50 percent or more	521	20.6%	1,249	21.7%
Not computed	448	17.7%	976	16.9%

Source: U.S. 2013-2017 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. Over 40% of the residents in the NRSA (43.2%) are spending over 30% of their income on rent, and 44.6% for the City, respectfully. These numbers are comparable to Lake County and the State of Indiana, where 43.7% of renters are spending over

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30% of their income on rent at the County level and 44.5% of renters are spending over 30% of their income on rent at the State level.

HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.cfpb.gov/. The most recent HMDA Data is that of 2017, 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 55.5% of lending in the City of East Chicago, but just 1.5% of lending in Lake County. Lending in the Gary, IN HMFA was at 0.3% in 2017.

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HMDA Data Analysis for 2017

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Harbor Area NRSA	21	$1,916	23	$1,355	21	$1,558	11	$216
City of East Chicago	38	$3,225	40	$2,409	46	$3,025	20	$338
Lake County	2,515	$425,352	4,088	$725,759	3,227	$1,032,301	781	$989,268
MSA/MD	3,776	$638,303	6,152	$1,125,069	5,202	$1,823,915	1,327	$1,025,521
% of City lending in NRSA	55.3%	59.4%	57.5%	56.3%	46.7%	51.5%	55.0%	63.9%
% of County lending in East Chicago	1.5%	0.4%	1.2%	0.4%	0.7%	0.3%	2.3%	0.7%
% of metro area lending in Lake County	66.6%	62.7%	61.9%	59.8%	60.5%	59.5%	55.7%	54.2%
% of metro area lending in NRSA	0.6%	0.3%	0.4%	0.1%	0.4%	0.1%	0.8%	0.0%

The table below shows the conventional loan applications in the Harbor Area NRSA. Approximately 74.2% of the loan applications in the City of East Chicago were originated, while 9.7% 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	23	74.2%	57.5%	0.0%	0.1%
Approved, Not Accepted	1	3.2%	100%	0.0%	0.0%
Applications Denied	3	9.7%	50.0%	0.0%	0.0%
Applications Withdrawn	4	12.9%	100%	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 Gary, IN MSA. Data describing the race of loan applicants was not available for the City or County.

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Home Purchase Loans by Race

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	American Indian/Alaska Native	18	10	55.6%	1	5.6%	4	22.2%	2	11.1%	1	5.6%
	Asian	132	98	74.2%	3	2.3%	14	10.6%	14	10.6%	3	2.3%
	Black or African American	364	254	69.8%	12	3.3%	52	14.3%	37	10.2%	9	2.5%
	Native Hawaiian or Other Pacific Islander	7	7	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	6,408	5,257	82.0%	174	2.7%	394	6.1%	512	8.0%	71	1.1%
	2 or more minority races	4	1	25.0%	0	0.0%	2	50.0%	1	25.0%	0	0.0%
	Joint (White/Minority Race)	72	55	76.4%	0	0.0%	4	5.6%	10	13.9%	3	4.2%
	Race Not Available	462	325	70.3%	13	2.8%	54	11.7%	56	12.1%	14	3.0%
	Hispanic or Latino	672	511	76.0%	19	2.8%	74	11.0%	56	8.3%	12	1.8%

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The tables below highlights home loans made the Gary, IN MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. Every Census Tract in the Harbor Area has a minority population of at least 50%. Census Tracts with over 50% minority populations consistently have higher denial rates, regardless of the income of the loan applicant, than Census Tracts with less than 20% minority populations. Census Tracts with 20-49% minorities also have higher denial rates for households making 79% AMI or less, though there are no Census Tracts with these characteristics in the Harbor Area NRSA.

Home Purchase Loans by Minority Population for Households Earning Less Than 50% AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	10-19% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	20-49% minority	3	1	33.3%	0	0.0%	1	33.3%	0	0.0%	1	33.3%
	50-79% minority	3	2	66.7%	0	0.0%	0	0.0%	1	33.3%	0	0.0%
	80-100% minority	54	40	74.1%	1	1.9%	10	18.5%	1	1.9%	2	3.7%

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Home Purchase Loans by Minority Population for Households Earning 50-79% AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	31	26	83.9%	1	3.2%	3	9.7%	1	3.2%	0	0.0%
	10-19% minority	32	26	81.3%	1	3.1%	1	3.1%	4	12.5%	0	0.0%
	20-49% minority	90	62	68.9%	3	3.3%	14	15.6%	9	10.0%	2	2.2%
	50-79% minority	212	155	73.1%	6	2.8%	27	12.7%	17	8.0%	7	3.3%
	80-100% minority	109	72	66.1%	2	1.8%	17	15.6%	16	14.7%	2	1.8%

Home Purchase Loans by Minority Population for Households Earning 80-119% AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	804	659	82.0%	21	2.6%	55	6.8%	61	7.6%	8	0.1%
	10-19% minority	759	608	80.1%	30	4.0%	62	8.2%	53	7.0%	6	0.1%
	20-49% minority	989	779	78.8%	20	2.0%	86	8.7%	83	8.4%	21	2.1%
	50-79% minority	348	268	77.0%	9	2.6%	33	9.5%	34	9.8%	4	1.1%
	80-100% minority	25	18	72.0%	0	0.0%	3	12.0%	4	16.0%	0	0.0%

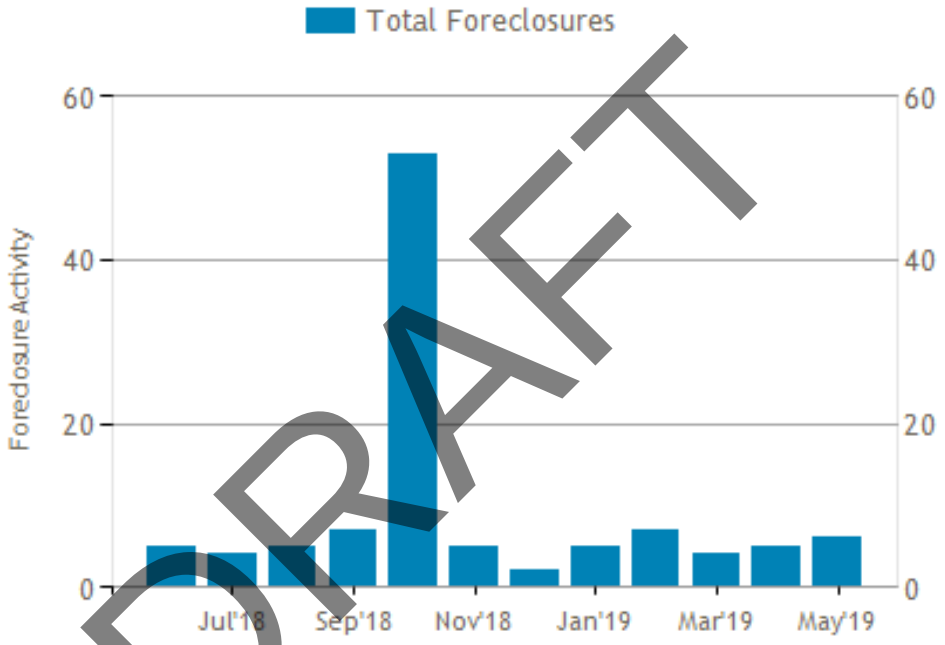
Home Purchase Loans by Minority Population for Households Earning 120% or More AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	1,085	907	83.6%	30	2.8%	45	4.1%	91	8.4%	12	1.1%
	10-19% minority	2,193	1,786	81.4%	60	2.7%	135	6.2%	180	8.2%	32	1.5%
	20-49% minority	853	689	80.8%	20	2.3%	53	6.2%	84	9.8%	7	0.8%
	50-79% minority	69	54	78.3%	2	2.9%	6	8.7%	7	10.1%	0	0.0%
	80-100% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

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According to RealtyTrac, the City of East Chicago had 72 additional homes in foreclosure as of the end of May 2019, and a foreclosure rate of 1 in every 2,247 housing units as of May 2019. Also, as of May 2019, Lake County experienced a foreclosure rate of 1 in every 1,181 housing units, and the State of Indiana experienced a foreclosure rate of 1 in every 3,359 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 July 2018 to May 2019.

Number of Foreclosures in the City of East Chicago



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Source: www.realtytrac.com

The number of foreclosures for The City of East Chicago was at its highest in October 2018 with 52 foreclosures. Overall, the City has seen a fluctuation in the number of foreclosure filings each month, but the average is under ten (10) foreclosures per month.

D. COMMUNITY CONSULTATION

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

1. CITIZEN MEETINGS

UDV and the Department of Redevelopment conducted two (2) citizen meetings in the Harbor Neighborhood on the following dates and at these locations:

- May 21, 2019 at 2:00PM
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

- July 30, 2019 at 5:00PM
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

At the May 21st meeting, City staff and their consultants solicited the needs of residents of the NRSA. A summary of the citizen comments consisted of:

- There is a need for renter-occupied rehabilitation of housing.
- The North Harbor part of the area requires targeted assistance.
- Residents are aging in place and need assistance with upkeep.
- Predatory programs have targeted the area with rehabilitation financing scams.

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 July 30th meeting, the NRSA Plan was presented to the community and citizen comments were obtained. There were no attendees at the public hearing and no comments were received.

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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."

2. BUSINESS ORGANIZATIONS

The following business organizations provided comments for the NRSA:

- Lakeshore Chamber of Commerce – Dave Ryan

  The following comments were made:

  There have been many improvements made to the Harbor Area that have been beneficial to the area and made it more attractive and desirable. Among the major benefits are the improvements in safety along the Martin Luther King Drive (formerly Guthrie Drive) corridor. The gateway along this area is a natural main street with the potential to be a walkable neighborhood with commercial space. However, safety concerns have made this difficult to achieve. There have been improvements on this front through the use of bulletproof lenses on the streetlights.

  There is still a need for employees in manufacturing in the area, particularly welders and machinists. The Chamber of Commerce is attempting to pair high school students with potential employers for training in an attempt to assist the companies with job retention. The education system in the area struggles to retain students or train students that can be retained by employees. Additionally, new employees may struggle to pass drug tests, though there has been talk of relaxing the standards for marijuana use among manufacturing companies.

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

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

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3. LOCAL FINANCIAL INSTITUTIONS

The following local financial institutions provided comments for the NRSA:

- Centier Bank – Erika Rios, Art Russell, and Lili Del Toro
- Merchants – Stephanie Madison
- BMO Harris – Loretta Minor
- BSSA – Wayne Szelzer
- Peoples Bank – Nadia Grisolia, Jessica Higareda, and Alexius Barber
- Northwest Indiana Reinvestment Alliance – Jean Ishmon

The following is a summary of comments made:

Approximately 50% of the new customers at area banks are interested in buying houses in the City of East Chicago. All five (5) of the area banks in attendance were members of the Federal Home Loan Bank (FHLB). There have been instances of the FHLB rejecting area banks' loan applications because the housing quality in the area was too poor. The area banks understand that certain houses will require more work and will not close on these houses as they are trying to incentivize rehabilitation projects that can be completed. The banks offer three loan programs: housing rehabilitation, downpayment assistance, and emergency rehabilitation. Additionally, People's Bank offers a "fixer upper" 203k loan for the most expensive rehabilitation projects. There is a need for experienced people to run these programs.

Homebuyer classes are popular among those receiving homebuyer loans. The classes are often full, but the people taking the classes still cannot get approved for homebuyer assistance because the house requires too much work. Homebuyer classes are required for applicants of the downpayment assistance program.

There is a need for a business incubator in the City. There are organizations including a local Community Development Financial Institution (CDFI) that provide business loans and business training, but they struggle to loan out all of this money. The CDFI provides lending in the first three years of a business, which is useful for a small business that cannot borrow from a traditional lending institution. Spanish speakers also face a language barrier that makes it more difficult for them to start and scale businesses, as applying for these loans requires English proficiency. Other employment

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struggles include workforce development issues. There are many programs to assist in workforce development and partnerships with high school JROTCs, Ivy Tech, and steelworker training programs that target high school students.

Many customers to the local banks do not have credit and only use cash. There are programs to assist people with bad credit, but those with no credit face greater challenges. Banks will attract these customers through word-of-mouth advertising. Fortunately, contractors do not take advantage of those without credit and take the money paid for rehabilitations without doing the work.

4. REALTORS

The following local realtors provided comments for the NRSA:

- Greater Northwest Indiana Association of Realtors – Joe Wszolek
- Broker – Nicholas D. Smith
- Broker – Lynn Watkins

The following is a summary of comments made:

Generally, real estate values have gone up in the City of East Chicago and the NRSA area, but the City and the target area still have a variety of needs. There is still a need for business and industry to return to the area and employ people in the area. In the NRSA, there has been demand for a grocery store, a laundromat, entertainment for children in the area, walkable and sustainable neighborhoods, and handicap ramp installation.

Many of the homes in the Central Harbor and North Harbor neighborhoods still have lower values than the rest of the City. These homes are often multi-generational homes that are in poor condition on the inside. Washington Park and Prairie Park are both desirable neighborhoods with rising values. The Sunnyside neighborhood has been served by a rehabilitation program, and has seen housing prices rise for the housing that remains in good condition, while values remain low for those in poor condition. The real estate market in the New Addition neighborhood has been dormant.

There remains a stigma of the City of East Chicago. Appraisers will under-appraise the houses in the City compared to those in nearby communities. Many of the improvements in the area have been ignored by the local press, compared to other neighboring

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communities with less aggressive programs that have received positive attention from local newspapers.

5. NON-PROFIT ORGANIZATIONS

The following housing provider agencies offered comments for the NRSA:

- **Housing Provider Agencies:**
  - East Chicago Housing Authority – Rita De La Rosa

    The following comments were made:

    Overall, housing agencies in the City of East Chicago are committed to providing quality, affordable housing to residents. A major priority is to tear down or rehabilitate older buildings and develop new buildings with units that can meet the needs and wants of the community. The Housing Authority 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 development of additional rental housing to assist the residents of East Chicago that require housing but are not prepared for homeownership.

    The Housing Authority has been developing housing for seniors and low- and moderate-income residents while also demolishing older units. A senior housing development is being developed as Tax Credit Project in the NRSA area, and the Housing Authority is a minor partner. The units along Martin Luther King drive are to be demolished and replaced.

    The Housing Authority also owns scattered site developments in the Harbor Area and supplies Section 8 Housing Choice Vouchers to residents of the Harbor Area. The Housing Authority is applying for grants for the following items: lead abatement, moving to work, family self-sufficiency, and emergency safety and security.

- **Health & Social Service Agencies:**

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

  - Grace Beyond Borders NWI, Inc. – Marcus Martin
  - Lake Area United Way – Lisa Daugherty & Erin Meisner

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- Boys & Girls Club – Pablo Palominos
- We Care from the Heart Social Services – Kim Hunt
- Continuum of Care Northwest Indiana, Inc. – Dr. Sharron Liggins

The following comments were made:

The homeless population in the area has been steadily increasing over the last five (5) years. There is a need for housing for these people and supportive services. Local organizations will provide these people with food, clothing, and other wrap around services. Many of the services for these people are located in the City of Gary, Indiana, which will lead to migration to that area. In the Harbor Area, homeless children and homeless families will seek shelter and services. There are a limited number of family shelters in the area and they often require separating children from parents based on gender separation policies.

Senior Citizens in the Harbor Area and the City of East Chicago have needs for wheelchair ramps, healthcare, case workers, and aging in place rehabilitations. There are a number of elderly persons living in the Harbor Area who are homeowners but no longer have families in the area. As they age in place, they cannot continue to keep up with the required regular maintenance of their property.

There is no grocery store in the Harbor Area. The residents of the Harbor Area have a great need for fresh food and a grocery store to replace the now vacant grocery store property on Columbus Drive.

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

Public transit is a need in the Harbor Area. Although buses are free for all residents of East Chicago, they do not run with

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the frequency desired by residents. Many of the jobs at the casino are not accessible by bus.

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. EDUCATIONAL ORGANIZATIONS

The following educational organizations provided comments for the NRSA:

- East Chicago Urban Enterprise Association – Rita Jacque Gillis

  The following comments were made:

  East Chicago high school has about 1,500 students while the nearby Catholic High School has 450 students. As grade levels go up, the number of students enrolled in public schools decrease.

  The school system in the area remains a challenge for the City. The elected school board has assisted the school system in preventing it from being taken over by the State. However, families with children will move away from the City of East Chicago due to the problems with its school system.

7. PLANNING ORGANIZATIONS

The following regional planning organizations provided comments for the NRSA:

- Northwestern Indiana Regional Planning Commission – Eman Ibrahim

  The following comments were made:

  The railroad and highway that separate the lakefront from the Harbor Neighborhood remain a barrier for residents of the City. Potential solutions to this problem include bike trails, pedestrian bridges, and seasonal buses that take residents to the beach. Improved access to the beach will attract people to East Chicago and to the surrounding communities as well.

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The Harbor Area is dense and walkable. However, there are a low number of amenities in the area. There is high unemployment in the most dense parts of the City. East Chicago has the potential to capitalize on these density assets, but it must tackle the issues with unemployment and a lack of amenities first.

There are no branches onto the main corridors such as Broadway and Columbus from the Linear Park Bike Trail. East Chicago has a free bus system for the residents of the City.

8. CITY DEPARTMENTS

The following engineering and public works representatives provided comments on the NRSA:

- **Engineering and Public Works:**

  The following comments were made:

  - City Engineer – William Allen
  - Marina Manager – Natalie Adams
  - Public Works – Keith Selvie
  - Public Utilities – Dr. Abderrahman Zehraoui

  The following is a summary of their comments:

  The redevelopment of the lakefront has not provided benefits for residents of the City because they cannot access it. There is a need for pedestrian infrastructure to access the lakefront. A pedestrian bridge is desirable. The lakefront also features an older water filtration plant that sits on a potential redevelopment site. However, the older water plant can also provide for a surplus of clean water, which can be sold to other communities. The City has high quality water.

  There are various sewer problems in the Harbor Area. The sewer system is an old, combined sewer system that floods with heavy rain. The east-west streets in the Harbor Area serve as storm water relief for the entire Harbor Area. Public Works will separate the sewers in the coming years. All major street reconstructions will also incorporate sewer separation designs.

  Basements in Prairie Park and Sunnyside will flood due to the high water table. These houses are in some of the most

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desirable portions of the City. There are exploratory plans to build a new subdivision in Prairie Park.

Older basements experience seepage of water through the walls. They have cinder block basements rather than cement foundations. This can cause deterioration of buildings, which can be exacerbated by flooding. Elderly residents tend to experience the problems associated with flooded basements at a greater volume, and they may lack the funding to rehabilitate these houses.

Bike paths will be installed along Linear Park during the reconstruction of the Martin Luther King Jr. Corridor. Other recreation opportunities in the City are related to the marina. The City has repaired the slips and piers of the marina and will begin a program to teach children to fish.

- **Planning & Economic Development:**

The following planning departments provided comments on the NRSA:

- Economic Development – Milton Reed
- City Planning – Marino Solorio

The following is a summary of their comments:

The City has multiple programs for housing improvements and rehabilitation. Houses owned by older residents tend to deteriorate more quickly and these residents are in need of assistance. Many parts of the City are showing disinvestment and need improvements of some kind. There is a roofing improvement program that has been successful. It has not been extensively advertised.

Public transit in the City is free, but infrequent. The City is divided into two larger neighborhoods by physical barriers (one of which is the Harbor Neighborhood) and residents of one neighborhood will infrequently visit the other. For this reason, there is a need for a grocery store and a dry cleaner in the Harbor Area, even though both currently exist in other parts of the City.

The City has a fiber optic strategy to address the digital divide. This will make the internet more accessible to Low- and Moderate-Income residents of the area. The plan involves the

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extension of Wi-Fi to parks. Currently, the City's security cameras are tapping into the fiber optic network.

Although the lakefront is a major asset to the City, residents have difficulty accessing it. There is a need for a pedestrian bridge from the Harbor Area to the lakefront. Additionally, there are perceptions that the Low- and Moderate-Income residents of the City are excluded from the lakefront, which the City must work to overcome. To supplement the lakefront, the Martin Luther King Jr. corridor can become a major commercial corridor. There is some disagreement as to whether demolition or rehabilitation is the best way to create this corridor.

9. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

- Mayor Anthony Copeland
- Department of Redevelopment – Frank Rivera & Lyvette Turk
- Police Department – Police Chief Frank Smith & Commander Louis Arcuri Jr.
- Fire Department – Chief Anthony P. Serna
- Health Department – Arnita Fowlkes

The following is a summary of their comments:

The City of East Chicago has seen improvements in the Harbor Area and would like to continue to provide programs that encourage the removal of slums and blighted areas, homeownership, and housing rehabilitation for both renters and homeowners. The City has revitalized the Carnegie Library in North Harbor to become a performing arts center and the area runs programs for youth. The parks department will begin bussing children to these programs. There are negotiations for new businesses in the area and the City has been offering a business façade loan program for businesses on Broadway and Main in the Harbor Area. The two community centers in the area have been combined into the Unity Center and the other centers are to be sold. The lakefront has been completely redesigned.

One of the most successful programs that resulted from the NRSA was the Sunnyside Housing Rehabilitation Program. Once the buildings in Sunnyside have been fully rehabilitated, the program will be expanded. The Lincoln Elementary School, located in the North

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Harbor Neighborhood, has been demolished and the land is available for redevelopment. There are additional programs for downpayment assistance and the demolition of blighted buildings. Housing developments will take place in the Martin Luther King Jr. Corridor, including senior housing. The City is also attempting to undertake major renovations in the Washington Park Neighborhood near the baseball stadium and St. Catharine's Hospital. The City has also explored a side yard program to assist in bringing many of the vacant lots back onto the tax rolls.

There is a major need for a grocery store in the Harbor Area. There are also needs for a pedestrian bridge to the lakefront. Some safety improvements may be necessary on the major corridors in the area as well.

Calls to the police and fire departments in the Harbor Area are often similar to the calls that are received throughout the rest of the City of East Chicago. Crime in the City has decreased over the last seven (7) years, and the Police department credits the use of surveillance cameras in the Martin Luther King Jr. corridor with the drop in crime. Calls to the fire department are often for EMS services, largely due to an aging population. There is no major opioid problem in East Chicago.

The Health Department has attempted to set up free immunization clinics in the area schools. They also provide hygiene for the elderly, though many of their cases end up in the hospital due to a lack of preventative car

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E. ASSESSMENT

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

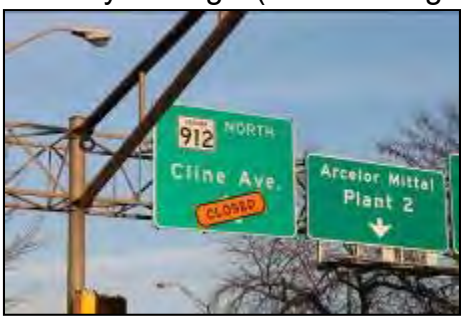
1. ECONOMIC CONDITIONS

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



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

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



2. EMPLOYMENT CONDITIONS

The 2010 civilian labor force of East Chicago was comprised of 10,114 (48%) out of the total City resident population of

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21,071 age sixteen (16) years and older, according to the American Community Survey's 5-year Estimates (2006-2010). In April 2019, according to the Bureau of Labor and Statistics, the City had an unemployment rate of 7.1%. This is much higher when compared to the April 2019 rate of 4.8% for Lake County, 3.6% for the State of Indiana, and the national unemployment rate at the time of 3.6%.

The table below illustrates a comparison of employment by occupation among City of East Chicago residents for 1990 through 2017. 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

	2000	2010	2017	Change 2000 - 2017
Management, professional, and related occupations:	1,798	1,780	1,815	0.9%
Service occupations:	2,263	2,301	2,643	16.8%
Sales and office occupations:	2,481	2,392	1,856	(33.7%)
Construction, extraction, natural resources and maintenance occupations:	964	1,156	787	(18.4%)
Production, transportation, and material moving occupations:	2,915	2,485	2,377	(18.5%)
Total	**10,421**	**10,114**	**9,478**	**(9.0%)**

Source: U.S. Census Bureau, Census 1990 & 2000;
American Community Survey 5-year estimates (2013-2017), www.factfinder.gov

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3. BUSINESSES

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

- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison
- Indiana Harbor Coke Company
- American Terminal

- Buckeye Terminals, Inc.
- Citgo
- Shell
- BP
- Amico
- 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 very few scattered commercial uses along Michigan Avenue and Martin Luther King, Jr. Boulevard. The newer, more "strip type" commercial is along Columbus Drive. Located here are fast food restaurants, banks, drug stores, etc.

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

The following main service facilities located in the area include:

Banks/Financial Services -

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

Food Store -

- Sterks Super Foods Grocery Store
- Family Dollar
- Fuerte Meat Market
- General Dollar

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Pharmacy -
- Walgreens Store
- CVS Pharmacy

Restaurants -
- Sharks
- Zel's Roast Beef
- Subway
- Dunkin' Donuts
- McDonald's
- Gowdy's
- Mr. V's Lounge
- White Castle
- Taco Delight
- El Ranchero
- Genova Pizza
- El Michoacano
- Broadway Shrimp

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

Medical -
- Alberto Jimenez, MD
- St. Catherine's Hospital
- Family Eyecare Center
- James Ferguson 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
- Precision Surveillance
- ADT
- Midwestern Electric
- Harbor Metals
- Sprint Store
- Tica Enterprises
- Lakeside Gardens

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Personal Care -

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

Family Care -

- Lisa's Safe Haven Day Care
- 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 of affordable housing.

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- **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 program allows community-based, not-for-profit agencies to apply for either or both funds 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 the Geminus Corporation.
- **Indiana Family and Social Services Administration Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth.
- **North Township Trustee –** The North Township Trustee provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **Lake Area United Way (LAUW) –** This agency provides funding for a variety of social service agencies in Northwest Indiana. Most of the activities of the agency benefit low- and moderate-income households.
- **Tax Exempt Bonds –** Tax-exempt bonds is an alternate capital financing resource for affordable housing developments. This resource however, is not available for homeless housing, as bonds will need to be secured with proceeds from the project which are typically used to retire these bonds. Only if the State or locality pays this debt services can a project targeting homeless persons be economically feasible.

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- **Regional Development Authority (RDA) Funds –** The RDA will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the RDA.
- **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 matched for every dollar with two private dollars.
- **Tax Abatement –** Tax abatement can be applied citywide under the 1983 Indiana 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 also an abatement on machinery and equipment under the Indiana Personal Property Tax as well.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago Urban Enterprise Association initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. This includes: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, 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 of most of the City owned properties. The Commission also coordinates the City's Urban Renewal Program. Activities consist of the acquisition, demolition, site preparation, streets improvements, installation/expansion of

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utility service, and other eligible works necessary to support and complete housing, commercial and/or economic development programs. The Commission oversees the Department of Redevelopment which administers the CDBG and HOME Programs for the City.

- **Industrial Revenue Bonds –** The City's Economic Development Commission can issue Industrial Revenue Bonds. These are tax-exempt bonds for new industrial construction pursuant to the Indiana Municipal Economic Development Act, as amended. Up to 100% financing can be available for land, building, on-site improvements, and capital equipment.
- **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

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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 SBA 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 SBA 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 NRSA housing market is depressed. The NRSA Neighborhood is very diverse and parts are not considered a desirable place to live. Houses do not tend to increase in value in the NRSA. There has been a



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downward trend in property resale values. The following conditions cause the depressed housing market:

- Large number of vacant buildings in the area, 163 out of 3,382 structures.
- Large number of vacant lots, 714 parcels out of 4,187 parcels of land.
- High percentage of code deficient buildings in the area (20.7%)
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of rental versus owner-occupied properties.

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

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

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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 34.0% and 34.6% respectively, which are nearly twice that of Lake County's aggregate rate of poverty at 16.8%. The following tables reflect the changes in poverty rates for the years 2000, 2010 and 2017.

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). The poverty rate for the City of East Chicago and Lake County also increased in this ten year period, 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%.

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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

By 2017, the poverty rate for the City of East Chicago's NRSA decreased in the NRSA from 2010 to 2017 according to the 2013-2017 American Community Survey (the most recent data available). However, the poverty rate remains higher at 34.0% for the NRSA than it was in 2000. The poverty rate in the City of East Chicago increased slightly to 34.6%, as it did in Lake County to 16.8% and the State to 14.6%.

2017 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 2017	33,188	30,205	52,559	52,182	57,652
% of People Living Below Poverty Level	34.0%	34.6%	16.8%	14.6%	14.6%

Source: U.S. 2013-2017 ACS Five Year Estimates

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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). The median income of the NRSA has increased to $33,188 and is again higher than the City's median income in 2017, likely as a result of the revitalization efforts undertaken in the area. Both the NRSA and the City's median household incomes were much lower than the County's of $52,559.

Based on the poverty rates and median household incomes in the past ten years, the NRSA neighborhoods have stabilized, compared to when they were becoming increasingly poorer when compared to the City of East Chicago overall, and Lake County. Though the NRSA area still lags behind Lake County, it has kept pace with the median income of the City of East Chicago and the poverty in the area has decreased significantly.

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median 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 4 of these belonging to the NRSA. The City of East Chicago's overall Low- and Moderate-Income percentage is 65.8% while the NRSA's is 59.2%.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
030100	1	1090	1120	97.32%
030200	1	855	1070	79.91%
030200	2	390	460	84.78%
030300	1	405	650	62.31%
030300	2	1595	1670	95.51%
030400	1	500	765	65.36%
030400	2	730	1100	66.36%
030400	3	955	1490	64.09%
030500	1	405	700	57.86%
030500	2	580	770	75.32%
030500	3	755	1350	55.93%
030500	4	1225	1445	84.78%
030600	1	1345	1905	70.60%
030600	2	595	860	69.19%
030600	3	460	920	50.00%
030600	4	790	1485	53.20%
030700	1	370	695	53.24%
030700	2	705	1300	54.23%
030800	1	690	720	95.83%
030800	2	675	880	76.70%
030800	3	1150	2050	56.10%
030800	4	485	970	50.00%
030900	1	425	955	44.50%
030900	2	370	930	39.78%
030900	3	770	1645	46.81%
031000	1	395	540	73.15%
031000	2	425	625	68.00%
City of East Chicago's Total:		19,135	29,070	65.8%

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

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The City of East Chicago has a low- and moderate-income population as a whole of 65.8%, while the Harbor Area NRSA is comparable with a low- and moderate-income population of 59.22%. Or another way to look at this is the Harbor Area NRSA has approximately 39% of the City's total low- and moderate-income population.

The minority population in the NRSA comprises 83.4% of the total NRSA population and approximately 44% of the total population for the City of East

Chicago. City-wide, the minority population totals approximately 75.5% of the population. The minority population in the NRSA makes up 48.6% of the City's total minority population, even though it contains only 44% of the City's total population.

Census Tract and Block Group	Total	Minority Individuals	Minority %
CT 301 BG 1	1,347	1,311	97.3%
CT 302 BG 1	843	672	79.7%
CT 302 BG 2	409	403	98.5%
CT 303 BG 1	669	586	87.6%
CT 308 BG 1	684	567	82.9%
CT 308 BG 2	654	548	83.8%
CT 308 BG 3	1,943	1,696	87.3%
CT 308 BG 4	1,101	934	84.8%
CT 309 BG 1	1,131	910	80.5%
CT 309 BG 2	933	653	70.0%
CT 309 BG 3	1,629	1,102	67.6%
CT 310 BG 1	491	424	86.4%
CT 310 BG 2	803	728	90.1%
Total NRSA	**12,637**	**10,534**	**83.4%**
Total City of East Chicago	**28,728**	**21,670**	**75.5%**

Source: U.S. 2013-2017 ACS Five Year Estimates

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7. CRIME AND SECURITY CONCERNS

There were 26,992 calls made to the 911 call-center. 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 26.8% of the 911 calls made in the City of East Chicago in 2018. 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	2018 Calls	
	#	%
Area 10	1,790	6.6%
Area 20	2,046	7.6%
Area 30	2,747	10.2%
Area 40	7,225	26.8%
Harbor Area	**13,808**	**51.2%**
Total City of East Chicago	**26,992**	**100.0%**

Source: East Chicago Police Department, Total CAD Calls Received YTD

Overall, the 13,808 calls to the 911 center coming from the Harbor Area accounted for 51.2%, or slightly more than half, of the total calls in the City of East Chicago in 2018. This number is down from 16,444 in 2012, and crime in the City and the Harbor Area has been down overall. Of these, 1,255 (9.1%) 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 more than half (61.3%) of the City-wide violent crime calls.

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Nature of Crime	Violent Crime Calls by Neighborhood											
	Area 10		Area 20		Area 30		Area 40		Total Harbor		Total City of East Chicago	
	#	%	#	%	#	%	#	%	#	%	#	%
Assault	46	19.7%	34	16.5%	35	12.6%	128	22.1%	38	19.4%	386	16.4%
Battery	0	0.0%	1	0.4%	1	0.4%	2	0.3%	297	0.3%	5	0.2%
Child Abuse	5	2.1%	1	0.4%	5	2.1%	17	2.9%	8	2.2%	52	2.2%
Domestic Incident/ Domestic Battery	82	35.2%	72	35.0%	80	33.6%	172	29.8%	209	32.4%	554	23.5%
Fight	43	18.5%	32	15.5%	38	16.0%	115	19.9%	123	18.2%	677	28.7%
Homicide	0	0.0%	2	1.0%	0	0.0%	1	0.2%	1	0.2%	6	0.3%
Sex Offense/Rape	0	0.0%	1	0.4%	1	0.4%	10	1.7%	19	1.0%	16	0.7%
Shots Fired	56	24.0%	63	30.6%	77	32.4%	130	22.5%	343	26.0%	640	27.2%
Stabbing	1	0.4%	0	0.4%	1	0.4%	1	0.2%	6	0.2%	13	0.6%

Suicide	0	0.0%	0	0.0%	0	0.0%	2	0.3%	2	0.2%	8	0.3%
Total Violent Crime Calls	**233**	**13.0%**	**206**	**10.1%**	**238**	**8.7%**	**578**	**8.0%**	**1,255**	**9.1%**	**2,046**	**7.6%**
Total Calls	**1,790**	(X)	**2,046**	(X)	**2,747**	(X)	**7,225**	(X)	**13,808**	**(X)**	**26,992**	**(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. This facility is now completed and is operational. This is an asset to the NRSA..
- A large Food/Grocery Store is missing in the NRSA. A site available along Martin Luther King, Jr. Corridor. There was a food store on Columbus Drive which closed and the site is too small for parking. Another store is needed in the northern part of the NRSA.
- The Lakefront Community Gateway needs to be developed to support the Lakefront/Marina District. The MLK, Jr. corridor needs to be enhanced as the gateway to the lake.
- The commercial areas along Broadway and Main Street have numerous vacant and deteriorated properties that still could be redeveloped for new business enterprises.
- The City is developing a new community recreational facility on Martin Luther King Jr. Drive. This will meet the needs of the neighborhood.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access federal funds for community projects and mixed income housing.
- There is a need for more police protection and “community policing” in the neighborhood.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.
- Major “big box” type stores that are located outside the City limits need to be enticed to locate in the Harbor Area NRSA to better serve the residents who have to drive a long distance to shop at these types of stores.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.

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- 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.
- A pedestrian walkway/bridge needs to cross over Cline Avenue (Indiana Route 912) for residents to use.

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 last financial crisis triggered by the continued mortgage defaults rates and the devaluation of home prices. It is anticipated there will remain a tight credit market which will continue to make mortgages difficult to obtain for lower income persons in market areas such as the Harbor Area NRSA.
- Small lots on scattered sites need to be assembled, and numerous title problems and tax liens will have to be cleaned up.
- The decrease in Federal of funds to undertake needed community development projects is still a concern for urban areas.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- There is a need to entice people to move into the area, particularly young families with children.
- There is a need to promote the Harbor Area NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, City officials, and community agencies committed to revitalization the Harbor Area NRSA.
- Approval from the State to build a pedestrian bridge and walkway over Cline Avenue (Indiana Route 912) to connect the Harbor Area to the residential portion of the NRSA.
- Obtain funds for the construction and development of the pedestrian bridge and walkway.

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G. HOUSING & ECONOMIC OPPORTUNITIES

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

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

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

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1. INCREASE ECONOMIC OPPORTUNITIES

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

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

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

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2. CREATION OF JOBS

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

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

3. PROMOTE REVITALIZATION

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

4. HOUSING DEVELOPMENT

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

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- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not wide enough to build a home on.
- Acquire title to tax delinquent properties for resale or transfer to private owners to put them back on the tax rolls.
- Provide housing counseling to perspective homebuyers.
- Continue to obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- Continue to develop housing not using the old foot print but instead develop housing with more yard space.
- Assist housing agencies to become Community Housing Development Organizations (CHDOs) to access HOME funds.

5. ESTIMATE OF COSTS

This is an estimate of the costs to revitalize the Harbor Area NRSA:

- Clearance and Demolition – structures @ $8,000 to $10,000/demolition
- Street Reconstruction – 5 streets @ $150,000 to $175,000/street
- Walks, Curbs & Ramps – 10,000 L.F. @ $100 to $125/L.F.
- Park landscaping – 2 parks @ $50,000/park
- Street Planting – 500 trees @ $450/tree
- Recreation – New Community Center 3,500,000 - $4,500,000
- Assemblage of Sites – 75 parcels @ $5,000/parcel
- Construction of New Single Family Homes – 5 new houses @ $215,000/ home
- Rehabilitation of Housing – 125 houses @ $25,000/house
- Rehabilitation of Rental Units – 100 apartments @ $15,000/unit
- Exterior Façade Renovation Program – 50 houses @ $25,000/house
- Business Façade Improvements – 30 Properties @ $10,000/property
- Small Business Development – 25 Enterprises @ $25,000/Loan
- Job Enhancement/Training – 150 new hires @ $2,500/job

Due to the nature of the Harbor Area NRSA project, the project needs to be divided into target areas with clear and manageable goals. Presently, there

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are insufficient funds to revitalize the entire NRSA Area, but there are funds to initiate smaller projects in the Harbor Area NRSA.

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H. PERFORMANCE MEASURES

The implementation plan involves the pursuit of the following short and long-term goals:

1. SHORT TERM GOALS

- Remove substandard structures and properties which impede economic growth and residential stability.
- Continue to undertake recreation improvements in the City's parks and playgrounds.
- Continue the Homeownership Program to expand homeownership opportunities in the Harbor Area NRSA through construction of new affordable housing to qualified low- and moderate-income buyers.
- Promote mixed income housing developments in the NRSA to help stabilize the area.
- Assemble sites for additional commercial and industrial development.
- Improve the appearance of the commercial businesses through the business façade loans for Columbus Drive, Main Street, and Broadway Avenue.
- Promote homeownership in the Harbor Area NRSA through housing counseling programs.
- Continue to rehabilitate owner occupied housing in Sunnyside, Prairie Park, and Washington Park Neighborhoods as key target areas.
- Rehabilitate renter occupied housing in the Sunnyside Neighborhood.
- Rehabilitate commercial properties on Columbus Drive, Main Street, and Broadway Avenue.
- Continue the City's code enforcement program in the Harbor Area NRSA.
- Increase the police patrols and community policing in the Harbor Area NRSA.
- Develop a summer job training program for area youth to work in the Harbor Area NRSA.
- Promote and certify a new CHDO organization to develop housing

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2. LONG TERM GOALS

- Continue acquisition/relocation/clearance activities in the Harbor Area NRSA to develop attractive and marketable development sites.
- Revitalize vacant and underutilized commercial and industrial land in a manner that provides tax base stabilization and utilization of the local labor force.
- Ensure the continued preservation of the existing housing stock in the Harbor Area NRSA through a comprehensive rehabilitation program including incentives for homeowners to improve their property.
- Reconstruct streets, sidewalks, curbs, and infrastructure in the Harbor NRSA.
- Provide information and refer Harbor Area NRSA residents to Work One for job placement opportunities through the trades or other skills.
- Obtain commitments from local businesses or companies to provide additional training and on-the-job placement programs to residents of the Harbor Area NRSA.
- Utilize Ivy Tech to help retrain or train residents of the Harbor Area NRSA to be able to get higher skilled jobs.
- Decrease the school drop-out rate for men and women in the Harbor Area NRSA.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.
- Work with small businesses to provide links to banks for financial assistance, technical assistance through Northwest Indiana Small Business Development Corporation, Lake Shore Chamber of Commerce, Work One (Center of Workforce Innovations, Inc.), East Chicago Urban Enterprise Association, and Ivy Tech Community College (East Chicago Branch).
- Continue to promote and market the business façade rebate program and the revolving loan program to local businesses in the Harbor Area NRSA.
- Promote home occupations and develop small business enterprises in the Harbor Area NRSA.
- Develop a “loan pool” with the local banks with bank funds to match Federal and State funds.
- Develop a pedestrian bridge and walkway over Cline Avenue (Indiana Route 912) to connect the NRSA residential areas to the Harbor Front/Marina.

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3. MEASURABLE OUTCOMES

The following is a list of performance measures and results which could be achieved over the next five (5) years:

- **Neighborhood Improvement –**
  - Rehabilitate 25 owner occupied homes per year in the NRSA for a total of 125 homes.
  - Rehabilitate 100 renter occupied units in the NRSA.
  - Demolition of 15 structures per year in the NRSA, total of 75 structures.
  - Clean-up of 10 vacant lots per year.
  - Reconstruction of main streets in the area, 1 streets per year for a total of 5 streets.
  - Installation of handicapped ramps on reconstructed streets of 12 per year for a total of 60.

- **New Housing Development –**
  - Increase homeownership opportunities for forty-five (45) low- to moderate-income homebuyers.
  - Increase homeownership opportunities for twenty-five (25) above income families.
  - Identification of potential homebuyers and housing counseling services provided to 15 potential homebuyers per year by the local non-profit housing counseling agency.
  - Construction of 5 new single-family houses per year by housing partners.
  - Assist in the development of a CBDO and CHDO in the City of East Chicago to help develop housing in the NRSA.

- **Public Safety Improvements –**
  - Formation of a block watch/crime watch organization.
  - Assignment of a police patrol car to the Harbor Area NRSA.
  - Decrease in crime statistics in the NRSA

- **Citizen Involvement –**
  - Distribution of informational material to NRSA residents on an annual basis.
  - Organize citizen meetings in the neighborhood to explain progress and solicit citizen input.
  - Promoting the formation of task forces and citizen participation for housing, public safety, public relations, etc.

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- **Inter-Agency Cooperation –**
  - Support the formation of joint ventures between the non-profit housing development corporations and private developers.
  - Assemble sites to build new houses and purchase existing houses for rehab and resale using a new non-profit and other housing development agencies.
  - Continue to city code enforcement on a systematic block by block basis.
  - Demolition of up to 15 vacant dilapidated structures per year.

- **Economic Development Initiatives:**
  - Assemble sites for new economic development.
  - Promote business façade renovations in the NRSA.
  - Provide economic incentives in the Business Areas of the NRSA to revitalize ten (10) vacant buildings.
  - Create one hundred and fifty (150) new job opportunities in the NRSA.

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I. LEVERAGE

Leverage is a critical element of the neighborhood revitalization and the overarching goal of the NRSA. In order to revitalize the area, the City of East Chicago needs to attract additional investment in the NRSA

The following potential resources will be utilized depending on the availability of funds:

1. Federal funds:

The City receives approximately **$1,331,200** in Community Development Block Grant (CDBG) funds. The City also receives approximately **$306,800** in HOME Investment Partnership (HOME) funds each year.

The City has been targeting a large percentage of its CDBG and HOME funds to the NRSA. Other Federal funds that housing development agencies will continue to apply for are Federal Low Income Housing Tax Credits (LIHTC) through the Indiana State Housing Development Agency.

The City also has the ability to utilize the Section 108 Loan Guarantee Provision under the CDBG Regulations. The City will be able to borrow funds based on its previous levels of CDBG grants received. Section 108 Loan Guarantee funds area from bond proceeds issued by the Federal Treasury at low rates of interest up to a 20 years maximum loan period.

2. State Funds:

The City of East Chicago has been very successful in the past to obtain millions of dollars of funds through the state Regional Development Authority (RDA). However, it may not be a source of funds in the upcoming years.

A list of other state programs and sources of funds is included in Section E. 4. Access to Capital and Availability of Economic Programs.

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J. APPENDIX

1. HUD WAIVER & RESOLUTION

Attached are the HUD Waiver and Resolution approving the Harbor Area NRSA.

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Indianapolis Field Office
Community Planning and Development
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN 46204
(317) 957-7290, Fax (317) 957-7383

JUL 10 2019

Frank Rivera
Executive Director
City of East Chicago Dept. of Redevelopment
4525 Indianapolis Blvd.
East Chicago, IN 46312

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Dear Mr. Rivera:

SUBJECT: Community Development Block Grant Program
Neighborhood Revitalization Strategy Area
Notification of Approval

We have completed our review of the city's submission of the neighborhood revitalization strategy for the City of East Chicago's Harbor Area. A determination has been made that the city's request for designation of the Harbor Area, as a neighborhood revitalization strategy area is complete and meets all the criteria described in the Consolidated Plan regulations at 24 CFR 91.215 (e)(2) and Notice CPD 96-01. Thus, the Harbor Area is approved as a neighborhood revitalization strategy area under Section 91.215 (e)(2), and the city may elect to carry out the incentives to stimulate comprehensive community development as included in 24 CFR 570.208 (d)(5).

We would like to congratulate you on the efforts of the city, the neighborhood, and all the community stakeholders involved in the development of this strategy. We believe that the concentrated targeting of resources and initiatives is essential to comprehensive community development. We look forward to continuing to work with you during the implementation of this plan. We also offer our assistance to you in further development of activities and approaches in meeting the defined performance measures and benchmarks that are set out in the plan and the development of additional, or the enhancement or expansion of existing, performance measures, particularly in the neighborhood stabilization area of the plan.

If you have any questions regarding this letter or the issues involved, please call Andrew Houge, Senior Community Planning and Development Representative, at (317) 957-7393.

Sincerely,

John J. Dorgan
Director
Office of Community Planning
and Development

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CITY OF EAST CHICAGO REDEVELOPMENT COMMISION
RESOLUTION NO. 2019-RED-1802

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2019-2023 UPDATE TO THE HARBOR AREA NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) AND AUTHORIZING THE FILING OF THE PLAN WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) encourages entitlement cities to adopt Neighborhood Revitalization Strategy Areas (NRSA) as a way to target Community Development Block Grant (CDBG) resources in support of community revitalization efforts; and

WHEREAS, the City of East Chicago is an entitlement community under the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program; and

WHEREAS, the City of East Chicago's Department of Redevelopment has prepared an update to the Neighborhood Revitalization Strategy Area (NRSA) Plan in accordance with the Federal Guidelines for the Harbor Area of the City of East Chicago; and

WHEREAS, a draft of the FY 2019-2023 NRSA Plan appeared on public display from July 19, 2019 to August 5, 2019 and public meeting on the aforementioned plan were held and the comments of various agencies, groups and citizens were taken into consideration in the preparation of the final documents.

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NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA, AS FOLLOWS:

SECTION 1. That the FY 2019-2023 Neighborhood Revitalization Strategy Area (NRSA) Plan for the Community Development Block Grant (CDBG) 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 NRSA Plan 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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2019-2023 Neighborhood Revitalization Strategy Area (NRSA) Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regard to these programs.

ADOPTED THIS 6TH DAY OF AUGUST 2019, BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, Commissioner

Loretta Mosley, Commissioner

Christopher French, Commissioner

Rodger Gates, Commissioner

Frank Rivera, Executive Director

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2. CENSUS DATA

Attached is the U.S. Census Bureau Data for the City of East Chicago and the Harbor Area NRSA.

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LIST OF ALL CITY CENSUS DATA
CITY OF EAST CHICAGO, IN

Census Tract	Blk. Group	Low/Mod. Pop.	Low/Mod. Univ.	Low/Mod %
030100	1	1,090	1,120	97.32%
030800	1	690	720	95.83%
030300	2	1,595	1,670	95.51%
030200	2	390	460	84.78%
030500	4	1,225	1,445	84.78%
030200	1	855	1,070	79.91%
030800	2	675	880	76.70%
030500	2	580	770	75.32%
031000	1	395	540	73.15%
030600	1	1,345	1,905	70.60%
030600	2	595	860	69.19%
031000	2	425	625	68.00%
030400	2	730	1,100	66.36%
030400	1	500	765	65.36%
030400	3	955	1,490	64.09%
030300	1	405	650	62.31%
030500	1	405	700	57.86%
030800	3	1,150	2,050	56.10%
030500	3	755	1,350	55.93%
030700	2	705	1,300	54.23%
030700	1	370	695	53.24%
030600	4	790	1,485	53.20%
030600	3	460	920	50.00%
030800	4	485	970	50.00%
030900	3	770	1,645	46.81%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

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LIST OF ALL CITY CENSUS DATA
CITY OF EAST CHICAGO, IN

Cen. Tract	Blk. Gp.	Low/Mod	Low/Mod. Univ.	Low/Mod %
030100	1	1,090	1,120	97.32%
030800	1	690	720	95.83%
030300	2	1,595	1,670	95.51%
030200	2	390	460	84.78%
030500	4	1,225	1,445	84.78%
030200	1	855	1,070	79.91%
030800	2	675	880	76.70%
030500	2	580	770	75.32%
031000	1	395	540	73.15%
030600	1	1,345	1,905	70.60%
030600	2	595	860	69.19%
031000	2	425	625	68.00%
030400	2	730	1,100	66.36%
030400	1	500	765	65.36%
030400	3	955	1,490	64.09%
030300	1	4,053	650	623.54%
030500	1	4,053	700	579.00%
030800	3	1,150	2,050	56.10%
030500	3	755	1,350	55.93%
030700	2	705	1,300	54.23%
030700	1	370	695	53.24%
030600	4	790	1,485	53.20%
030600	3	460	920	50.00%
030800	4	485	970	50.00%
030900	3	770	1,645	46.81%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

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Note: The first 7 Block groups are the upper quartile of all the Block groups. The upper quartile Low/Mod. population percentage is 88.53%.

3. MEETING MINUTES

Attached are the meeting and interview minutes with stake holders.

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City of East Chicago, IN
2019 NRSA Update

Banks & Financial Institutions
Wednesday, May 22, 2019 at 11:30am

The following was discussed at the meeting:

- At last count, there were 3,446 primary structures in the NRSA.
- Many of the burned out, dilapidated structures that were previously in the City have now been demolished.
- Approximately 50% of the new customers who would like to buy housing are from Chicago.
- Ivy Tech has a steel worker of the future program that is not necessarily marketed as well as it could be.
- Younger generations are less interested in working at the mills. This may be the lack of knowledge of what benefits are provided. It could also be the observation of what the steel mill conditions have done to their previous generations.
- The graduation rate of Central High School is 69%.
- Many of the requirements for the programs like the downpayment assistance programs have become too restrictive and it is discouraging the banks.
- There is a need to have the staff to support the programs that the City runs.
- The homebuyer classes have generally been full, but the people who have taken the classes cannot get approved for homebuyer assistance because the house requires work.
- Banks also understand that certain houses will require more work and will not close on houses that have these issues.
- All area banks in attendance belong to the Federal Home Loan Bank. The money for these grants is very competitive and they like using it to incentivize customers.
- When one banker reached out to East Chicago to fund home repairs with the FHLB, the City representative responded that the housing conditions were too poor and it was not worth the funding.
- Buyers have different income education levels, so tiered homebuyer classes may be useful.
- Homebuyer post-education is being incorporated more, but there are not many targeted classes for this. HUD is now mandating this.
- There are three programs: housing rehab, downpayment assistance, and emergency rehab.
- The rehab program is not for those that are moving in to the home. There is a need to reallocate some of the downpayment assistance money to rehabilitation.
- People's Bank offers a "fixer upper" 203k loan.
- The local CDFI has struggled trying to lend out money to small businesses.
- There may be an education piece, where businesses are not aware of their qualifications or needs for business loans.
- The residents of East Chicago still often do not use credit and only use cash.

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City of East Chicago, IN
2019 NRSA Update

Realtors
Wednesday, May 22, 2019 at 9:00am

The following was discussed at the meeting:

- There is still a need for industry to come back. Businesses need to be attracted so that they can come back to the area and then benefit the people that are in the area.
- Many residents in the area complain about the lack of a grocery store. The only option is limited.
- People who walk to the grocery store on the other side of town may take up to half an hour to commute each direction. There is free bus transportation in the City, but it is only during the day.
- The older grocery store could be torn down and replaced to accommodate a different grocery store.
- There is a demand in the area for another laundromat. There is an existing laundromat structure that could potentially be reopened in the future.
- There is a need for entertainment for the children of the area.
- Many of the amenities in the region are further south in areas that have developed more recently. There is not much variety of amenities in East Chicago and people must go to the areas further south.
- There is a need to make the City of East Chicago more sustainable and include some of both the necessary amenities and more desirable restaurants and clothing stores to make the neighborhoods self-sustaining.
- Zoning changes that created single-use zoning codes destroyed much of the mixed use zoning of the area. The City of Munster can provide some examples of zoning that allows for more mixed uses.
- Walkable communities are desirable.
- East Chicago is doing a lot of work on creating handicap ramps and making the City more bikeable.
- The City schools are still an issue for young professionals that may potentially consider the area. There is still a poor graduation rate.
- There is a need for workforce development in the schools, particularly in ways that can encourage them to work immediately. Industry partnerships provide potential to do this.
- Arcelor Mittal currently has a high retirement rate.
- The education level required to be a steelworker has increased.
- Workforce housing has the potential to recruit workers to live near their employment.
- Other attracting features like leisure are necessary to ensure that people will stay.
- Many of the quality of life features have positively affected neighboring communities and East Chicago has the potential to use this to its advantage.

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- There are some areas that still have some blight. As investors improve the properties, their values will go up.
- Prairie Park and Washington Park are the parts of the City that have the highest demand. They list at about $150,000.
- In Sunnyside, properties are at $50,000, but will be about $20,000 if they are REOs or foreclosures.
- Central Harbor and North Harbor still have lower values. In these areas, there are a lot of transactions that will take place that are not tracked on MLS by investors and flippers.
- Central Harbor has duplexes that the City is trying to reduce to single family. The City owns a lot of North Harbor properties and there are not a lot of listed transactions there.
- The real estate market of New Addition is dormant.
- Many of the homes in Central and North Harbor were designed to be multi-generational homes.
- The press has largely ignored some of the narrative surrounding the changes in East Chicago.
- Even real estate investors and contractors have negative impressions of East Chicago. East Chicago, Gary, and Hammond have three of the most difficult exams to get general contractors' examinations.
- Appraisers will appraise properties in East Chicago differently.
- The whole City of East Chicago has about 15-20 single family homes listed at the moment on MLS.
- There is a demand for housing in East Chicago and there is very little supply. However, this tends to only be in 2-3 neighborhoods.
- East Chicago has the most aggressive downpayment assistance program in the area. But Mayor McDermott tends to get more press and marketing for this similar program.
- The "I Love My City" campaign has increased community pride.
- The mayor has been using City money to help current homeowners repair their community.
- Duplexes cannot receive downpayment assistance.

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City of East Chicago, IN
2019 NRSA Update

Regional Planning Organizations
Wednesday, May 22, 2019 at 1:30pm

The following was discussed at the meeting:

- The railroad is a big issue for pedestrians. There is a need for a pedestrian bridge.
- The "Creating Livable Communities" plan was designed to improve downtown areas. The NWI Regional Planning Commission funded East Chicago for the Roxana neighborhood.
- There were evaluations of every area for street grids, mobility, walk score, and other metrics.
- The average walk score for the area is 55, which means there is a lack of amenities for people to walk to.
- The area is dense, but there is high unemployment in the area as well.
- The "Creating Livable Communities" plan is online.
- The mismatch between density and amenities is the reason for the low walk score. There is a lot of potential to take advantage of the high density.
- One goal is to attract people from surrounding areas and not just the immediate City of East Chicago.
- It is difficult to find a suitable spot for a pedestrian bridge to the lakefront because of the distance between the lakefront and the residential area.
- Hammond is now the largest community in the area. East Chicago's population is stable, but Gary is losing population. East Chicago is one of the major urban neighborhoods of the region and that causes it to have issues attracting people.
- Whiting has a higher walk score than areas with nicer downtowns because of the number of amenities in a short area.
- There are no branches off from the Linear Park Bike Trail. Bike lanes are also needed on major corridors such as Broadway and Columbus.
- East Chicago has a free bus system, but it is unknown if there is a beach route.
- Seasonal buses that take residents to the beach would be desirable.

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City of East Chicago, IN
2019 NRSA Update

Social Services
Wednesday, May 22, 2019 at 2:30pm

The following was discussed at the meeting:

- We Care From the Heart had a center in the Penn Recreation Center where they counseled seniors on getting on Medicare.
- There was a joint partnership between We Care and United Way to paint the center, and the Penn Recreation Center was important for the community.
- We Care also works with case management for seniors, and offers clothing for seniors.
- The people coming in and out of the Unity Center range from seniors, single mothers, and female-headed households
- We Care is now at the Martin Luther King Center at 4802 Melville. The need was greater at the Penn Community Center in the Harbor Area. They have serviced 162 people since they moved with needed clothing items. We Care does not discriminate and help the homeless as well. They do mobile outreach programs every quarter. It is common that the homeless like to be mobile and will want something like a small bag.
- The homeless population has increased. Many of these people come from Chicago. They will do another mobile outreach for the summer.
- We Care is providing in-home care to about 20 seniors who are low-to-no income. We Care assists with Medicaid and in-home care services. Seniors who reside in HUD buildings must keep them to HUD standards and seniors require assistance. We Care will run errands and provide housekeeping.
- Many seniors who are homeowners no longer have families in the area and now there are phone calls from neighbors.
- We Care will get seniors approved for the Medicare Waiver for home care.
- Many seniors struggle with rodent control once fall hits. The foundation issues can make it so that caseworkers will not be allowed into the house.
- Many seniors will require emergency home repairs, such as furnace replacements.
- The majority of the seniors in the area are disabled in some way.
- There is a great need for wheelchair ramps for seniors. We Care has attempted to go to the Governor to get ramps donated.
- Seniors require housing repairs. Lake County Economic Development Department can service everybody but those in Gary, East Chicago, and Hammond. The home repair money in the area is limited. This can also cause seniors to lose their homes.
- There is a population of East Chicago residents who are blind that have issues getting to the resource center in Gary because the bus service is inadequate.
- Medicaid Waiver can cover transportation.
- More families are becoming homeless. There are children who are becoming homeless.

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- The United Way is not a direct service provider.
- Access to food is a great need. Access to healthy food is also a need.
- There is a need for access to safe, affordable housing.
- There is a need for access to health care. Those that are below income but above poverty are lacking a safety net.
- In East Chicago, there is a need for livable wage jobs. And there is a need for affordable, quality childcare. The lack of childcare prevent people from interviewing.
- A lot of faith-based organizations wanted to provide quality childcare but it was too expensive.
- People often do not know how to access services.
- There is a large immigrant and undocumented population. Accessing resources is even more difficult for this population. Even documented immigrants had concerns about accessing healthcare and other resources.
- The immigrant population is afraid to talk to people and afraid to participate in any type of forum. They are sleeping in abandoned buildings, doubling, tripling, or quadrupling up in buildings, and sleeping in basements that are not up to fire codes. Typically, they will only come in for immediate resources and will not follow up. ICE has been active in the City.
- The Federally Qualified Health Center will not ask about citizenship status and has become a place for healthcare and legal assistance for immigrants.
- Boys & Girls Club has seen some of the new immigrant communities forming in East Chicago. Specifically, Central Americans and Puerto Ricans. There are also Dominicans and Somalians. There are also strong connections to the Mexican community and new arrivals from there.
- There is a need for public transportation. The main issue with the public transit in the area is consistency.
- The Boys & Girls Club is trying to become a citywide club house instead of a club house for just the Harbor Area. The Club is fully ADA accessible.
- On a daily basis, the Boys & Girls Club gets people who walk in for general social services, largely because they were formerly located at the Clemente Center. Many people look for ESL services.
- Mental health support is another big need in the community.
- Gary Public Transit and East Chicago Public Transit are two different entities that run public transit through the City.
- Horseshoe Casino has 185 dealer jobs that are well-paying and training is provided, but they are not accessible to the residents through public transit. It is also hard to find quality affordable childcare in this area.
- Grace Beyond Borders has worked with homeless individuals. There was a shelter that would not allow the elderly homeless individuals to stay at the shelter if they could not climb to the top bunk.
- Last year, there were many women with children that sought homeless services. There are homeless families that seek shelter in the area.
- There are two government definitions of homeless, and the funding for these two types of homelessness will not blend. DOE will allow couchsurfing and multi-family living to be designated as homeless. HUD considers these people to be housed but they are overcrowding.
- The schools do not have a good idea of which of their students are homeless.
- When you are dealing with homeless parents or homeless children, they will not identify because DCS will take the children away.

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- Five Year old males and Seven year old males cannot be with their mothers at certain women's shelters.
- There are a limited number of family shelters in the area and most are for men or for women, who must be separated from separate-gendered children.
- Brother's Keeper and Haven House will take homeless and domestic violence victims. St. Judes will take people with children but not if they have domestic violence issues.
- The hospitals have homeless discharge policies that gets homeless individuals to shelters.
- Many of the issues with homeless care are systemic problems, where the organizations have gaps and will not assist people.
- Those aging out of foster care and those with addiction issues create difficulty for the placement of people in shelters.
- Some housing was built because it was justified by the numbers of homeless individuals counted through the last Five Year Plan.
- There is a problem with NIMBYism for housing the homeless. Right now, there is a 40 unit 1, 2, 3 bedroom house that has housed 40 families. There is a 70 unit complex that can house the homeless population. There is a 44 unit complex that is a veteran unit that currently has 2 openings for chronically homeless individuals.
- The undocumented, aging, children, and those that require childcare are those that have the biggest issues from gaps in the system.
- Many people will come from other areas (typically Chicago) and use Indiana's resources for homeless individuals.
- It is common that to afford housing in the area, a family will need to work 3 jobs between 2 people.
- Poverty plus Alice group (101-200% poverty) is 67% of the population of East Chicago. A family with 2 children must make $55,000 a year to survive.

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- CDFIs provide lending in the first three years of a business, and a small business cannot borrow from a traditional lending institution within the first three years
- One of the other issues with business lending is many business lenders in the area do not speak Spanish. There is a language barrier for business owners in the area. The banks do not always have the translation services that are adequate.
- Documentation is not in Spanish either. Documentation is typically in English.
- There is a need for a business incubator. This can bring in the skill sets that are needed for many of these companies, like English translations. There can also be presentations on business loans, mortgages, etc.
- There is the potential to partner with Ivy Tech or East Chicago Foundation to create a business incubator.
- Because the City is so tight-knit, many advertisements are done through word-of-mouth.
- The schools will often drive people away from purchasing a home in East Chicago.
- The JROTC program in Hammond made a difference in the school, but it may not have made the impact that Hammond High School may have wanted.
- There are additional challenges for non-English speaking households.
- There are many renters that will come in from Chicago and think that the schools are an improvement.
- Resource fairs have greatly benefitted the community. There is a need for more of them.
- There have not been many issues with contractors who have taken customers' money and disappeared.
- Homebuyer classes are required for applicants of the downpayment assistance program.
- There are many big credit problems. No credit is also a common problem. There are programs that assist those with bad credit, but no credit can be more difficult to mitigate.

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City of East Chicago, IN
2019 NRSA Update

Chamber of Commerce
Tuesday, May 21, 2019 at 1:00pm

The following was discussed at the meeting:

- There is a need for an overpass to link the residents of the area to the beach. Especially since the beach was developed with the RDA funds.
- Hammond has created some major bike trail bridges and East Chicago could potentially do some of the same things.
- The housing along Linear Park has had drug and crime issues.
- There are bulletproof lenses on the streetlights along Martin Luther King Drive because of drug issues. That is the gateway to the City.
- There have been a lot of changes in the harbor, and many townhomes have been built.
- There has been work on Elm Street through the local Rebuilding Together chapter.
- The main area that needs work is the area along Martin Luther King Drive. It needs safety improvements, and there cannot just be aesthetic work on that area.
- The gateway along Martin Luther King Drive is a natural main street and there is the potential to make the area walkable if it is safe.
- There has been a lot of revitalization at the intersection of Main and Broadway.
- The townhomes north of Broadway.
- Manufacturers in the area are searching for high school students.
- There is a good workforce in the area, largely because of the history with the steel industry.
- The education system in the area has also taken a hit. There has been a big retraining issue for those that were displaced by the collapse of the steel industry.
- The high schools, career centers, and community college fall under the same umbrella.
- There is a need for welders and machinists currently. Manufacturers need people who can learn the skills to do these things.
- The Chamber of Commerce is trying to place students with jobs, particularly on the manufacturing committee.
- There have been issues where people cannot pass a drug test. There has been talk among manufacturers about relaxing standards for marijuana but nothing has been certain yet.
- There is a need to emphasize to employers that people need to remain educated and happy to continue job retention.
- Wages in the area are good for entry level employees. $25-$45 per hour is not uncommon.
- There are maybe 14,000 employees at Arcelor Mittal.
- BP had 15,000 contractors in the area and then 3,000-4,000 more employees in the area.
- The hospitals employ over 1,000 people, and casinos employ over 2,000.
- Hoist has between 400-500 employees and moved to the area from Illinois. They had begun with 300 employees.

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- There are 400+ members of the Chamber of Commerce with big and little companies and they are supported by the large companies. East Chicago and Hammond merged their chambers in 2001.
- The Governor created the RDA to develop the lakefront along East Chicago, Hammond, Whiting, and Deering.
- There had previously been a soccer stadium planned on Michigan Avenue where it comes to a point with Martin Luther King. There has been some discussion of putting commercial development in that spot.

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City of East Chicago, IN
2019 NRSA Update

City Departments
Tuesday, May 21, 2019 at 11:00am

The following was discussed at the meeting:

- The stakeholders discussed the public hearing and the way that it was communicated to the public.
- The stakeholders discussed the requirements for an NRSA and the possible actions that can be undertaken in an NRSA.
- Some of the homes, especially in New Addition, sit too close to the tank farms in the area and will face EPA and environmental restrictions.
- Main and Broadway was included in the previous Five Year Plan, as well as the renovation of the Carnegie Library.
- Money can be allocated to business, housing, and main street corridors.
- The lakefront is not eligible because it draws from people all across the area.
- There is no grocery store in the North Harbor area, and there is a need for a grocery store.
- There are hundreds of vacant properties in the area that the City owns.
- The City can partner with its redevelopment commission for the sale of the vacant properties.
- There is a need to put the vacant lots back on the tax rolls.
- Modular homes are very popular for low income people. However, they can be as expensive as stick build housing. CDBG and HOME can underwrite the housing and close the gaps for sale.
- Maintenance of the empty lots has become a drain on public works and they would like to get them back on the tax rolls.
- There are some sewer problems in the North Harbor. It's a combination system and the City is in the process of trying to separate them. The East-West streets serve as relief sewers for the entire area including: Michigan, Ivy, and Hemlock, which will be resurfaced and the sewers will be replaced if necessary.
- Many basements flood in Prairie Park and Sunnyside because of the high water table.
- There is a sub pump program to assist some of the houses with flooding basements.
- Martin Luther King is currently being reconstructed. Michigan from Martin Luther King Drive to Kennedy is being designed for reconstruction but this will likely wait two years. Sewers will be reconstructed at the same time.
- Alongside Michigan Avenue, there is a lot of vacant property.
- There is a lot of industrial area north of Kennedy. Some of it is City-owned. There is a long-term plan to revitalize the Kennedy Corridor similar to the current efforts on Martin Luther King.
- There are exploratory plans to build a new subdivision behind Prairie Park. Those areas are near the train tracks.
- On the lakefront, there is an old water filtration plant that is still in operating although the City has a new plant. If these were demolished, there would be more land for development.

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- There is a need for pedestrian transit from the lakefront to the main part of the City. People cannot walk to the beach because of the highway that blocks it.
- There will be a bike path installed on Linear Park. It will be connected to the other bike paths throughout the City.
- It may be necessary to expand the NRSA past its northern boundary on the railroad tracks to capture some of the lakefront.
- The City has done work on the slips and piers of the marina. They are beginning a program to teach East Chicago children to fish.
- The homeownership and business development aspects of the CDBG program are more likely to be more popular aspects of the program.

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City of East Chicago, IN
2019 NRSA Update

City Services
Tuesday, May 21, 2019 at 3:00am

The following was discussed at the meeting:

- There was discussion of the purpose and the uses of an NRSA.
- There is a need for a pedestrian and bike bridge over Martin Luther King.
- The fire department operates EMS services as well.
- Everything south of Columbus Drive has an aging population that makes a lot of EMS calls, even though they are wealthier and have a monitoring system.
- North of Columbus Drive, medical calls are just as common, but fires are more common north of Columbus Drive due to carelessness and faulty wiring.
- Fires have decreased so fire prevention has been successful, but medical calls have increased.
- There is a lot of hazardous material truck traffic on Columbus Drive. People speed on this road. Fortunately, there have been no accidents for these trucks there. There are other car accidents in this area.
- The opioid problem has not migrated to East Chicago yet. They do not have to deal with the same volume of opioids as the neighboring communities. However, crack-cocaine is the drug of choice in the area.
- They do not have issues with kids from out of state. When people look for drugs in East Chicago, they typically go to Gary.
- Crime has been down in the City for the last 7 years. They have had 4 homicides this year. The lowest they were able to get to is 3.
- The City has its own jail for criminals to stay in temporarily.
- Drive-by shootings are sporadic. Murders tend to be targeted and domestic, or they happen at the club. Motivations are usually vindictive.
- There are gangs in East Chicago, but they have diminished since the Federal government indicted gang members. This administration has a good relationship with the Federal government.
- In the NRSA Area, the crime activity tend to be about the same as in the rest of the City.
- If there are problem areas, the police will saturate those areas.
- Police are encouraged to do community policing in the local stores and the schools.
- The police do not get a lot of calls from the New Addition area. Neither does the fire department.
- In the past, Martin Luther King Drive has had crime activity. Now, there are cameras up and down the block and the police record everything that can happen. This has made a difference—an entire homicide was caught on camera.
- In this area, there are low immunization rates for the children.
- There are many elderly people living in poor conditions in the area, in “hoarder-like” conditions.

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- The Health Department will provide daily hygiene for elderly, adult protective services, and sometimes call medical care.
- Many of the Health Department's cases will end up in the hospital because they have not seen the doctor in years.
- The Health Department has attempted to set up free immunization clinic at the schools.
- HIV/AIDS is not necessarily more prevalent than any other STIs. Many people from outside East Chicago come to East Chicago to get tested. They will test people from other places for free or very low cost, depending on the person's residency. Tests range from free to $15. Syphilis cases go to Gary because they are the only ones that do the testing.
- There is a need for increased homeownership in the area.
- There is a need to do something with the empty lots. The City owns them or somebody out of the area buys them and does not care for the lot.
- The City needs to simplify the process for purchasing a lot for residents who may want a side yard.
- There is a need for commercial development on Martin Luther King Drive.
- Along Columbus Drive, one of the anchors left. There is not enough parking in the area to attract a grocery store.
- There are moderate-income homeowners who do not have the money to put into their own housing and need to make improvements. This includes residents south of Columbus Drive.
- There is a need to educate the public about available programs.
- There is a need for accessibility improvements for elderly residents, specifically installing ramps to their houses.

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City of East Chicago, IN
2019 NRSA Update

Department of Redevelopment
Thursday, May 23, 2019 at 10:00am

The following was discussed at the meeting:

- In the North Harbor, they finished Carnegie Library. They turned the old library into a performing arts building—it's on the national and state historic registers. There is an organization in there running programs. They spent more than $1 million to revitalize the building.
- Last year, it was determined that the building was not being utilized correctly so the parks department will start a program including bussing.
- The programs are teaching performing arts to children.
- The Library has a 50-year easement covenant and must be submitted and reported to the SHPO every year.
- On Main and Broadway, some of the properties that were acquired were demolished. There is a new commercial building there. The North Township offices are also there.
- Businesses have relocated to this spot from other blocks including CVS, FSSA, and PNC.
- The Fitzsimmons project was a furniture store. It was redeveloped into a new building. There are condos on the top floor.
- Business façade loans are offered for Broadway and Main on certain blocks.
- There is also a new dialysis center in the area.
- There are negotiations to put businesses along Indianapolis Avenue and Barrier.
- Two community centers were combined into the Unity Center. Penn Center and the Roberto Clemente Center were the combined centers and the old buildings are being sold.
- Many things have changed on the lakefront. It was completely redesigned.
- They are preparing to renovate units along Martin Luther King Drive (former Guthrie Street) with private-based Section 8 Voucher housing.

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City of East Chicago, IN
2019 NRSA Update

Housing Authority
Tuesday, May 21, 2019 at 12:30pm

The following was discussed at the meeting:

- The Housing Authority is developing a senior building on Nicosha and Main. It is developed by DTM Development and it is a Tax Credit project. Originally it was RAD but DTM chose to change it to Tax Credit. The Housing Authority is a minor partner.
- The City gave the Housing Authority the land and there is a separate developer. There was a Phase I assessment on the site and cleanup because there had originally been a laundromat on the site.
- There are 208 units in the development. It has been converted to elderly apartments. It has replaced public housing that was demolished, and those under 62 years old will be grandfathered in.
- The senior housing apartments will also be demolished. It requires too much funding to repair.
- 207 of the units will be replaced with the people who were displaced.
- The Housing Authority has units on Martin Luther King. Four of the units will be demolished.
- The 12 units that were taken down by the water department have also been replaced. The mayor gave 5 units for replacement scattered throughout the City.
- Replacement also happened with new apartments. These are the Sharon Roses Apartments, and there are 7 brand new units.
- There is another development on the North Shore. The Housing Authority is providing 32 project-based vouchers for it. It is called UP Development and it is south of Pulaski.
- The Housing Authority is applying for Emergency Safety and Security Grants to get cameras, fencing, and new doors.
- They are about to start the Annual and Five Year Plans to determine what Capital Improvements they need to make over the next year.
- Scattered site housing is in North Harbor, near 136 North. There are about 100 of these scattered sites.
- There is a second scattered site development that is near Pulaski.
- There is another unit on Columbus Drive that is 17 units with two buildings.
- 346 people moved to Section 8 because they were living on top of lead soil site. There had previously been public housing on top of that site that had been built in the 1970s.
- Their occupancy is 95%.
- The Housing Authority has a house that is renting to VASH voucher holders but it is not in the area.
- They are applying for a lead grant, moving to work, family self sufficiency, and emergency safety and security grant.

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City of East Chicago, IN
2019 NRSA Update

Mayor
Thursday, May 23, 2019 at 11:00am

The following was discussed at the meeting:

- The new focus in the NRSA is Martin Luther King Drive. After that will be the reconstruction of Michigan Avenue.
- Across the City, about 300 houses have been demolished.
- The Mayor would like to see infill and replacement housing in the spaces that were demolished.
- The lots less than 35 feet wide are deemed "unbuildable" and the Mayor would like to address these with a side yard program.
- The Sunnyside project has been successful, and there may be an expansion of the amount of money that can be spent per duplex. Once Sunnyside is completed, the program will expand throughout the Harbor Area.
- There is a new roofing program where grants are provided for roof replacement.
- There is the ongoing downpayment assistance program.
- The storm and sanitary sewers will automatically be separated any time there is road reconstruction.
- In the Harbor Area people can get grants up to $3,000 for the demolition of dilapidated garages.
- There is a business façade 80/20 program. Outside of the Main/Broadway business district, there is a 50/50 façade program up to $25,000.
- The City has been aggressive about acquisition of vacant property and existing structures. There is also a façade program for City-owned buildings.
- The Fitzsimmons building is a new mixed use development.
- A 358 senior living unit $40 million project along the Martin Luther King Drive corridor will break ground in July.
- There will also be a 24-unit mixed use development in that area, with the first floor for commercial occupancy. There are commitments for the whole first floor to be a health clinic.
- The former Penn Recreation Center is being explored as a community daycare.
- Along the Martin Luther King Drive corridor, all of the Harborside Apartments have been acquired and the bigger units are being emptied. They will be demolished for single family housing.
- The former Lincoln Elementary school has been demolished and will be open for development.
- The realtors association has said there needs to be ground for new housing, which the City has been pursuing.
- There will be a new subdivision in Prairie Park.
- The Mayor and the City have tried many different strategies to get a grocery store in the Harbor Area and they have not been successful. Once the new housing comes in, there is the hope that the market will support a new grocery store.

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- There are mom & pop grocery stores and corner stores in walkable areas.
- Every park in the City has had major renovations. The City has spent $5.5 million on parks.
- There are also renovations for Block Stadium. There will be additional construction there.
- The City has been acquiring land so that they can control development.
- The City has leveraged local money with $39 million from the IHCDA. The money was required to be used in the Harbor Area.
- The strategy behind the roof replacement program was to buy time to renovate the remainder of structures.
- The Mayor would like to be able to control the sizes of lots to make sure poverty is not concentrated.
- The Moving Forward project (mixed use with the medical center on the bottom) is developer-led. When the City makes an investment, it is based on single-family housing.
- Proximity to tanks makes it difficult to use Federal dollars for housing in the New Addition area. But the City may be able to use Federal funds for other projects.

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City of East Chicago, IN
2019 NRSA Update

Planning Groups
Wednesday, May 22, 2019 at 10:00am

The following was discussed at the meeting:

- The City's water supply is high quality and other cities are asking for their water supply.
- The roofing improvement program is not advertised extensively because the funds are limited.
- The duplexes and front-and-back houses are older and have a history of family ownership.
- People will often not reinvest in properties on their blocks and renters will not complain.
- There is a need for sewer separation. Major sewer work is being down on Martin Luther King Drive and soon will be done on Michigan. The water treatment plants are overloaded from these combined sewers.
- The total sewer separation costs will come to $30 million or more.
- The older treatment plants are going to be rehabilitated so that the water can be sold. There is a shortage of water in other places because American Water has been increasing its rates and it drives demand up in neighboring communities.
- The utilities will be spending about $5 million to repair the old water treatment plant in phases.
- The combined sewer separation will also mitigate flooding.
- Senior citizens' houses tend to deteriorate faster, partly due to flooding.
- The basements in East Chicago are below the water table.
- The biggest sewer problems are in the NRSA. Flooding problems make it harder to sell homes in Prairie Park then it could be.
- Many of the older housing stock has cinder block basements and are not cement foundations. This causes for seepage through the walls. Many of the Cinder Block cavities were not filled in and cinder block basements have deteriorated.
- The Great Lakes are also at the highest that they have been in 20 years and this is causing water tables to more saturated. Contractors digging have been hitting water at 3 feet.
- There is a need to address the digital divide using fiber optic assets and towers to make Internet access more affordable.
- There was a fiber optic strategy for the City and there was a strategy for a redundant fiber loop. There may not be a comprehensive strategy because the fiber has been leased out for private businesses.
- The Federal Communications Administration has dictated the usability of municipality-owned fiber which changes the strategy of the local administration. There are National, Local, and State plans.
- The plan is to leverage the fiber network to the neighborhoods. So far, this has only been extended to parks. Ideally, the company that currently runs the fiber will be able to offer a competitive package in the neighborhoods.

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- The City's cameras have been tapping into the fiber network. There is a need to constantly improve and upgrade the camera system. The cameras have helped to solve and deter crime.
- There are many parts of the City that are showing disinvestment and the housing stock is old. All of the houses need improvements in some fashion.
- There is an older population on a fixed income that is going to be more focused on basic needs than housing rehab.
- There has been some stabilization of the NRSA area. Much of the commercial area has seen ADA compliance improvements and façade improvements.
- There is no dry cleaners in the City.
- There is a need for a grocery store in the City.
- The City has a neighborhood divide, with one half of the City being considered the Indianapolis and Chicago Avenue downtown, and the Broadway and Main downtown. This was caused by the City's physical divides.
- Many of the older people who have grown used to the divide. These people also lack means and transportation and will often still not cross the divide.
- Thought the bus system is free, it is lacking in service.
- Many of the grocery stores that economic development has tried to attract do not believe they would be solvent with the other grocery store on the other side of the City.
- Parking has been the other issue for potential grocery stores.
- There is a need for a pedestrian bridge to allow the residents to get to the lakefront.
- People had crossed to the lakefront before the casino had come in. The casino created exclusionary perceptions. This has changed recently with the developments of parks and the bandstand on the lakefront and the opening of the lakefront for recreational activities.
- There is a bike trail in the area. The City is going to work on additional bike lanes but they are not at the forefront of the plan, and there are not necessarily connective plans.
- The Lakeside Housing was rehabbed housing, versus the demolition of the Guthrie Buildings on Martin Luther King Drive that is being proposed. However, the demolition gives the opportunities for a wider variety of land uses.
- There is the potential for the Martin Luther King Drive corridor to be a commercial corridor.
- It may be more effective to assist a grocery store in expanding than to attract a large grocer.
- Now that dense downtown developments are coming in, there needs to be the development of additional housing.
- Schools are a major problem, especially for retaining people. The elected school board has assisted the school system in preventing it from being taken over by the state, but these are small problems.
- Eventually, the City will need to tackle education as a whole, regardless of public vs. charter, to ensure the City can succeed.
- East Chicago High School has about 1,500 students and the nearby Catholic High School has 450. The number of students in each class will decrease as grade levels progress.
- The Calumet neighborhood is beginning to see disinvestment.
- The RDA funding for use in the Harbor Area has been closed off by statute. Now, the RDA funding can go toward train stations, which is more relevant to Calumet.

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4. CITIZEN PARTICIPATION

The following pages include public hearing notice, public hearing sign-in sheets, meeting sign-in sheets, and other documents.

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PUBLIC MEETING NOTICE
CITY OF EAST CHICAGO, INDIANA
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN FOR THE NORTH HARBOR AREA

Notice is hereby given that the City of East Chicago, Indiana is in the process of preparing an update to the Neighborhood Revitalization Strategy Area (NRSA) Plan for its North Harbor Area.

What is an NRSA?
A Neighborhood Revitalization Strategy Area (NRSA) is a Community Development Block Grant (CDBG) grantee-designated area targeted for revitalization. An NRSA is different from other local targeted areas in that the designation is reviewed and approved by the U.S. Department of Housing and Urban Development (HUD). In return for the designation, grantees are afforded enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds.

The City of East Chicago wishes to encourage citizens to participate in developing an update to the Harbor Neighborhood Revitalization Strategy Area. The purpose of the meeting is to solicit comments from residents that reside in the North Harbor neighborhood on the needs of their community.

In order to obtain the views of residents, public agencies, and other interested parties, the City of East Chicago will hold a public meeting at the following:

TUESDAY, MAY 21, 2019
2:00 PM
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

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Any person(s) requiring special accommodations/services, including a Spanish interpreter, should contact Lyvette Turk at (219) 391-8513 by **Wednesday, May 15, 2019** between the hours of 8:30 a.m. - 4:30 p.m., Monday through Friday.

Anthony Copeland, Mayor
City of East Chicago, Indiana

Frank Riviera, Executive Director
East Chicago Dept. of Redevelopment

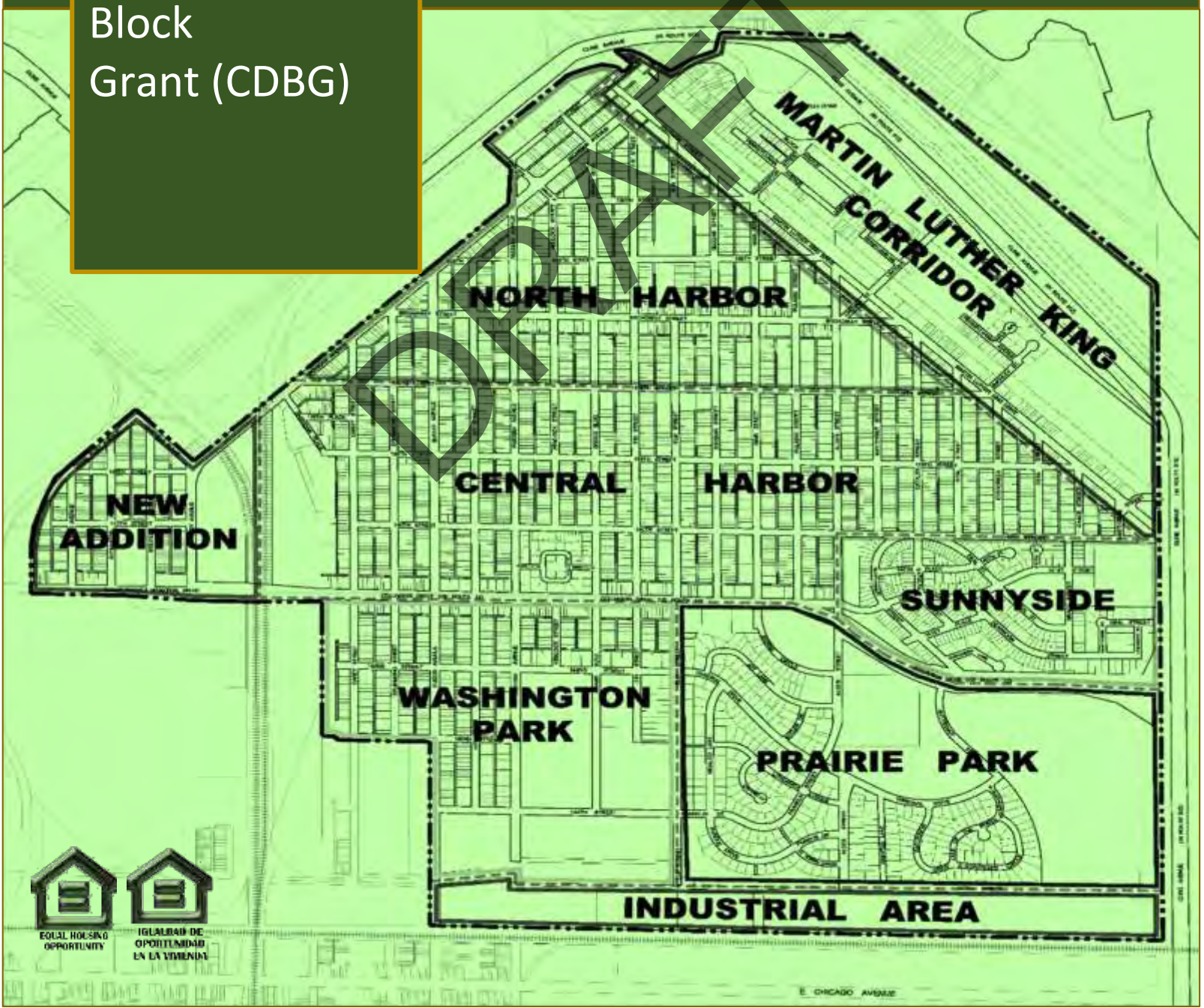
Neighborhood Revitalization Strategy Area Plan (NRSA)

Community Development Block Grant (CDBG)

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

PUBLIC MEETING

TUESDAY, MAY 21, 2019
2:00 PM
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA



PUBLIC MEETING/REUNION PUBLICA

FY 2019-2023 NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN (NRSA)

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA 46312
TUESDAY, MAY 21, 2019 AT 2:00PM

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GENERAL PUBLIC

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
8	Jesse + Anita Martinez	4109 Dearborn St.	219-398-6269	
9	Bushra Rahman	260 E. 123rd, CP	219-228-0151	brehman970@gmail.com
10	Walt Haglund	Urban Design Ventures	(412) 461-6916	walt@urbandesignventures.com
11	Brandon Wilson	Urban Design Ventures	(412) 461-6916	brandon@urbandesignventures.com
12				
13				
14				

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with City Departments
Tuesday, May 21, 2019 at 11:00 AM

Name	Title	Phone Number	Email Address
William Allen	City Engineer	219-391-8355	wallen@eastchicago.com
Natalie Adams	Manager Marina Lakefront	219-391-8482	nadams@eastchicago.com
Keith Selvie	Public Works	219-433-9903	KSELVIE@EASTCHICAGO.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Housing Authority
Tuesday, May 21, 2019 at 12:30 PM

Name	Title	Phone Number	Email Address
Rita De La Rosa	HUD Compliance Coordinator	219-397-9974 x35	rdelarosa@echa-in.org

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Chamber of Commerce
Tuesday, May 21, 2019 at 1:00 PM

Name	Title	Phone Number	Email Address
DAVE RYAN	Executive Dir	219-931-1000	DRYAN@Lakeshore Chamber.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with City Services
Tuesday, May 21, 2019 at 3:00 PM

Name	Title	Phone Number	Email Address
ANTHONY P. SERNA	FIRE CHIEF EAST CHICAGO ~~FIRE~~ DEPT.	CELL 219-545-4877 WK. 219-391-8472	aserna@eastchicago.com
FRANK SMITH	CHIEF OF POLICE EAST CHICAGO P.D.	219-391-8312	FSMITH@EASTCHICAGO.COM.
ARNITA D. FOWIKES	HEALTH DEPT.	219-391-8467	AFOWIKES@EASTCHICAGO.COM
Louis Arceuri JR.	COMMANDER Police Dept.	1-219-391-8332	larceuri@eastchicago.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Realtors
Wednesday, May 22, 2019 at 9:00 AM

Name	Title	Phone Number	Email Address
JOE WSZOLEK	CHIEF OPR OFFICER GREATER NW IN ASSOC of REALTORS	219 795 3600	JOE@GNWIAR.com
Nicholas D. Smith	Associate Broker	(219) 805-2857	ndsmith38@hotmail.com
Lynn Watkins	Broker	219-670-6897	Lynn.watkins@mccolly.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Planning Groups
Wednesday, May 22, 2019 at 10:00 AM

Name	Title	Phone Number	Email Address
Rita Jacque Gillis	Executive Dir. ECHDA	219.392.3660	rjgillis@eastchicagohousing.org
Dr. Abderrahman Zehrzaoui	Director of Utilities	219.391.8466	AZEHRAOUI@eastchicago.com
Milton Reed	Econ Dev Specialist	219 808 2175	MREED@GLOBALCONSULTINGLLC.COM
Marisa Solorio	Planning	(219) 391-8205	msolorio@eastchicago.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)

Meeting with Banks 11:30 AM

Wednesday, May 22, 2019 at ~~4:00 PM~~

Name	Title	Phone Number	Email Address
Erika Rios	Branch Manager	219-397-7830 ext 3301	erios@centier.com
Art Russell	CRA Officer	———	arussell@ocate.com
Lili Deltoro	Mtg Loan Officer	219-378-9583	lilideltoro@centier.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)

Meeting with Banks 11:30 AM

Wednesday, May 22, 2019 at ~~4:00 PM~~

Name	Title	Phone Number	Email Address
Stephanie Madison	Community Market director	219-201-8819	smadison@firstmerchants.com
Loretta Mena	SR. CRA Relationship Mgr	708/424-2075	Loretta.Mena@bmo.com
Wayne Stelzer	BSA	219-397-1000	Yesenia.mota@pnc.com
Nadia Grisolia	Peoples Bank Assistant Branch Mgr.	219-378-1000	ngrisolia@ibankpeoples.com
Alexis Barber	Peoples Bank CRA Officer	219.853.7500	abarber@ibankpeoples.com
Jessica Higareda	Peoples Bank Banking Center Manager	219-378-1000	jhigareda@ibankpeoples.com
JEAN Ishmow	Northwest Ind. Reinvestment Alliance	219-750-1206	jeanish@AOL.com

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Regional Planning
Wednesday, May 22, 2019 at 1:30 PM

Name	Title	Phone Number	Email Address
Eman Ibrahim	Planning Manager	(219) 763-6060	eibrahim@nirpc.org

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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Social Services
Wednesday, May 22, 2019 at 2:30 PM

Name	Title	Phone Number	Email Address
Pablo Palominos	Clubs Dir.	219-398-1344	ppalominos@bgcgreaterwmi.org
Erin Meisner	Community Impact Manager	219-999-2545	emeisner@lauw.org
DR. Sharron Liggins	Exec. Dir	219 613-7571 cell	SharronLiggins@AOL.com
Marcus Martin	Exec Dir	219 712 5192	mmminc33@gmail.com
Lisa Daugherty	CEO	219-923-2302	ldaugherty@lauw.org
Kim Hurtt	CEO	219 933-2111	ecuoftheyahoo.com

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City of East Chicago, IN
2019 NRSA Update

Public Meeting
Tuesday, May 21, 2019 at 2:00pm

The following was discussed at the meeting:

- Walt Haglund introduced the meeting at 2:11pm.
- There is no renter-occupied housing rehabilitation program.
- More businesses have been opening in East Chicago in the last few years.
- Local residents of the NRSA needed to put rails on their house to get insurance. They also need to repair concrete and the back door. This can qualify as an emergency situation.
- The main waiting list is closed.
- There is a need to assist the North Harbor part of town specifically.
- There is a need to assist people with smaller rehabs.
- Many of the rails in Sunnyside have rotted away and many people are having the problems of missing rails.
- There are people who are aging in place and their housing has deterioriated.
- One resident notes that a neighbor still lives in their house but has not kept the house up. They have gone to the councilperson to do something about it.
- There is a need for funding to assist people who do not have the funding to fix their housing. There may be a need for additional rehab programs.
- There is a need to communicate the programs to the potential applicants.
- Some people believe that the programs want too much information.
- There was discussion of another entity based in Minneapolis that had contacted East Chicago residents about financing their housing rehabilitation.
- There was discussion of the CDBG and HOME programs and and their programmatic uses in the City of East Chicago.
- The NRSA may be extended to the lakefront to help residents of the City access the lakefront.
- Lyvette closed the meeting at 2:41pm.

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PUBLIC HEARING NOTICE AND DRAFT ON DISPLAY
HARBOR NEIGHOBRHOOD REVITALIZATION STRATEGY AREA (NRSA) 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 **Tuesday, July 30, 2019** 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 Ms. Lyvette Turk at (219) 391-8513 between the hours of 9:00 a.m. - 4:00 p.m., Monday through Friday. In order to make arrangements and to accommodate those requests, please contact Ms. Turk by **Thursday, July 25, 2019**.

The purpose of the public hearing is to present an update to the City of East Chicago's Neighborhood Revitalization Strategy Area (NRSA) Plan to coincide with the submission of its FY 2019-2023 Five Year Consolidated Plan. The City intends to submit its NRSA Plan and the Five Year Plan to the U.S Department of Housing and Urban Development (HUD) on or before August 15, 2019.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago has placed its NRSA Plan on display from **Friday, July 19, 2019** through **Monday, August 5, 2019**, at the following locations:

City of East Chicago – Mayor's Office
4527 Indianapolis Blvd.
East Chicago, IN 46312

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd., 2nd Floor
East Chicago, IN 46312

These documents will be available Monday-Friday from 9:00am – 3:30pm until **August 5, 2019**.

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 Plan. Written or oral comments may be directed to Ms. Lyvette Turk, until **Friday, August 5, 2019**, at City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd, East Chicago, IN 46312, (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

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City of East Chicago
Department of Redevelopment

PUBLIC MEETING

FY 2019-2023
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)

DRAFT



JULY 30, 2019
5:00 P.M.
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

AGENDA

Welcome

Lyvette Turk, CD Programs Manager
East Chicago Department of Redevelopment

NRSA Plan

Brandon Wilson, Urban Design Ventures

Questions

Final Comments

The City of East Chicago wishes to encourage citizens to participate in developing an update to the Neighborhood Revitalization Strategy Area for the North Harbor Area. The purpose of the meeting is to solicit comments from residents that reside in the North Harbor neighborhood on the needs of their community.

FOR MORE INFORMATION PLEASE CALL 219-391-8513

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

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Neighborhood Revitalization Strategy Area (NRSA)

What is an NRSA?

A Neighborhood Revitalization Strategy Area (NRSA) is a Community Development Block Grant (CDBG) grantee-designated area targeted for revitalization. An NRSA is different from other local targeted areas in that the designation is reviewed and approved by the U.S. Department of Housing and Urban Development (HUD). In return for the designation, grantees are afforded enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds.

HUD believes that no effort will succeed without the support of all of the community actors. Successful neighborhood revitalization strategies bring together a variety of stakeholders in cross-sector partnerships that:

- Lay the groundwork for community growth;
- Make neighborhoods attractive for investment;
- Ensure that the benefits of economic activity remain in neighborhoods for long-term development;
- Support the use of neighborhood intermediary institutions (e.g., Community Development Corporations [CDCs] and Community Development Financial Institutions [CDFIs]) to bridge gaps between local government agencies, the business community, community groups, and residents; and
- Foster the growth of resident-based initiatives to identify and address their housing, economic and human service needs

PUBLIC MEETING/REUNION PUBLICA

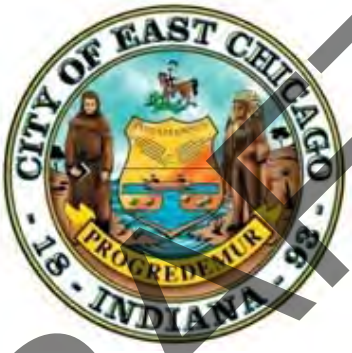
FY 2019-2023 NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN (NRSA)

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA 46312
TUESDAY, JULY 30, 2019 AT 5:00PM

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GENERAL PUBLIC

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Frank Rivera	4105 Northcote Ave. E.C. IN 46312	219-391-8513	frivera@eastchicago.com
2	Lyvette Turk	E.C. Redevelopment	219-391-8513	LTurk@EASTCHICAGO.COM
3	Brandon Wilson	Urban Design Ventures LLC	412-461-6916	brandon@urbandesignventures.com
4				
5				
6				
7				



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SF 424 FORM

City of East Chicago

Department of Redevelopment
4525 Indianapolis Boulevard
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

August 9, 2019

Mr. John Dorgan, Director
Office of Community Planning and Development
U.S. Department of Housing and Urban Development
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN 46204

Subject: FY 2019-2023 Consolidated Plan and FY 2019 Annual Action Plan for the City of East Chicago, IN

Dear Mr. Dorgan,

Enclosed are the original SF 424 Forms, Certifications, and Resolution No. 2019-RED-1801. The FY 2019-2023 Consolidated Plan and FY 2019 Annual Action Plan were prepared in accordance with the eCon Planning Suite. Should you or your staff have any questions, or need further information, please do not hesitate to contact me at (219) 391-8513 during the hours of 8:30 am to 4:30 pm central standard time.

Sincerely,

Frank Rivera
Executive Director

CC: Mayor Anthony Copeland
Ms. Lyvette Turk

Enclosures

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OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-19-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. Organizational DUNS:
35-6001011	1680593010000

d. Address:

* Street1:	4525 INDIANAPOLIS BLVD.
Street2:	
* City:	EAST CHICAGO
County/Parish:	LAKE
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
DEPARTMENT OF REDEVELOPMENT	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	FRANK
Middle Name:			
* Last Name:	RIVERA		
Suffix:			

Title:	EXECUTIVE DIRECTOR
Organizational Affiliation:	CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number:	219-391-8513	Fax Number:	219-391-7005
* Email:	FRIVERA@EASTCHICAGO.COM		

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants (CDBG)/Entitlement Grants

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

City of East Chicago's FY 2019-2023 Consolidated Plan and FY 2019 CDBG Annual Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2019 * b. End Date: 06/30/2020

18. Estimated Funding ($):

* a. Federal	1,300,482.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	70,000.00
* g. TOTAL	1,370,482.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR-CITY OF EAST CHICAGO, INDIANA
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	IVERA@EASTCHICAGO.COM
* Signature of Authorized Representative:	
* Date Signed:	8-9-19

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	MAYOR Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED 8-9-19
CITY OF EAST CHICAGO, INDIANA	

OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: M-19-MC-18-0210

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. Organizational DUNS: 1680593010000

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD.

Street2:

* City: EAST CHICAGO

County/Parish: LAKE

* State: IN: Indiana

Province:

* Country: USA: UNITED STATES

* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.

* First Name: FRANK

Middle Name:

* Last Name: RIVERA

Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: (219) 391-8513

Fax Number: (219) 391-7005

* Email: FRIVERA@EASTCHICAGO.COM

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program (HOME)

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

City of East Chicago's FY 2019-2023 Consolidated Plan and FY 2019 HOME Annual Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2019 * b. End Date: 06/30/2020

18. Estimated Funding ($):

* a. Federal	281,499.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	281,499.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: ANTHONY

Middle Name:

* Last Name: COPELAND

Suffix:

* Title: MAYOR, CITY OF EAST CHICAGO

* Telephone Number: (219) 391-8200 Fax Number: (219) 391-8397

* Email: IVERA@EASTCHICAGO.COM

* Signature of Authorized Representative: Date Signed: 8-9-19

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE Mayor
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF EAST CHICAGO, INDIANA	8-9-19



DRAFT

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

DRAFT

Signature of Authorized Official

8.12.15
Date

Mayor
Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2019 & 2020** [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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

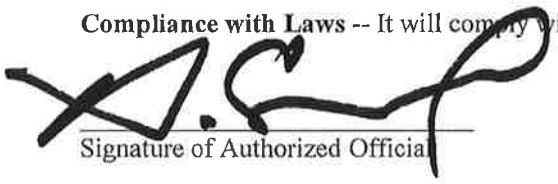
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

8.12.19

Date

Mayor

Title

DRAFT

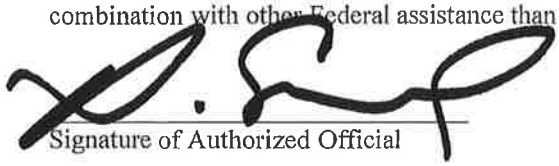
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

8.12.19

Date

Mayor

Title

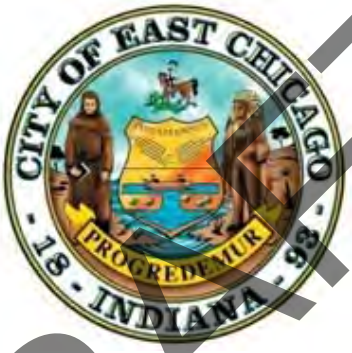
DRAFT

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CARES ACT - SF 424 FORM

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [ ] New
- [ ] Continuation
- [x] Revision

* If Revision, select appropriate letter(s): A: Increase Award

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier: B-20-MW-18-0004

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: CITY OF EAST CHICAGO

* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001011

* c. UEI: SNLVZU2Y4GE4

d. Address:

* Street1: 4525 INDIANAPOLIS BLVD
Street2:
* City: EAST CHICAGO
County/Parish: LAKE COUNTY
* State: IN: Indiana
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 46312-3226

e. Organizational Unit:

Department Name: DEPARTMENT OF REDEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: FRANK
Middle Name:
* Last Name: RIVERA
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation: CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

* Telephone Number: (219)391-8513
Fax Number: (219)391-7005

* Email: FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

COMMUNITY DEVELOPMENT BLOCK GRANTS / ENTITLEMENT GRANTS

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

N/A

Title:

N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

CITY OF EAST CHICAGO'S FY 2019 ANNUAL ACTION PLAN SUBSTANTIAL AMENDMENT FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT-CARES ACT (CDBG-CV)

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020 * b. End Date: 06/30/2022

18. Estimated Funding ($):

* a. Federal	970,456.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	970,456.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

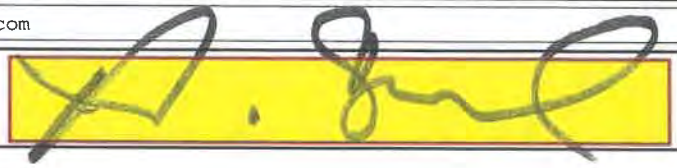
Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	ANTHONY
Middle Name:	
* Last Name:	COPELAND
Suffix:	
* Title:	MAYOR, CITY OF EAST CHICAGO
* Telephone Number:	(219)391-8200
Fax Number:	(219)391-8397
* Email:	ERodriguez@eastchicago.com
* Signature of Authorized Representative:	
* Date Signed:	8-13-2020

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

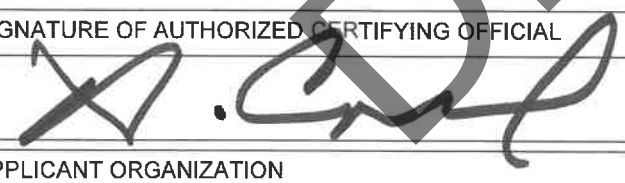
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	8/3/21

SF-424D (Rev. 7-97) Back



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CARES ACT - 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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

DRAFT

Signature of Authorized Official

8-13-2021
Date

Mayor
Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

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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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

8-13-2021
Date

Mayor
Title

DRAFT

OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

8·13·2021
Date

Mayor
Title

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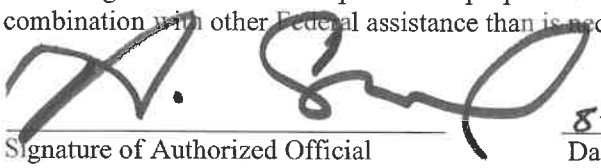
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

8-13-2021
Date

Mayor
Title

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan - Substantial Amendment # 2

DRAFT

Anthony Copeland, Mayor
City of East Chicago

Frank Rivera,
Executive Director,
Department of Redevelopment

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE
212 East Seventh Avenue
Homestead, PA 15120

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

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Substantial Amendment # 1:

The City of East Chicago amended its FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan by making the following amendments: City of East Chicago - Summer FUN Camp - Reallocate the $35,000 budget amount to the new Catalpa Street Reconstruction Project and delete the existing activity; Public Service Contingencies - Reallocate the $10,000 budget amount to the new Catalpa Street Reconstruction Project and delete the existing activity; Public Improvement Project Contingencies - Reallocate the $248,000 budget amount to the new Catalpa Street Reconstruction Project; and Catalpa Street Reconstruction Project - Create a new activity and reallocate $293,000 as the budget amount for the FY 2024 CDBG funds.

Substantial Amendment #2

The City of East Chicago amended its FY 2024 Five Year Consolidated Plan and FY 2024 Annual Action Plan by making the following amendments: Catalpa Street Reconstruction – Reallocate the remaining $14,284.99 to the new Dr. Martin Luther King Center Improvements and close out the activity; Housing Rehabilitation Programs – Reallocate $50,715.00 to the new Dr. Martin Luther King Center Improvements; Dr. Martin Luther King Center Improvements – Create a new activity and reallocate $64,999.99 as the budget amount for FY 2024 CDBG funds.

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of East Chicago, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) for the Community Development Block Grant Program (CDBG), and HOME Investment Partnership (HOME). In compliance with the HUD regulations, the City of East Chicago has prepared this FY 2024-2028 Five Year Consolidated Plan for the period of July 1, 2024 through June 30, 2029. This Five-Year Consolidated Plan is a strategic plan for the

implementation of the City's Federal Programs for housing, community and economic development, and the homeless population within the City of East Chicago.

The City has established the following FY 2024-2028 Five Year Consolidated Plan Strategies for the next five (5) year period:

- Housing Strategy
- Homeless Strategy
- Other Special Needs Strategy
- Community Development Strategy
- Economic Development Strategy
- Administration, Planning, and Management Strategy

The Five-Year Consolidated Plan outlines the specific initiatives the City will undertake to address its needs and objectives by promoting:

- the improvements of City infrastructure;
- the rehabilitation and construction of decent, safe, and sanitary housing;
- affordable housing;
- homeownership programs;
- a suitable living environment;
- the improvement of public service programs;
- the expansion of economic opportunities;
- the removal of slums and blighting conditions;
- fair housing; and
- principally benefitting low- and moderate-income persons.

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The Five-Year Consolidated Plan is a collaborative effort of the City of East Chicago, the community at large, social service agencies/organizations, housing providers, community development agencies/organizations, and economic development agencies/organizations. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of the City's Comprehensive Plan and other community plans.

Maps

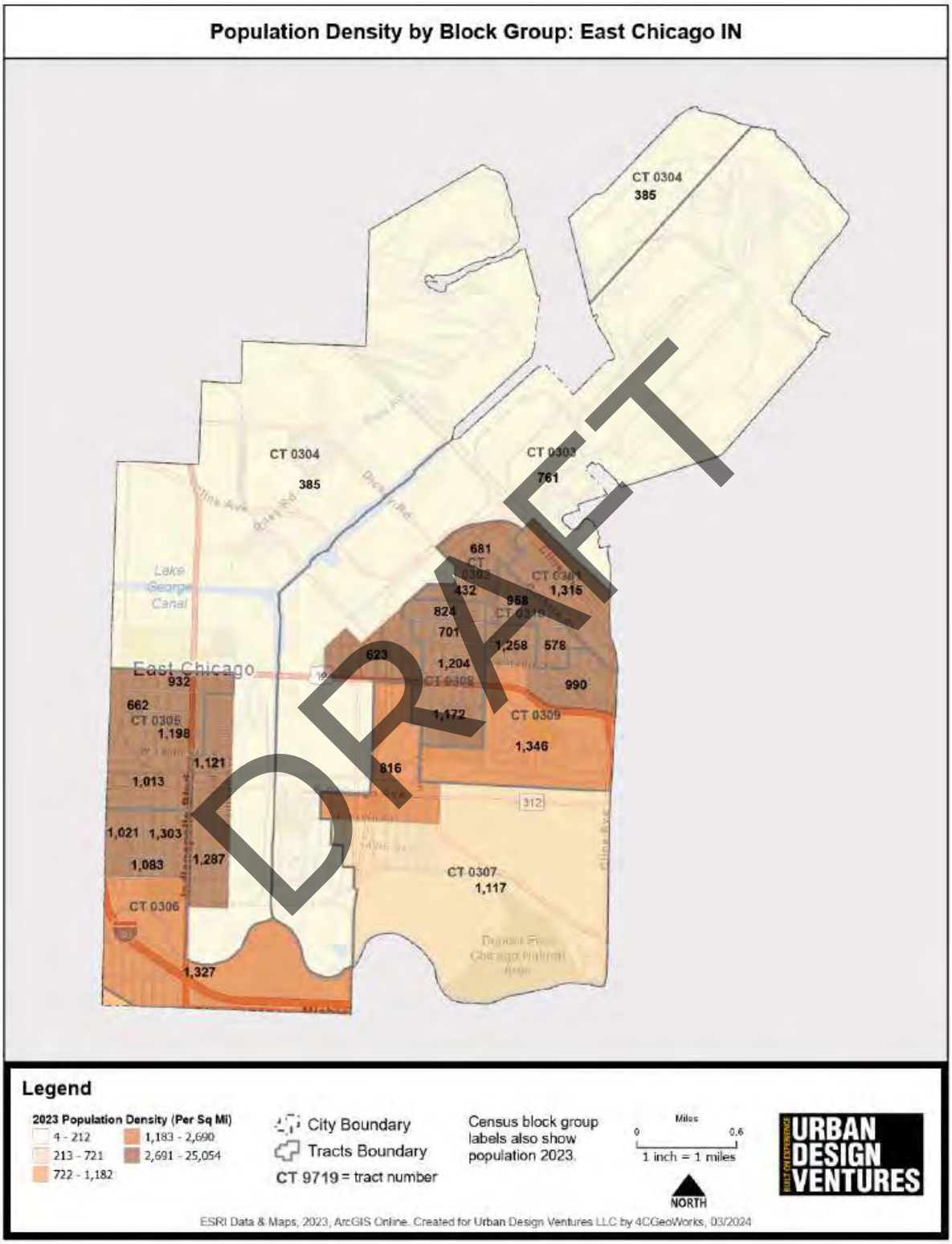
The following maps illustrate the demographic characteristics of the City of East Chicago:

- Population Density by Block Group
- Racial Diversity by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Hispanic Population by Block Group

- Percent Population Age 65 and Over by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low-Moderate Income Percentage by Block Group
- Commercial Hot Spots

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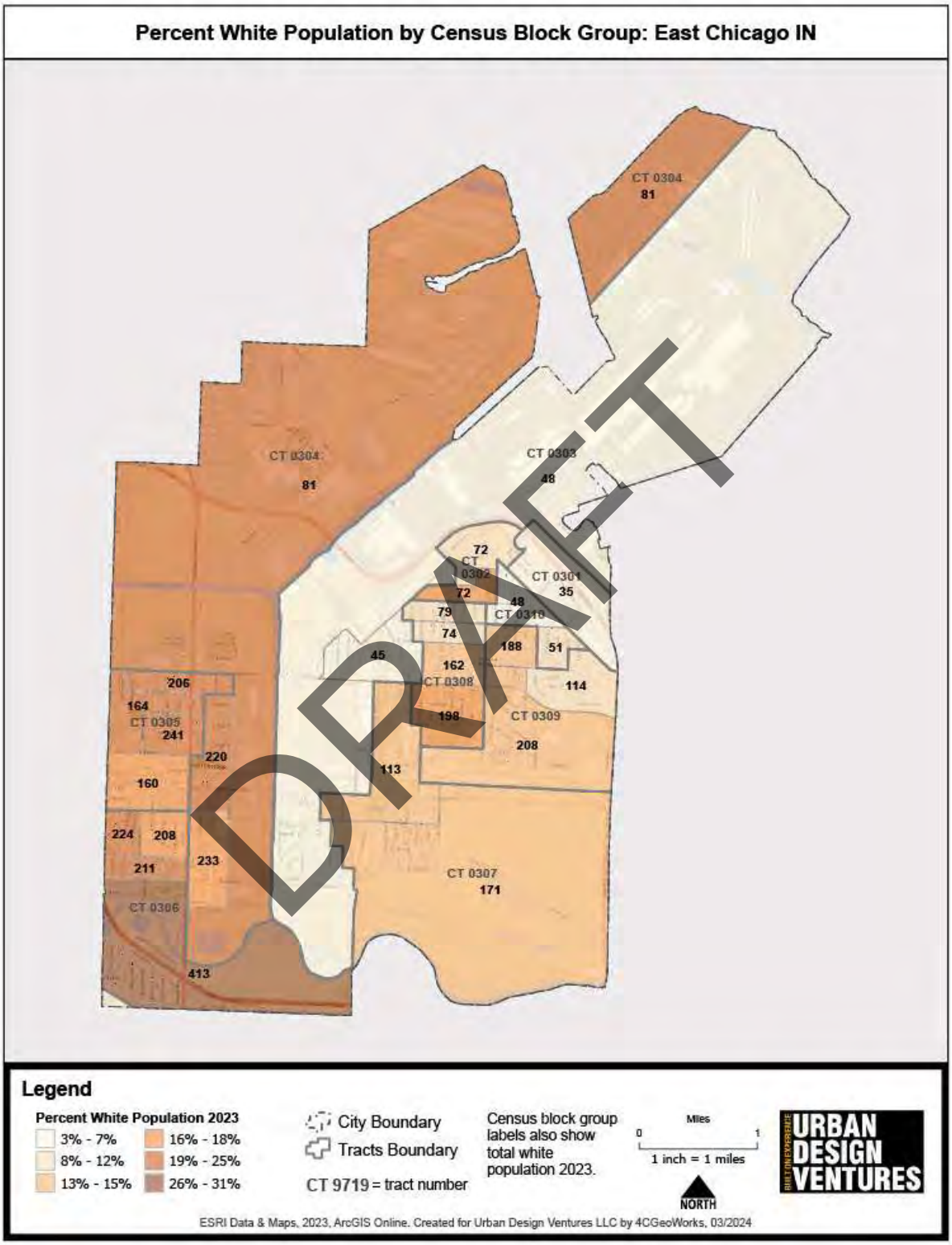
Population Density by Block Group



Racial Diversity by Block Group



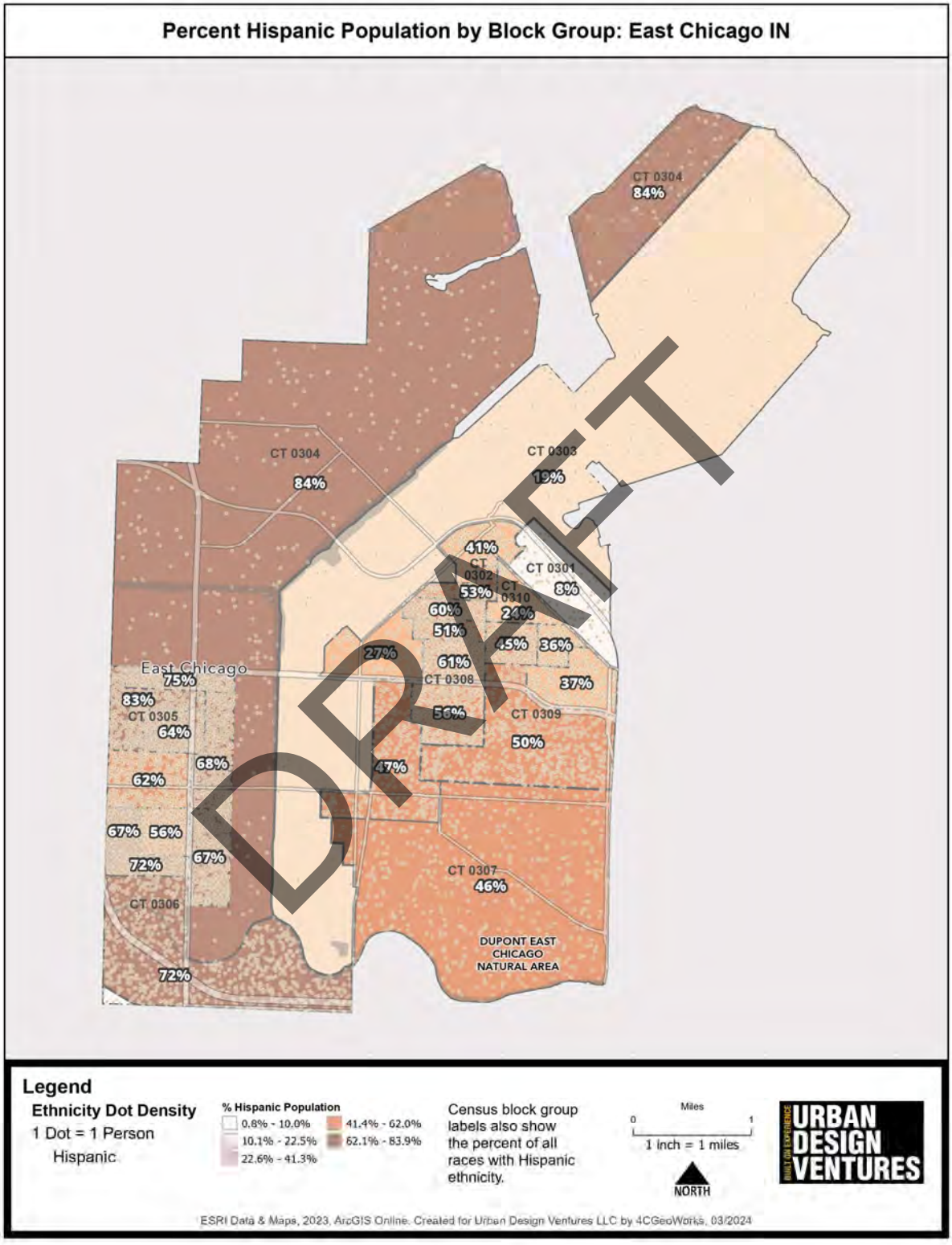
Percent White Population by Block Group



Percent Minority Population by Block Group

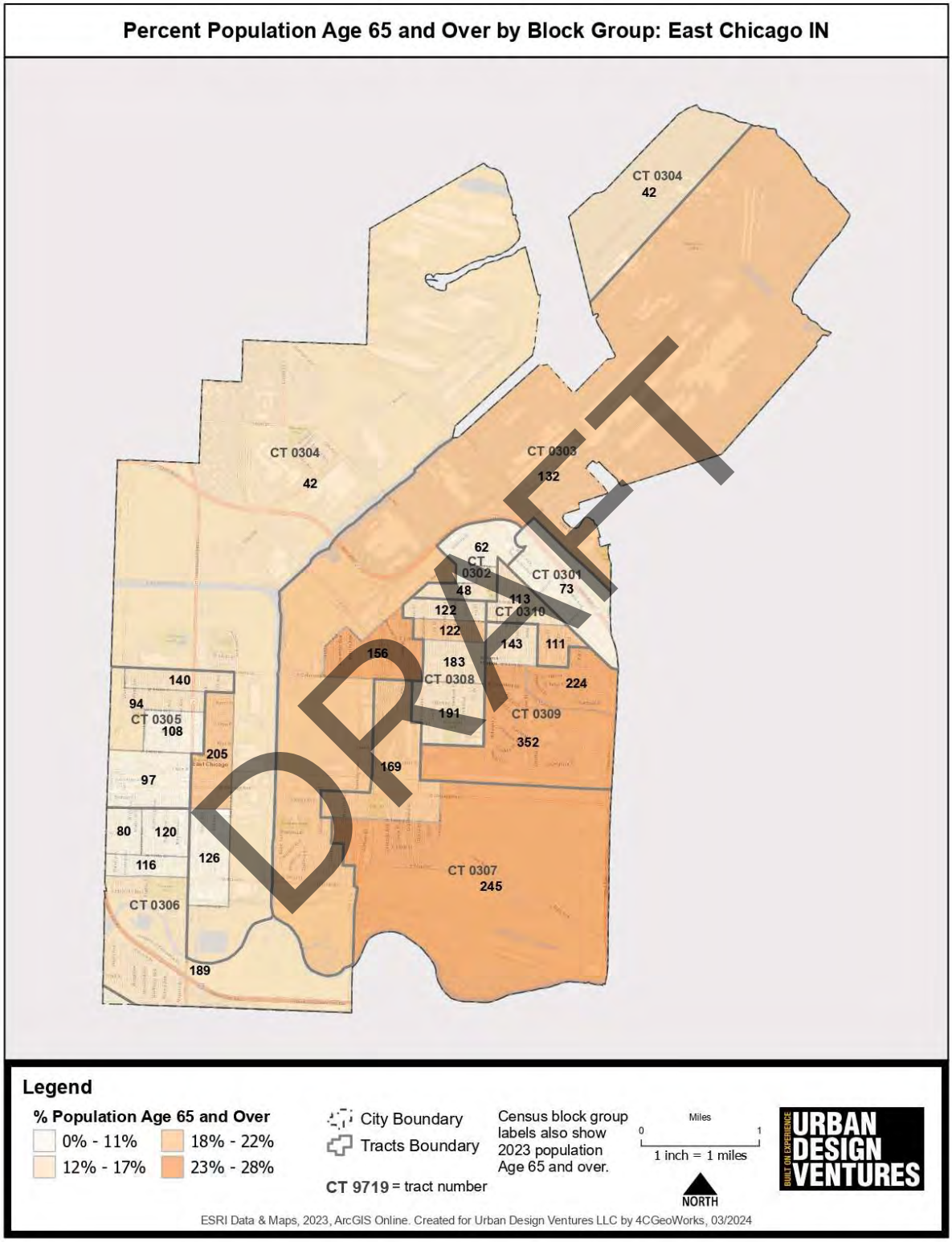


Percent Hispanic Population by Block Group

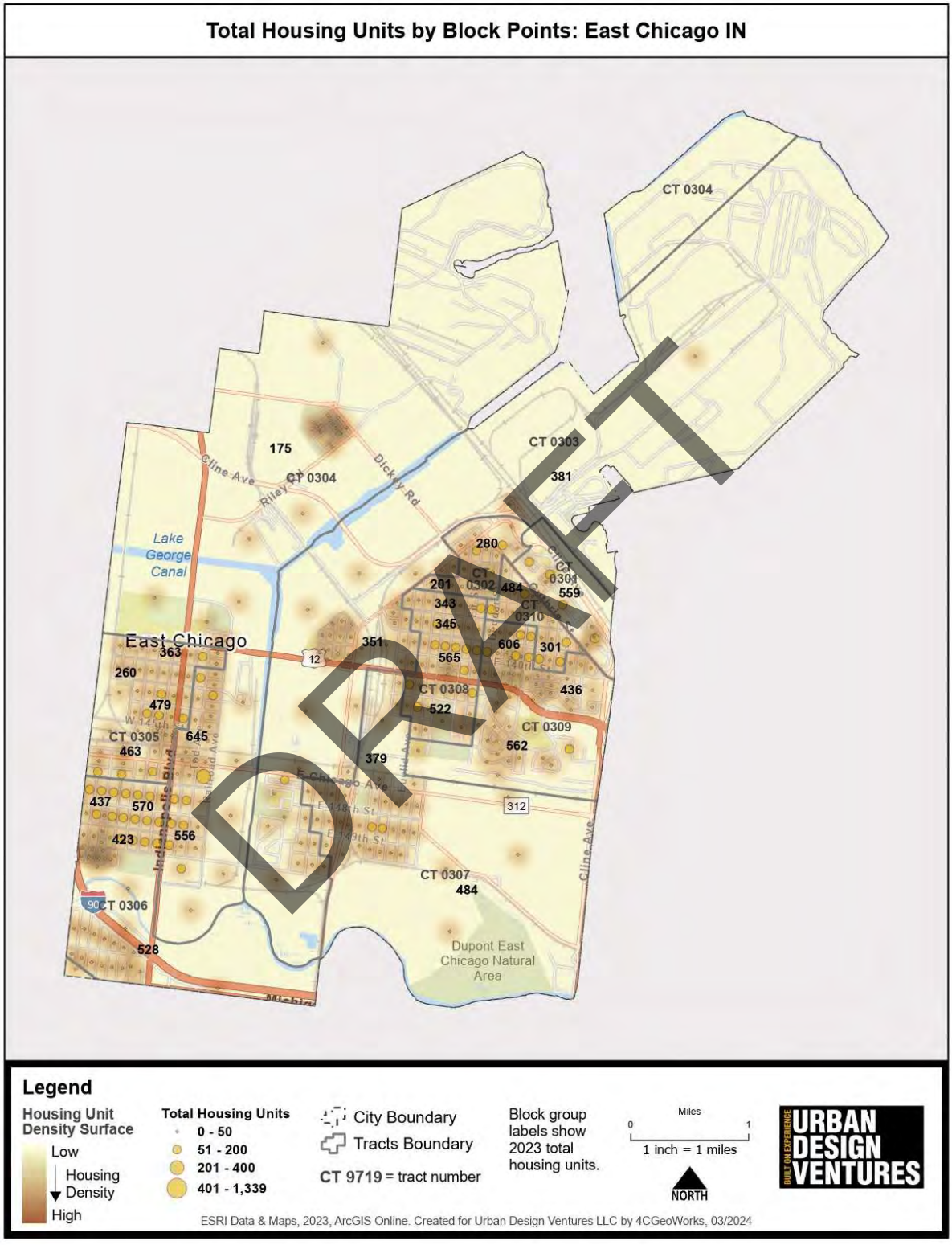


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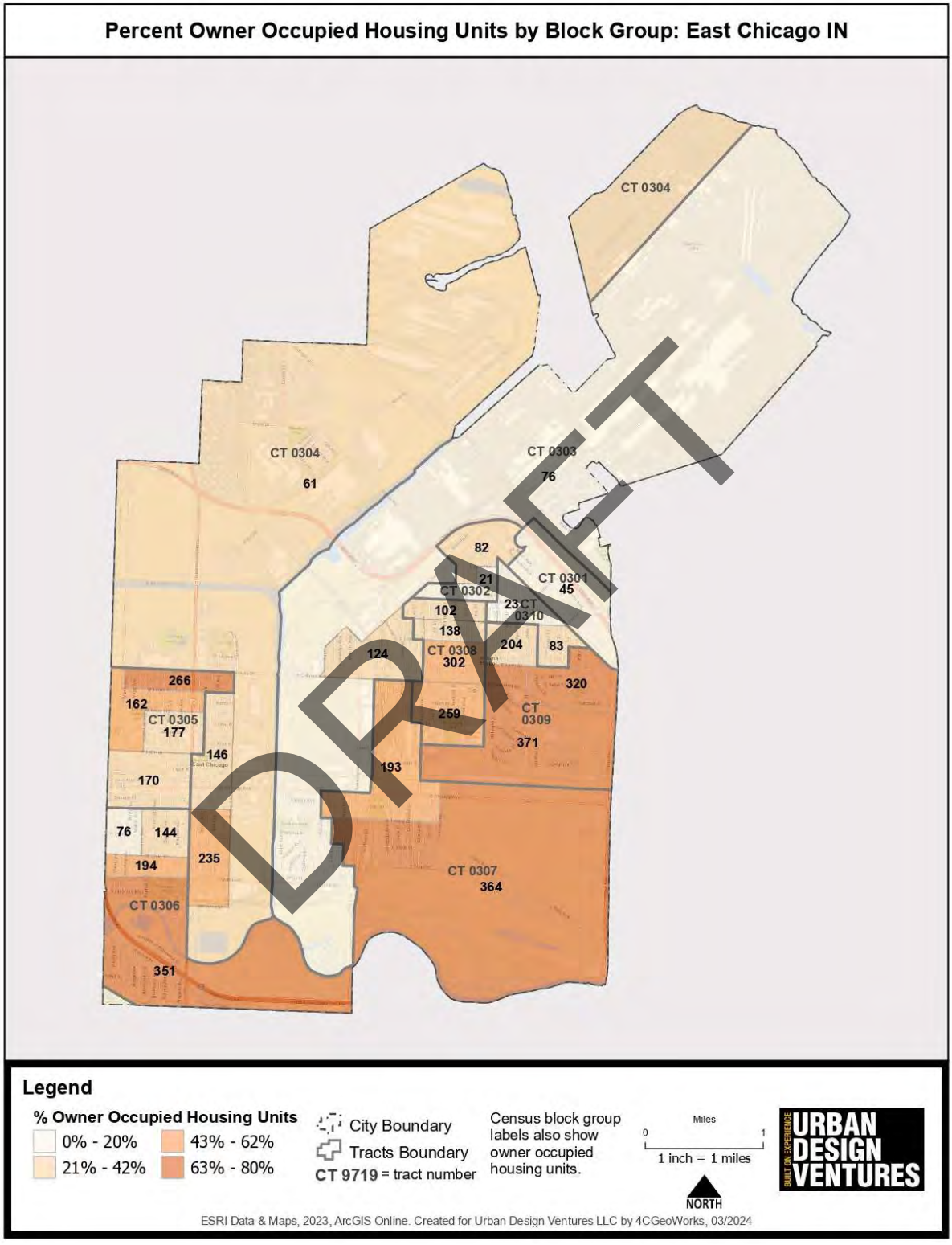
Percent Population Age 65 and Over by Block Group



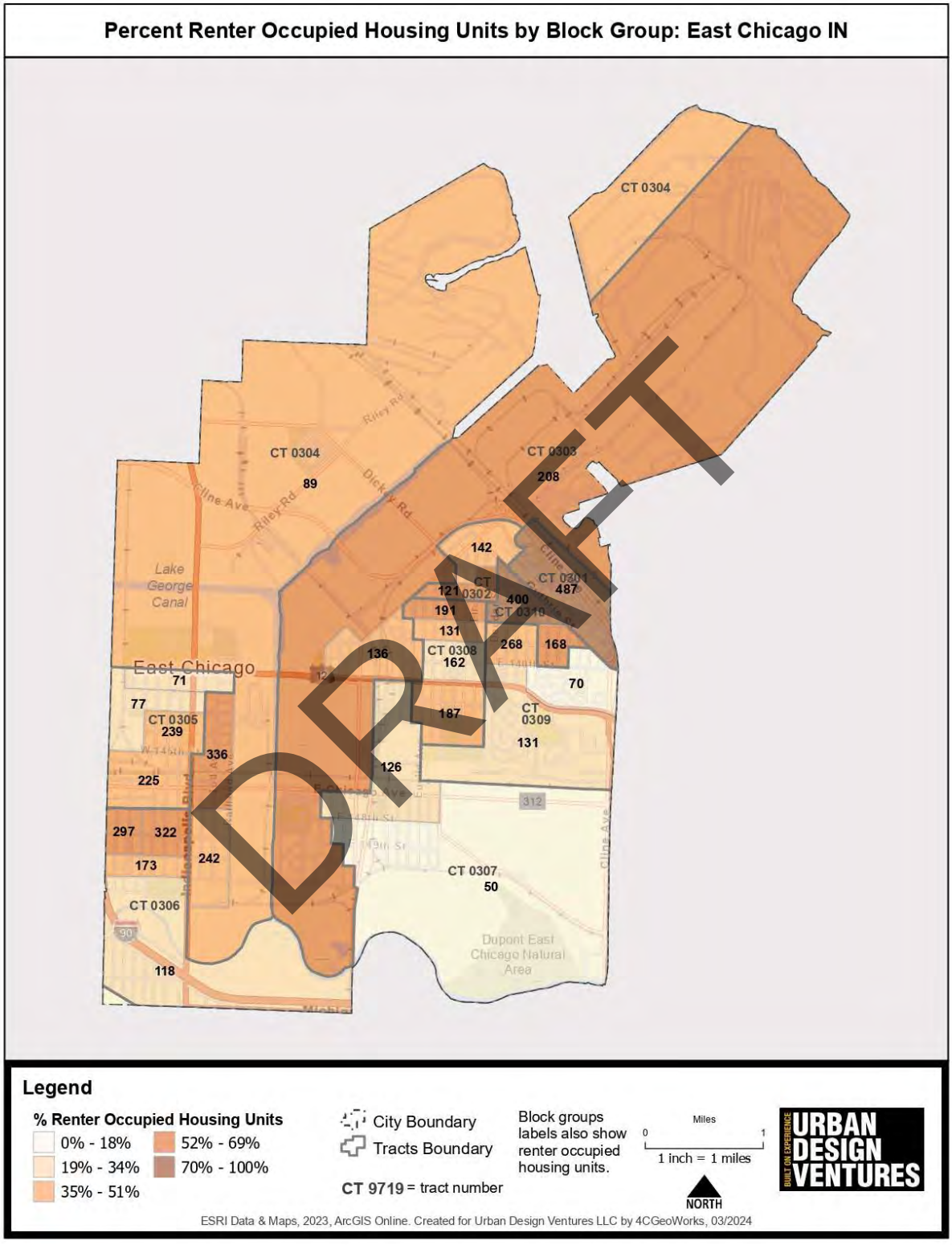
Total Housing Units by Block Points



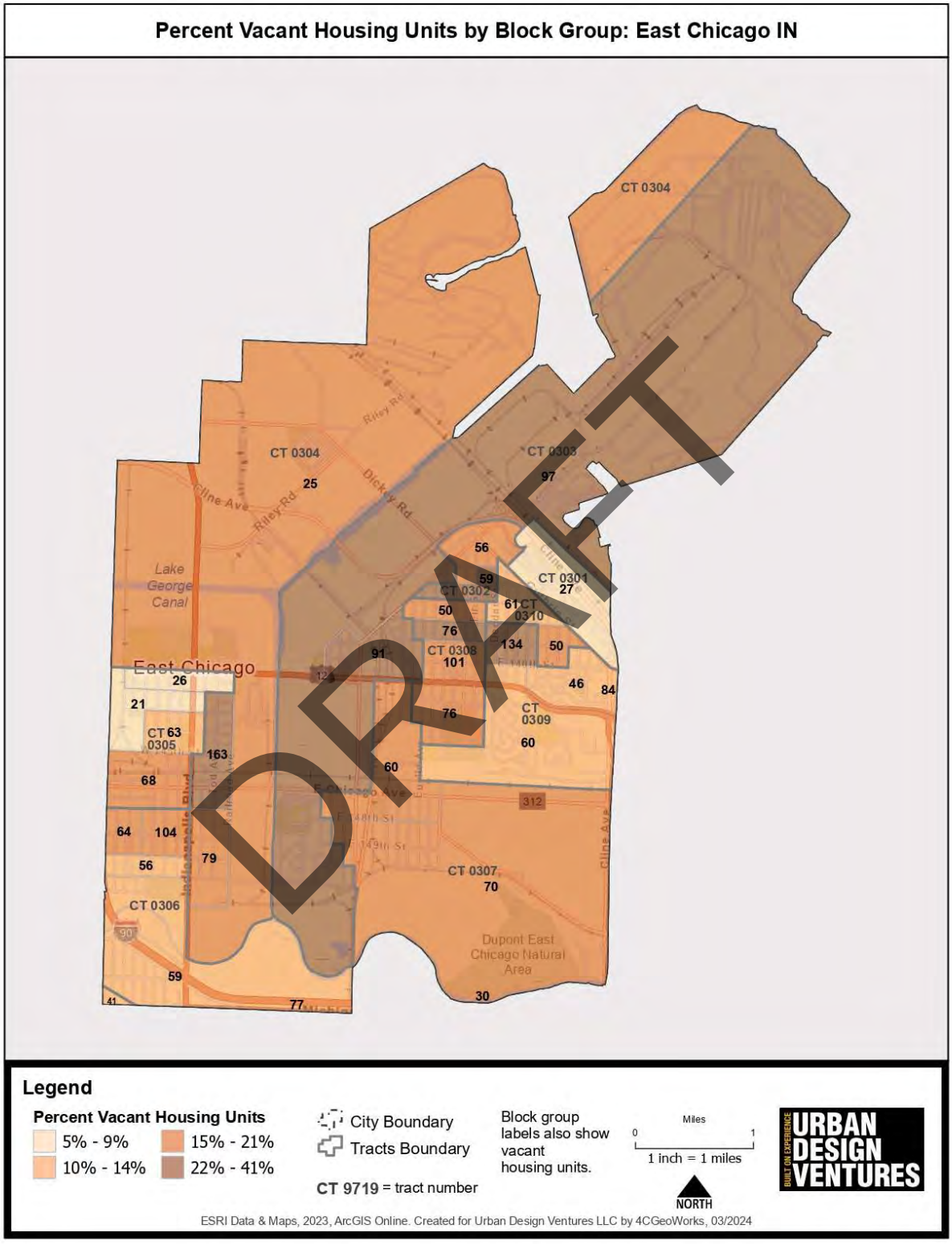
Percent Owner Occupied Housing Units by Block Group



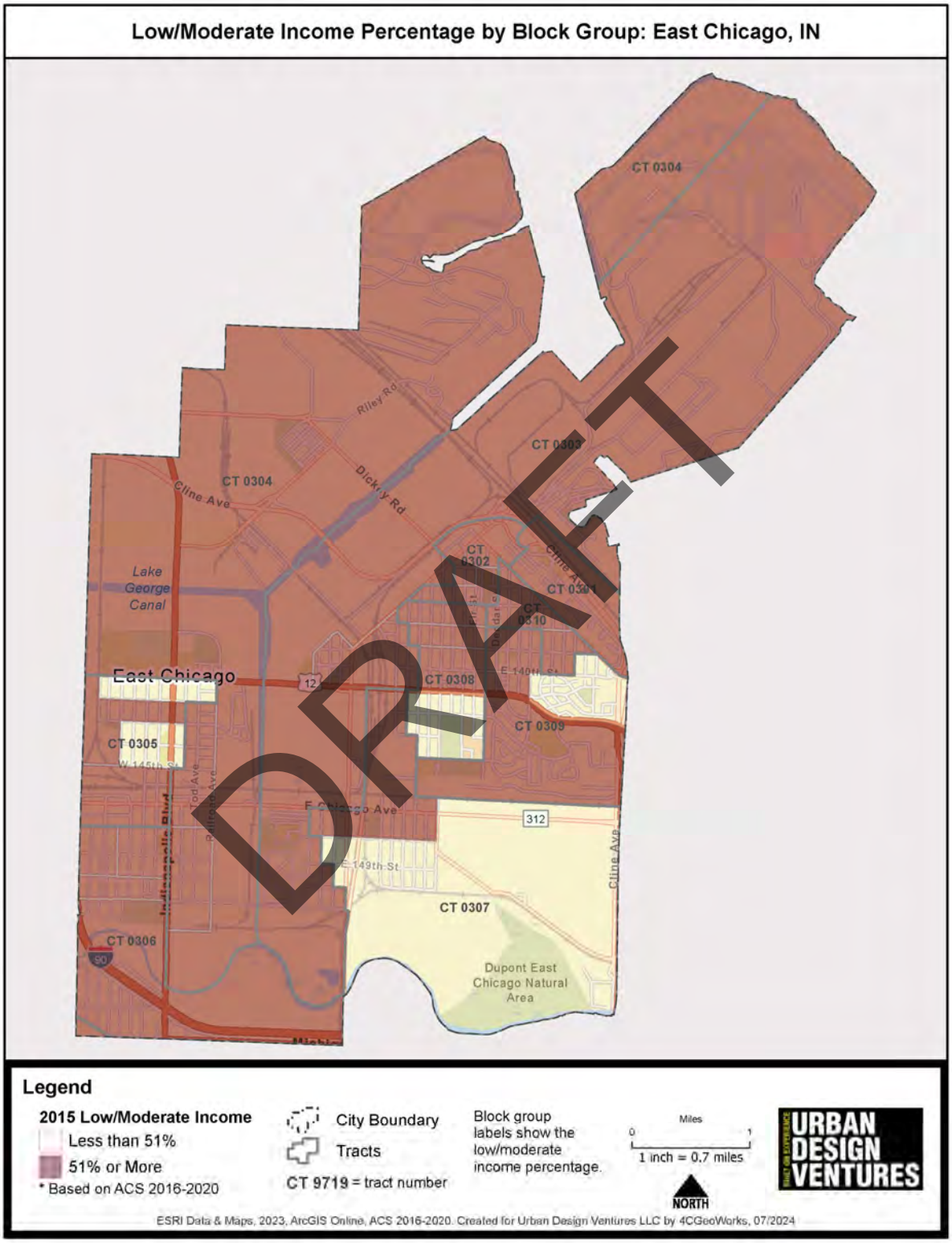
Percent Renter Occupied Housing Units by Block Group



Percent Vacant Housing Units by Block Group

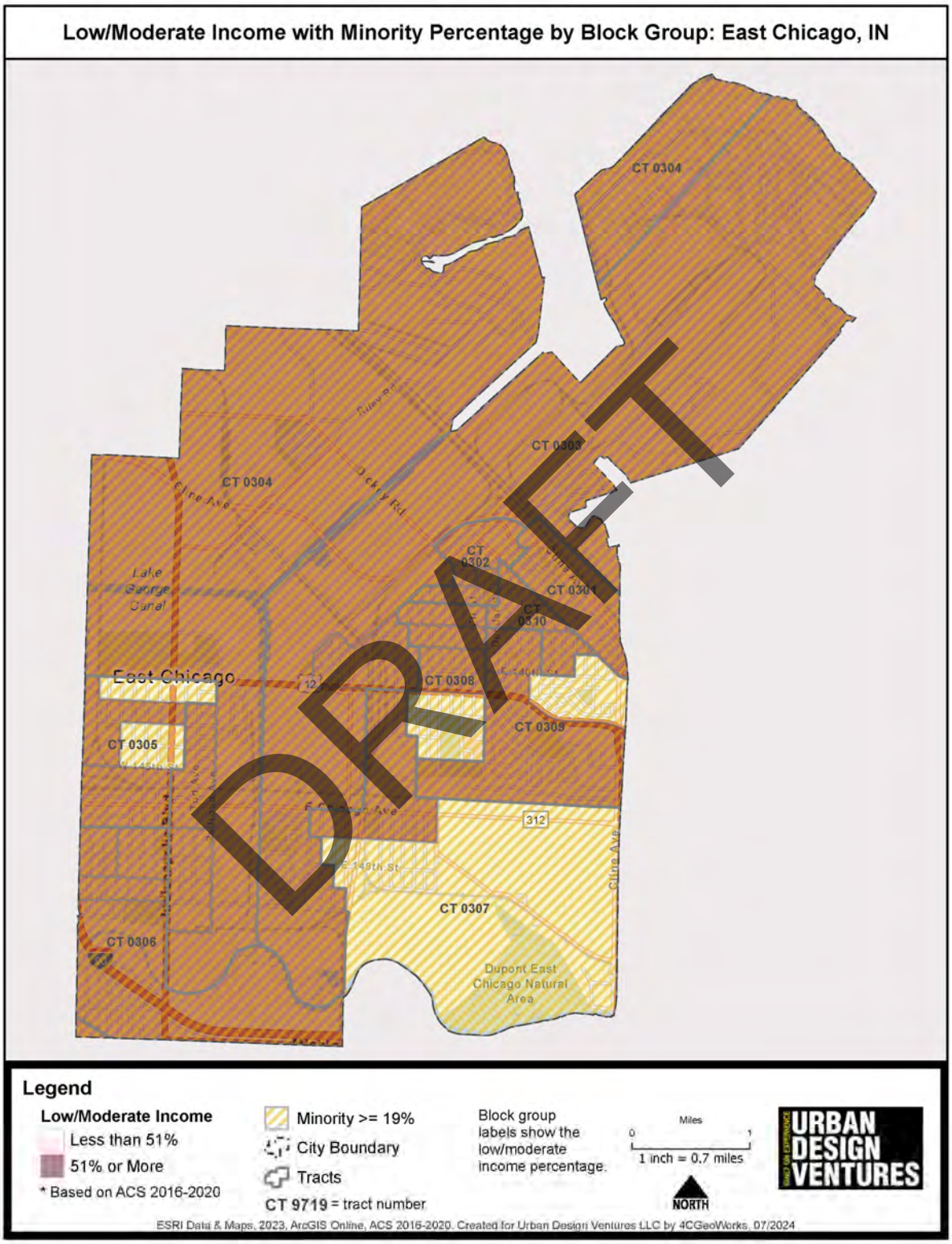


Low/Moderate Income Percentage by Block Group



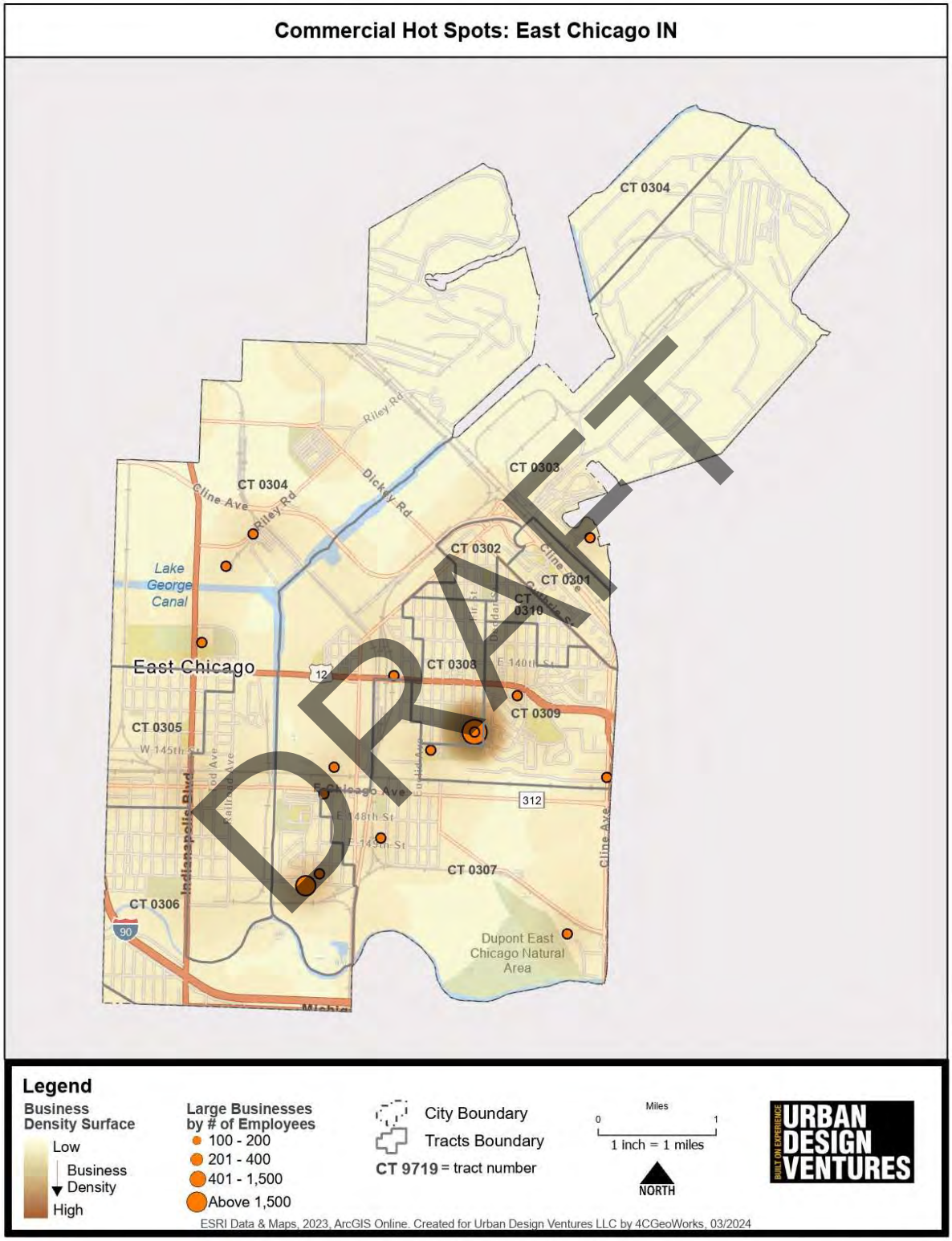
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Low/Moderate Income with Minority Percentage by Block Group



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Commercial Hot Spots



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2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The purpose of the City of East Chicago, Indiana's FY 2024-2028 Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City's Community Development Block Grant (CDBG) Program and HOME Investment Partnership Program (HOME). The following six (6) strategies and subsequent objectives and goals have been identified by the City for the period of FY 2024 through FY 2028 for the CDBG and HOME programs:

Housing Priority - HS (High Priority)

Priority Need: There is a need for affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and households that is decent, safe, sound, and accessible.

Goals: The following housing goals are:

- **HS-1 Homeownership -** Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.
- **HS-2 Housing Construction -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation -** Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rent and Utility Assistance -** Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HS-5 Fair Housing -** Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

Homeless Priority - HO (Low Priority)

Priority Need: There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.

Objective: Improve the living conditions and support services available for homeless persons, families, and those who are at-risk of becoming homeless.

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Goals: The following homeless goals are:

- **HO-1 Housing -** Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2 Operating and Support -** Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Rapid Re-Housing -** Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Priority - SN (High Priority)

Priority Need: There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Objective: Improve the living conditions and services for those residents with other special needs, including the disabled population.

Goals: The following special needs goals are:

- **SN-1 Housing -** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and construction of new housing.
- **SN-2 Social Services -** Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority - CD (High Priority)

Priority Need: There is a need to improve community facilities, infrastructure, public services, and the quality of life for residents living in the City of East Chicago.

Objective: Improve the community facilities, infrastructure, public services, and public safety, along with the elimination of blighting influences in the City of East Chicago.

Goals: The following community development goals are:

- **CD-1 Public Facility Improvements-** Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
- **CD-2 Infrastructure Improvements -** Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through

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reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.

- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **CD-5 Clearance and Demolition -** Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Priority - ED (Low Priority)

Priority Need: There is a need to increase employment, job training, technical assistance, work force development, and economic empowerment of low- and moderate-income residents in the City of East Chicago.

Objective: Improve and expand employment opportunities in the City for low- and moderate-income persons and households.

Goals: The following economic development goals are:

- **ED-1 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new construction to create new job opportunities.
- **ED-3 Redevelopment Program -** Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Priority - AM (High Priority)

Priority Need: There is a continuing need for sound planning, administration, management, and oversight of Federal, State, and local funded programs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals: The following administration, planning, and management goals are:

- **AM-1 Overall Coordination -** Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
- **AM-2 Special Studies -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

Over the term of the last Consolidated Plan (2019-2023), the City of East Chicago has addressed many of the high priority needs and goals set forth in that plan. Housing rehabilitation has been a focus of the City, including the Residential Repair Program, Emergency Repair, Accessible Ramps Program, and the Exterior Façade Program. In the last full program year (2022), the City was able to assist 4 households with rehabilitation, not meeting its annual goal of 15. The City also supported low- and moderate-income homeownership by funding homebuyer workshops with federal funding and financial assistance using local funds. Other housing programs, including CHDO development and Rental Housing, have been delayed but will ultimately be completed. The improvement of existing housing stock will remain high priorities during the next five years.

The City has also addressed the needs of homeless households and those at risk of homelessness through the support of local nonprofit partners. The City has joined with the Northwest Indiana Community Action Agency, regional managing agency for the Balance of State Continuum of Care (CoC), to address the needs of the homeless population on a regional level. While the Point in Time (PiT) Count does not indicate a large homeless population for the size of the CoC, the size of the at-risk population is growing, and stakeholder interviews indicate a suspected homeless undercount. The number of renter households with severe cost burdens points to an ongoing need for homeless prevention programs and programs to serve families in crisis, such as emergency housing and rapid re-housing.

The City has also focused on the non-homeless populations with special needs. These households are not homeless but require some level of support, such as the frail elderly, adults with disabilities, those fleeing domestic violence, and persons with substance abuse or mental health issues. The City addressed the needs of these populations through senior recreational programs and partnerships with local service providers. The City recognizes that there is an ongoing need to continue programs that serve these populations during the next five years.

Another priority for the City was to improve community facilities, infrastructure, and public services to improve the quality of life in the City of East Chicago. To address this priority, the City has funded a number of public services to provide opportunities for families with children and youth in the City, including programs that focus on development and career preparation.

Each year, the City prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review in person at the City of East Chicago's Department of Redevelopment, and on the Department's website at https://www.eastchicago.com/243/Redevelopment.

The FY 2022 CAPER, which was the fourth CAPER for the FY 2019-2023 Five Year Consolidated Plan, was approved by HUD in IDIS on January 24, 2024. In the FY 2022 CAPER, the City of East

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Chicago expended 100% of its CDBG funds to benefit low- and moderate-income persons. The three (3) year Low/Mod Benefit was 99.31%. The City expended 13.99% of its funds during the FY 2022 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 19.87% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%.

Prior to the COVID pandemic, the City regularly met HUD's performance standards, but that record has suffered since that time due to difficulty in letting contracts and conducting work. The City has not met the required 1.5 maximum drawdown ratio with a drawdown ratio of 2.79 as of May 30, 2023. HUD has advised the City that for the second year in a row, they were non-compliant with CDBG expenditure requirements due to having an adjusted line of credit balance of over 1.5 times its annual grant. On August 7, 2023, the City submitted a workout plan to the HUD Indianapolis Field Office to ensure the credit line balance is at or below 1.5 times the annual CDBG grant level by the 60-day test date of May 2, 2024.

The HOME program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City of East Chicago is exempt from the HOME Match Requirement according to the FY 2023 HOME Match Reductions released November 2023.

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4. Summary of citizen participation process and consultation process

The City of East Chicago has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes of the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan. This process included 2 public hearings and opportunities to submit written comments on the draft plan. The City held two (2) community meetings in the City as follows:

- **Needs Public Hearing:** March 19, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312
- **Comment Public Hearing:** July 16, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312

The Needs Public Hearing provided the residents, agencies, and organizations with the opportunity to discuss the City's CDBG and HOME Programs and to provide suggestions for future CDBG and HOME Programs priorities and activities. The City advertised the Needs Public Hearing in the "Times of Northwest Indiana" on Friday, March 8, 2024. In addition, the City posted the public hearing notice on the City's website.

The City of East Chicago Department of Redevelopment maintains a mailing list for its CDBG and HOME Programs and sends out copies of its public hearing notices and meetings concerning the

CDBG and HOME Programs. Notices were also sent to all agencies, organizations and individuals who have participated in previous programs and activities.

The City developed the plans based on resident input, the information obtained from agencies, organizations, the East Chicago Housing Authority, and meetings with other City staff and departments.

The "Draft" Plans were on display for a 30-day period beginning Friday, July 5, 2024. The availability for review of the "draft plans" were advertised in the local newspapers and on social media and the plan was displayed online at the City of East Chicago's website: https://www.eastchicago.com/243/Redevelopment.

The City of East Chicago advertised in the local newspaper and on social media for the Comment Public Hearing. The ad appeared on Thursday, July 3, 2024 in "The Times of Northwest Indiana." The Comment Public Hearing was held on Tuesday, July 16, 2024 at 5:00 PM in the City's Common Council Chambers, allowing residents the opportunity to give their input on the draft version of the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing Choice before the submission of the Plans to HUD on or before August 15, 2024. The FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and the FY 2024-2028 Analysis of Impediments to Fair Housing Choice were on public display for a 30-day period beginning July 5, 2024.

A resident survey was prepared and advertised to residents through March 1, 2024. A copy was placed on the City's website and sent to local agencies/organizations. The results of the resident survey were used to help determine the strategies and goals. A more detailed analysis and description of the citizen participation process is contained in Section PR-15, "Citizen Participation."

A copy of the Citizen Participation Plan is currently available for review at the Department of Redevelopment. All comments received during the public comment period will be summarized and addressed as part of the final submission of the plan. Comments received after the completion of the public comment period will still be considered by the City but may not be included in the final submission.

Comments may be sent to:

Ms. Alysia Dunbar
Community Development Programs Manager
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard
East Chicago, Indiana 46312
Phone: (219) 391-8513

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Email: adunbar@eastchicago.com
Website: http://www.eastchicago.com

Substantial Amendment # 1:

The City of East Chicago placed the Substantial Amendment on public display from Friday, December 20, 2024 through Monday, January 20, 2025. The City held a Public Hearing on the Substantial Amendment on Tuesday, January 7, 2025 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2024 CDBG Program Year.

Substantial Amendment #2:

The City of East Chicago placed the Substantial Amendment on public display from Friday, March 20, 2026 through Monday, April 20, 2026. The City held a Public Hearing on the Substantial Amendment on Tuesday, April 7, 2026 at 5:00 p.m. in the City Hall Council Chambers, 4525 Indianapolis Blvd, 2nd Floor, East Chicago, Indiana, 46312. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2024 CDBG Program Year.

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5. Summary of public comments

A summary of all public comments received will be included as an attachment to the final submission to HUD. The City held two (2) community meetings in the Common Council Chambers. The following community meetings were held:

- **Needs Public Hearing:** March 19, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312
- **Comment Public Hearing:** July 16, 2024 at 5:00 PM, Common Council Chambers, City of East Chicago, 4525 Indianapolis Blvd., East Chicago, IN 46312

Public Comments received at the community meetings are included in the attachments at the end of the Five Year Consolidated Plan.

The FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing Choice were placed on public display from July 5, 2024 to August 5, 2024. A Public Hearing was held on July 16, 2024. Comments that were received at this Public Hearing and during the display period are included in the attachments at the end of this Five Year Consolidated Plan.

The Citizen Participation section includes the newspaper ads, meeting flyers, social media postings, the sign-in sheets, and the summary of the minutes from the public hearings.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment.

Substantial Amendment # 2:

The City will include all comments received in the final submission of the Substantial Amendment.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and suggestions that were received to date have been accepted and incorporated into the planning document.

Substantial Amendment # 1:

At the Public Hearing, the City did not receive any comments on the Substantial Amendment. In addition, the City did not receive any written or oral comments throughout the comment period.

Substantial Amendment # 2:

The City will include all comments received in the final submission of the Substantial Amendment.

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7. Summary

To develop this Five-Year Consolidated Plan, the City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The results of the needs assessment indicate the needs of the community have not significantly changed from the last five-year plan. The most pressing needs continue to be the substandard condition of housing and a large number of blighted properties, with the new addition of decreased housing availability and skyrocketing housing costs. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the improvement of the condition of existing housing stock and investment into public facilities and services that improve the quality of life within the City. The City will also work to better serve its homeless populations and non-homeless populations with special needs.

The main goals of the FY 2024-2028 Five Year Consolidated Plan are to:

- improve the living conditions of all residents in the City of East Chicago;
- create a suitable and sustainable living environment;
- create affordable housing for City residents;
- promote fair housing choice throughout the City; and
- to address the housing and community development needs of the City's residents.

The Five-Year Consolidated Planning process requires that the City prepare in a single document its strategies and goals to address housing needs; establish and maintain a suitable living environment; and to encourage economic opportunities for every resident. The City will use the Five-Year Consolidated Plan goals to allocate CDBG and HOME funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of the City of East Chicago. HUD will evaluate the City's performance based on the goals established in the Five-Year Consolidated Plan.

The display period started on Friday, July 5, 2024 through Monday, August 5, 2024 for a 30 day display period. The City put the draft Plans on its website, available at the following URL: https://www.eastchicago.com/243/Redevelopment. A public hearing was held on Tuesday, July 16, 2024 at 5:00 PM to discuss the proposed activities and solicit citizen comments on the Plans. Upon completion of the 30-day comment period, the City of East Chicago submitted the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice to the U.S. Department of Housing and Urban Development Indianapolis Office on or before Thursday, August 15, 2024.

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Substantial Amendment # 1:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, January 21, 2025 and the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Action Plan:

- **City of East Chicago – Summer FUN Camp –** Reallocate $35,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.
- **Public Service Contingencies –** Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.
- **Public Improvement Project Contingencies –** Reallocate $248,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.
- **Catalpa Street Reconstruction –** Create a new project/activity through a substantial amendment by reallocating City of East Chicago - Summer FUN Camp, Public Service

Contingencies, and Public Improvement Project Contingencies with a budget amount of $293,000.

The Substantial Amendment was available for public comment for a period of 30 days beginning December 20, 2024 and ending January 20, 2025.

Substantial Amendment # 2:

The Board of Commissioners for the Department of Redevelopment of the City of East Chicago approved the Substantial Amendment on Tuesday, April 21, 2026 and the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Action Plan was re-submitted to HUD. The City of East Chicago Substantial Amendment had the following amendments to the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Action Plan:

- **Catalpa Street Reconstruction –** Reallocate $14,284.99 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Dr. Martin Luther King Center Improvements.
- **Housing Rehabilitation Programs –** Reallocate $50,715.00 from the budget of this project/activity. The City will relocate these funds to a new project/activity entitled Dr. Martin Luther King Center Improvements.
- **Catalpa Street Reconstruction –** Create a new project/activity through a substantial amendment by reallocating Catalpa Street Reconstruction and Housing Rehabilitation Programs funds with a budget amount of $64,999.99.

The Substantial Amendment will be available for public comment for a period of 30 days beginning March 20, 2026 and ending April 20, 2026.

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8. FY 2024 CDBG and HOME Programs Budget

The following financial resources are included in the FY 2024 Annual Action Plan which anticipates funding to address the priority needs and specific objectives identified in the City of East Chicago's FY 2024-2028 Consolidated Plan. The City of East Chicago will receive the following Federal funds during the FY 2024 program year:

- **CDBG Funds -** $1,240,722.00
- **CDBG Program Income -** $73,090.49
- **HOME Funds -** $228,387.11
- **HOME Program Income -** $5,000.00
- **Total: $1,547,199.60**

The City of East Chicago proposes to undertake the following activities with the FY 2024 CDBG Grant, CDBG Program income, HOME Grant, and HOME Program Income:

The City of East Chicago will fund the following projects through the FY 2024 Annual Action Plan:

FY 2024 CDBG Budget:

CDBG Administration - $245,812.49

- CDBG Administration - $231,812.49
- Planning (CDBG) - $14,000.00

Housing Programs - $589,285.00

- Housing Rehabilitation Program (CDBG) - $427,285.00
- Housing Rehabilitation Program Delivery (CDBG) - $162,000.00

Public Services - $135,000.00

- Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $18,000.00
- Meals on Wheels of NWI - $27,000.00
- Catholic Charities - $27,000.00
- We Care from the Heart, Inc. - $27,000.00
- Indiana Legal Services - $20,000.00
- Boys & Girls Clubs of Greater Northwest Indiana - $16,000.00

Public Improvements - $343,715.00

- Catalpa Street Reconstruction - $278,715.01
- Dr. Martin Luther King Center Improvements - $64,999.99

Total CDBG Budget: $1,313,812.49

FY 2024 HOME Budget:

HOME Administration - $23,300.00

- HOME Administration - $18,300.00
- Planning (HOME) - $5,000.00

Community Housing Development Organization (CHDO) - $34,259.00

- Affordable Housing Program (HOME-CHDO) - $34,259.00

Construction of Single-Family Homes - $175,828.11

- Construction of Single-Family Homes - $175,828.11

Total HOME Budget: $233,387.11

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Total CDBG and HOME Budget: $1,547,199.60

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of East Chicago	Department of Redevelopment
CDBG Administrator	City of East Chicago	Department of Redevelopment
HOME Administrator	City of East Chicago	Department of Redevelopment

Table 1 – Responsible Agencies

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Narrative

The City of East Chicago Department of Redevelopment is the overall administrating agency for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Sub recipients are monitored through desk reviews and/or on-site interviews, on an annual basis for compliance. The Department of Redevelopment prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, monitors contracts, and oversees the programs on a day to day basis. In addition, the City has a private planning consulting firm to provide technical assistance to the City on an as needed basis.

Consolidated Plan Public Contact Information

Mr. Frank Rivera, Executive Director
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard – 2nd Floor
East Chicago, Indiana 46312
Phone: (219) 391-8513
Email: frivera@eastchicago.com
Website: http://www.eastchicago.com

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. When developing the plan, the City reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the City's priority needs. At this time, the City also sought to build better working relationships with service providers in the spirit of increasing coordination between the City's efforts and those of the service providers. This section summarizes the consultation efforts made by the City and details specific information required by HUD in regard to coordination on homeless efforts.

During the planning of the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and FY 2024-2028 Analysis of Impediments to Fair Housing, the City of East Chicago consulted with different departments of the City, the East Chicago Housing Authority, social service agencies/organizations, housing agencies/organizations, community development agencies/organizations, economic development agencies/organization, Geminus Regional Health Care, advocacy organizations, and the Indiana Housing & Community Development Authority regarding the Indiana Balance of State Continuum of Care.

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Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

As part of this year's planning process, the City conducted a number of consultations with service providers and government agencies. Consultations focused on community development needs, strategies, and ways in which coordination could help better serve the community. The City also participated in a number of on-going collaboration efforts, including the Northwest Indiana Bankers' Community Council, the Lake County Affordable Housing Taskforce, and the Indiana Balance of State Continuum of Care (CoC) which focuses on homeless policy. As a result of the consultations, the City will be able to better coordinate with local agencies going forward.

The City of East Chicago works with the following agencies to enhance coordination:

- **East Chicago Housing Authority -** Section 8 Housing Choice Vouchers, improvements to public housing communities, the Choice Neighborhood Program, and scattered site housing developments.
- **Social Services Agencies/Organizations -** funds to improve services to low- and moderate-income residents of the City of East Chicago.
- **Housing Providers -** funds to rehab and develop affordable housing, funds to assist in homeownership, funds to improve housing options for low- and moderate-income families and individuals, and funds to make accessibility improvements.
- **Indiana Housing & Community Development Authority -** oversees the Indiana Balance of State Continuum of Care, including Region 1a which contains Lake County.

As part of the CDBG and HOME application planning process, local agencies/organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attendance at the needs public hearing, consultation via phone and/or email, and submission of funding applications.

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Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City consulted with the Indiana Housing & Community Development Authority regarding the Balance of State Continuum of Care (CoC) and the current levels of need within the City and the region as a whole. The CoC is focused on serving all of the homeless and at-risk homeless throughout the state of Indiana. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City. A more detailed summary of the needs of homeless and those near homelessness can be found in the NA-40 Homeless Needs Assessment and MA-30 Homeless Facilities and Services sections of the plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City does not receive ESG funds directly from HUD. However, the City does work with the CoC to determine the levels of homeless needs and strategies and policies to address those needs.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1.	**Agency/Group/Organization**	**East Chicago Department of Redevelopment**
	Agency/Group/Organization Type	Other government – Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago was the lead entity on the Five Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
2.	**Agency/Group/Organization**	**East Chicago Department of Parks & Recreation**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Agency-Management of Public Land or Water Resources Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video meeting. Discussion topics included better coordination with Catholic Charities, expansion of the City's greenhouse to provide fresh produce, and increasing the availability of job training to City residents.

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3.	**Agency/Group/Organization**	**East Chicago Department of Planning & Economic Development**
	Agency/Group/Organization Type	Other government – Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-homeless Special Needs Market Analysis Non-housing Community Development Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone discussion. Anticipated outcomes include cooperation with the Department of Redevelopment and other agencies/organizations on City improvements.
4.	**Agency/Group/Organization**	**East Chicago Housing Authority**
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video consultation. Conversation touched on needing more vouchers and single-level accessible senior housing. Anticipated outcomes include coordination on future development and revitalization projects.
5.	**Agency/Group/Organization**	**Northwest Indiana Community Action Agency**

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	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Services-Fair Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Community Development Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will coordinate with NWICA to increase the impact of its multiple programs within the City, including homelessness programs.
6.	**Agency/Group/Organization**	**Indiana Department of Health**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Agency-Emergency Management Other government – State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation on lead paint and relatively high infant mortality.

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7.	**Agency/Group/Organization**	**Indiana Housing & Community Development Authority (IHCDA)**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Services-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Strategy Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video meetings. Discussions included energy assistance programs, housing rehabilitation and weatherization including lead-based paint abatement, potential for solar power, homeless needs and how the City and the State can best care for the homeless population together.
8.	**Agency/Group/Organization**	**Northwest Indiana Reinvestment Alliance**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will continue to work with the organization to broaden their impact on the City and contribute to more affordable housing and fair housing.
9.	**Agency/Group/Organization**	**Indiana Plan**
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Video consultation. Anticipated outcomes include better outreach and increased availability of construction-industry careers to East Chicago residents for this regional program.
10.	**Agency/Group/Organization**	**Indiana Legal Services, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include better availability of free legal services to City residents, decreased numbers of evictions, and increased expungement of adverse records to increase housing access.
11.	**Agency/Group/Organization**	**Boys & Girls Clubs of Greater Northwest Indiana - East Chicago Katherine House Club**
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Homelessness Needs – Unaccompanied youth

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. The City will work with the agency to expand their programs and impact within the City.
12.	**Agency/Group/Organization**	**Habitat for Humanity of Northwest Indiana**
	Agency/Group/Organization Type	Housing Services – Housing Services – Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Expressed strong interest in working with the City as a CHDO modeled after their relationship with the City of Gary, IN. Anticipated outcomes include infill and renovated affordable housing for low/mod homeowners, especially first-time homebuyers.
13.	**Agency/Group/Organization**	**Haven House**
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-Homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include increased public safety and better access to domestic violence resources. The City will continue to work with organization to maximize their impact on City residents.

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14.	**Agency/Group/Organization**	**Damar Services**
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include increased availability of autism care in Northwest Indiana.
15.	**Agency/Group/Organization**	**Grace Beyond Borders NWI, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Victims Services-Victims of Domestic Violence Services-Homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Discussed lack of emergency shelter, need for street outreach, and need for better homeless services.
16.	**Agency/Group/Organization**	**Geminus/Regional Health Systems**
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Publicly Funded Institution/System of Care

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include better physical and mental health outcomes for City residents.
17.	**Agency/Group/Organization**	**Lakeshore Chamber of Commerce**
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Community Development Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include a stronger business environment in the City, better training in modern software, and better access to credit for business-owners.
18.	**Agency/Group/Organization**	**Salvation Army**
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include more accessible services to the homeless population of East Chicago and to City residents experiencing housing instability.
19.	**Agency/Group/Organization**	**Catholic Charities, Diocese of Gary**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include more accessible service to City residents in need of direct aid and rent/utility assistance.
20.	**Agency/Group/Organization**	**NAACP East Chicago Branch**
	Agency/Group/Organization Type	Civic Leaders Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation. Anticipated outcomes include increased awareness of CDBG and HOME program grants for potential community sub-grantees.
21.	**Agency/Group/Organization**	**Lisa's Safe Haven Childcare, LLC**
	Agency/Group/Organization Type	Services-Children Services-People with Disabilities Services-Education

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless needs-Families with children Homelessness needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include coordination with childcare and youth programming.
22.	**Agency/Group/Organization**	**Meals on Wheels of Northwest Indiana**
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include better food accessibility to elderly and disabled City residents.
23.	**Agency/Group/Organization**	**Rahab's Daughters**
	Agency/Group/Organization Type	Services-Children Services-Victims Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homelessness Needs-Unaccompanied youth Non-Homeless Special Needs Other: Public safety
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on public safety, reducing human trafficking in Northwest Indiana, and reducing the risks to youth.
24.	**Agency/Group/Organization**	**NWI Small Business Development Center**
	Agency/Group/Organization Type	Regional Organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Community Development Strategy Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include collaboration on incubating small business in the City of East Chicago and identifying sources of business credit.
25.	**Agency/Group/Organization**	**Black Chamber of Commerce of NWI**
	Agency/Group/Organization Type	Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include collaboration on minority-owned business in the City of East Chicago and identifying sources of business credit.
26.	**Agency/Group/Organization**	**RMC/Harborside Apartments**
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Returned agency survey. Comments included the need for improved public transit, the lack of Low Income Housing Tax Credit housing, the need for public entertainment and more homeless shelters, and the need for more available multi-bedroom apartments.
27.	**Agency/Group/Organization**	**East Chicago Urban Enterprise Association**
	Agency/Group/Organization Type	Business and Civic Leaders Planning Organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include business incubation in the City.
28.	**Agency/Group/Organization**	**First Merchants Bank**
	Agency/Group/Organization Type	Business Leaders Private Sector Banking/Financing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on home and small business lending.
29.	**Agency/Group/Organization**	**Advance Financial Federal Credit Union**
	Agency/Group/Organization Type	Business Leaders Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on home and small business lending.
30.	**Agency/Group/Organization**	**Cleveland-Cliffs, Inc.**
	Agency/Group/Organization Type	Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include cooperation on job training and road-related community development.
31.	**Agency/Group/Organization**	**The Cross Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protecting community members from poor-quality or predatory landlords, and making homeownership more accessible.
32.	**Agency/Group/Organization**	**Greater Destiny Bible Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protecting community members from poor-quality or predatory landlords, and making homeownership more accessible.
33.	**Agency/Group/Organization**	**JE Wade Ministries, Inc**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Community Development Strategy Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
34.	**Agency/Group/Organization**	**Harbor - Iglesia Pentecostal Emanuel**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
35.	**Agency/Group/Organization**	**Strong Tower Church**
	Agency/Group/Organization Type	Civic Leaders Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meeting. Anticipated outcomes include greater financial literacy for Church and community members, protection from poor-quality or predatory landlords, and making homeownership more accessible.
36.	**Agency/Group/Organization**	**Comcast (Xfinity)**
	Agency/Group/Organization Type	Business Leaders Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comcast's plans were examined to determine the broadband access needs of the community.
37.	**Agency/Group/Organization**	**AT&T**
	Agency/Group/Organization Type	Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AT&T plans were examined to determine the broadband access needs of the community.
38.	**Agency/Group/Organization**	**EarthLink**
	Agency/Group/Organization Type	Business Leaders Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	EarthLink plans were examined to determine the broadband access needs of the community.

Table 2 – Agencies, groups, organizations who participated

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Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Balance of State Continuum of Care	Indiana Housing and Community Development Authority (CoC)	The City uses the Strategic Planning process of the Continuum of Care to inform the City's homeless priorities and goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Lake County Housing Taskforce	Northwest Indiana Reinvestment Alliance	As part of the Taskforce, the City will work with lenders in the area to fund affordable housing projects and increase mortgage lending to LMI buyers.
Annual and Five-Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
2024-2028 Analysis of Impediments to Fair Housing	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the 2024-2028 City of East Chicago Analysis of Impediments to Fair Housing Choice into the Five Year Consolidated Plan and Annual Action Plans.
Surveillance Report	Indiana State Department of Health Lead and Healthy Homes Programs	The Surveillance Report from the Indiana Lead and Healthy Homes Program was consulted to ascertain the blood lead levels of children tested in Lake County.
Neighborhood Revitalization Strategy Area (NRSA)	City of East Chicago, IN	The City of East Chicago incorporated the goals and strategies of the Neighborhood Revitalization Strategy Area into the Five Year Consolidated Plan and Annual Action Plans.
Indiana Digital Equity Plan	Indiana Broadband Office	The Indiana Broadband Office's Digital Equity Plan was consulted to learn about current levels of broadband access in Lake County.

Table 3 – Other local / regional / federal planning efforts

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Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As part of the Consolidated Plan, the City will work with the other adjacent HUD grantees to find areas where closer coordination can help address common issues. Another area of possible coordination is the delivery of homeless prevention programs. There are several providers in the area that could benefit from a more systemic approach.

Narrative (optional):

Not Applicable.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. A copy of the plan is available for review at the Department of Redevelopment.

All comments regarding the proposed Plan are included in the appendix.

Comments may be sent to:

Ms. Alysia Dunbar
Community Development Programs Manager
City of East Chicago Department of Redevelopment
4525 Indianapolis Boulevard
East Chicago, Indiana 46312
Phone: (219) 391-8513
Email: ADunbar@eastchicago.com

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	None.	None.	None.	Not Applicable.
2.	**Flyers**	-Minorities -Non-English Speaking - Spanish -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	English- and Spanish-language flyers was made and distributed to solicit responses to the Resident Survey	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3.	**Resident Surveys**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	A digital Resident Survey was made available on the City's website, social media outlets, and through email to stakeholder organizations and agencies. A paper version of the survey was also distributed to agencies and organizations spoken to during the stakeholder meetings to give to residents.	The City received 18 resident surveys. The tabulations of the Resident Surveys can be found in the Five Year Consolidated Plan's Exhibit section.	All comments were accepted.	https://www.surveymonkey.com/r/EastChicago24-28ConPlan

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	**Spanish Language Resident Surveys**	-Minorities -Non-English Speaking - Spanish -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	A digital Spanish-language Resident Survey was made available on the City's website, social media outlets, and through email to stakeholder organizations and agencies. A paper version of the survey was also distributed to agencies and organizations spoken to during the stakeholder meetings to give to residents.	The City did not receive any completed Spanish Language Resident Surveys.	Not Applicable.	https://es.surveymonkey.com/r/EastChicago24-28Espanol

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5.	**Agency & Organization Surveys**	-Non-targeted/broad community -Agencies/ Organizations	An Agency Survey was emailed to stakeholders in order to solicit their feedback about community needs. Three (3) surveys were completed and returned.	A summary of the survey responses can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.
6.	**Stakeholder Meetings**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City met with 24 agencies & organizations as part of its stakeholder roundtables and individual meetings.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7.	**Public Meeting**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City held a community "needs" public meeting on March 19, 2024 at 5:00 PM in the Common Council Chambers to discuss the City's upcoming needs and the proposed FY 2024 Budget. There were eleven (11) people in attendance.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable.
8.	**Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	None.	None.	None.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9.	**Public Hearing**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City held a community "needs" public hearing on July 16, 2024 at 5:00 PM in the Common Council Chambers to discuss the City's upcoming needs and the proposed FY 2024 Budget. There were nine (9) people in attendance.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan's Appendix section.	All comments were accepted.	Not Applicable
10.	**Substantial Amendment #2 - Newspaper Ad**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City published its Notice for the Public Hearing on March 19, 2026.			Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11.	**Substantial Amendment #2 - Public Hearing**	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations	The City held a community public hearing on April 7, 2026 at 5:00 PM in the Common Council Chambers.	A summary of the meeting minutes will be included in the Substantial Amendment's appendix.		Not Applicable

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of East Chicago used the most recent HUD Comprehensive Housing Affordability (CHAS) data, based upon the 2016-2020 American Community Survey which provides information on housing needs, to prepare its estimates and projects. The tables in this section also use data from the 2018-2022 American Community Survey (ACS) five-year estimate, the 2020 US Census, and various other HUD resources.

East Chicago participates in the Indiana Balance of State Continuum of Care which is managed by the Indiana Housing and Community Development Authority (IHCDA). Data for the development of the needs for the homeless in the area have been obtained from the Balance of the State Continuum of Care.

Additional needs for the City of East Chicago were obtained from input and interviews with various social service agencies, housing providers, City staff, stakeholder organizations, and resident surveys.

As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for low- and moderate-income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2023 based on Area Median Income (AMI) are included below.

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Income Limits

Income Category	1 Person	2 Person	3 Person	**4 Person**	5 Person	6 Person	7 Person	8 Person
Very Low (50%) Income Limits	$29,550	$33,800	$38,000	**$42,200**	$45,600	$49,000	$52,350	$55,750
Extremely Low (30%) Income Limits	$17,750	$20,250	$23,030	**$27,750**	$32,470	$37,190	$41,910	$46,630
Low (80%) Income Limits	$47,250	$54,000	$60,750	**$67,500**	$72,900	$78,300	$83,700	$89,100

Source: HUD User Income Limits Documentation System, huduser.gov

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the level of housing needs within its jurisdiction, the City relies on a special tabulation of data from the U.S. Census Bureau called the Comprehensive Housing Affordability Strategy (CHAS). CHAS data is specifically designed to help jurisdictions with the development of the Five-Year Consolidated Plan. HUD uses some of these data in allocation formulas for distributing funds to local jurisdictions. Part of this data set addresses quality of housing stock and estimates the number of units that have housing problems. HUD considers a unit to have a housing problem if it meets one of the following criteria:

- **Overcrowded:** A unit that has more than one person per room is considered overcrowded.
- **Cost Burdened:** A unit where the household pays more than 30% of its income on housing costs has a cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- **Without complete kitchen or plumbing facilities**

In addition to the data sets provided by HUD, the City consulted local service providers, city staff, and local stakeholders regarding the condition of housing stock and level of need in the community.

- Homeownership within the City is difficult for many low- and moderate-income residents. On the bright side, RealtyTrac notes the median home sale price was only $127,300 as of December 2023 and the median monthly homeowner cost was $1,301 for houses with a mortgage. However, for 29.36% of City homeowners with a mortgage, their monthly housing costs exceed 30% of their monthly household income.
- Other obstacles to homeownership within the City include the ability to save for a down payment and poor financial literacy. Multiple stakeholders have reported a lack of available housing, as well as a trend of outside investors either “flipping” houses with minimal renovations at high prices or renting out substandard housing. Homes in greater Northwest Indiana are often out of financial range for East Chicago residents, with the Greater Northwest Indiana Association of REALTORS reporting a median regional purchase price of $241,000 as of December 2023.
- During the last Five Year Plan, a large number of for-sale homes were in substandard condition. While many of them have been rehabilitated to some extent, these rehabilitated homes have soared in market price beyond the means of potential homeowners. Many of them have been removed from the for-sale housing market and are instead rented at above-HUD FMR monthly payments, and have become financially inaccessible for City residents to purchase or rent. Some of the homes still on the market are suitable for rehabilitation while some units are beyond repair, especially in low and moderate income, CDBG-eligible areas. For the purpose of this document, units are considered to be in “standard condition” when the unit is in compliance with the local building code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

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- Given the age of housing stock within the City and the recent contamination issues in the former West Calumet Housing complex, there is concern about lead-based paint within homes in the City.

Based on a comparison between the 2009 and 2020 population, the City of East Chicago had a 4% decrease in total population but a 5% increase in the number of households. While Lake County as a whole has gained population recently, the City has experienced consistent population loss since its peak in 1960.

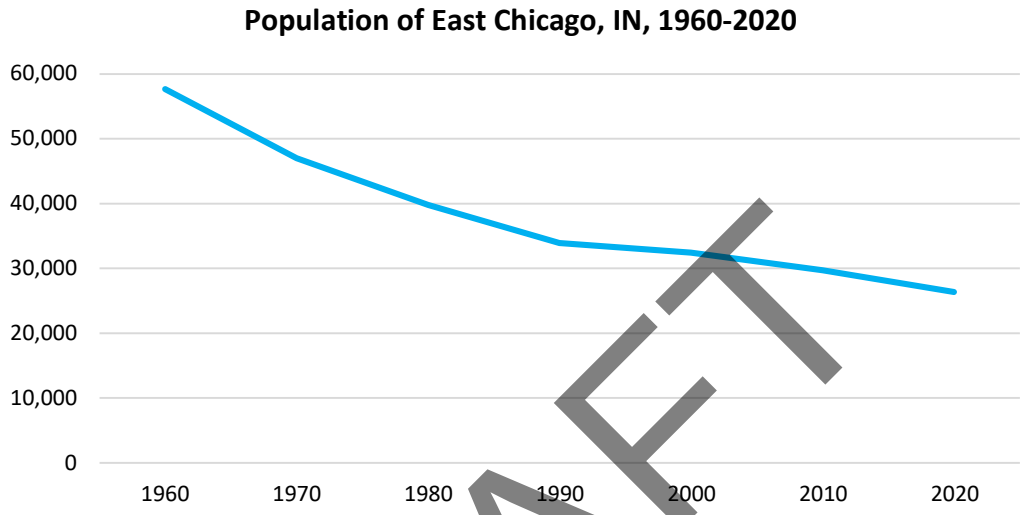
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	29,180	28,045	-4%
Households	10,105	10,645	5%
Median Income	$26,486.00	$35,396.00	34%

2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

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City of East Chicago Population Trends

- At the time of the 2020 Census, the City's population was 26,370.
- In the 2010 Census the population of East Chicago was 29,698, a loss of 11.2% over the decade.
- The City's population peaked at 57,669 in the 1960 Census, losing 54.2% of its population over the last 60 years. This is largely due to the decline in the City's economic base of manufacturing and the movement of families to newer suburban communities south and east of the City.

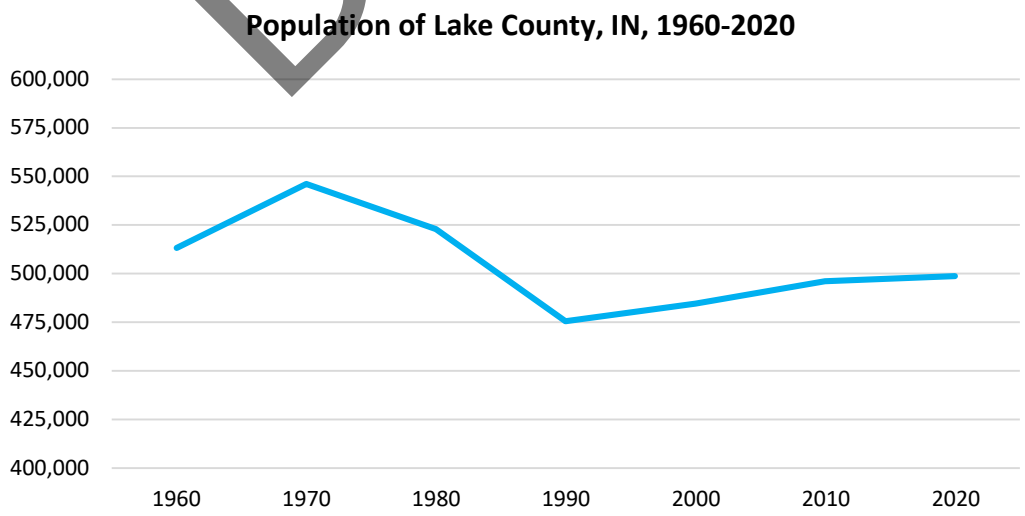


Source: U.S. Census Data (1960 – 2020)

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Lake County Population Trends

- Lake County has experienced a thirty-year population increase after losing 70,000 people from its 1970 peak population of 546,253. According to the US Census, the County population rose from 496,005 in 2010 to 498,700 in 2020.



Source: U.S. Census Data (1960 – 2020)

Number of Households by Type and HUD Area Median Family Income

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	845	615	870	1,585	1,175
Large Family Households	405	280	300	445	325
Non-Family Non-Elderly Households	920	435	670	585	540
Household contains at least one person 62-74 years of age	514	310	600	809	605
Household contains at least one person aged 75 or older	220	355	335	398	323
Households with one or more children aged 6 or younger	963	430	395	388	274

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

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Households by Income Key Points

- 58% of all households are families. The most common type of household is small families (those with 4 or less members). By comparison, 65.2% of Lake County's households are families.
- 2,233 of the 10,645 households (21.0%) have at least one person between 62 and 74 years of age (but no one age 75 or over), and 1,308 (12.3%) have at least one person age 75 or over. Of these 3,541 households with an elderly member, 55.8% are considered low or moderate income. However, elderly households account for a relatively larger share (31.4%) of over-income households (80% AMI or higher).
- 23.0% of households have a child under the age of 6. These families are more heavily represented in the low- and moderate-income groups. A plurality (39.3%) of these families are considered extremely low income (less than 30% AMI) while another 33.7% are below 80% of AMI. Only 6.2% of over-income households have young children. Median income is the income level at which half of the households in the City earn more and half of the households earn less.
- Median income rose by 34 percent from 2009 to 2020. The 2020 median income is estimated to be $35,396.
- Based on the 2016-2020 American Community Survey (the most recent total LMI Data available) 67.6% of total households qualify as low or moderate income (less than 80% of AMI), meaning they are eligible to receive services and assistance through programs funded through this Consolidated Plan. By comparison, 42.6% of Lake County households qualify as low or moderate income.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	70	10	0	145	4	0	0	0	4
Severely Overcrowded: >1.51 people per room (and none of the above problems)	0	25	10	20	55	15	0	0	0	15
Overcrowded: >1-1.5 people per room (and none of the above problems)	130	40	35	0	205	0	15	40	0	55
Housing cost burden greater than 50% of income (and none of the above problems)	900	55	0	0	955	275	65	10	0	350
Housing cost burden >30% to 50% of income (and none of the above problems)	500	610	120	0	1,230	70	100	195	10	375
Cost burden not computed (and none of the above problems)	330	0	0	0	330	60	0	0	0	60

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Table 6 – Housing Problems Table

Data Source: 2016-2020 CHAS

Housing Problems Key Points

- As of 2020, 36.7% (3,909) of the estimated 10,640 households in East Chicago have one of the listed housing problems. This rises to 43.8% (2,620) of the estimated 5,980 renter-occupied households.
- Cost burden is the most common problem in the City. 2,930 households had a cost burden, meaning more than 30% of income went toward housing costs. 589 households had a different housing problem (overcrowded or lacking complete plumbing or kitchens), and 390 households had no or negative income (the cost burden was not computed).
- 16.0% (955) of all renter-occupied households and 7.5% (350) of all owner-occupied households in the City are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay rent or homeowner expenses.

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2. Severe Housing Problems (Households with one or more of the following problems: Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,095	185	55	20	1,355	285	100	50	0	435
Having none of four housing problems	1,295	1,040	1,345	260	3,940	210	590	1,175	430	2,405
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data Source: 2016-2020 CHAS

Housing Problems Key Points

- Of the 10,640 households in the City, 17.8% have at least one of the four severe housing problems. For renter-occupied households in the City, this figure rises to 30%. As these numbers are from 2020 and rent costs have ballooned in the last four years, it's very likely that more households are experiencing one of the severe housing problems.
- Of the four severe housing problems, cost burden is the most common problem. 24.9% of owners (707 households) had a cost burden, meaning more than 30% of income went toward housing costs.
- Of the owners with a cost burden, the majority of them (68.5%) had households below 50% of the area median income. Relative to renter households, owners in the upper-income groups were more likely to have a cost burden.
- 10.9% of all owners (510 households) are considered to have a severe cost burden, meaning that more than half of their income went toward housing costs. Households with a severe cost burden are at risk of homelessness as any unexpected expenses or reductions in income can jeopardize their ability to pay their mortgage.

3. Cost Burden: Greater than 30% to 50% of median household income;

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	485	270	25	780	50	25	80	155
Large Related	245	120	0	365	30	25	10	65
Elderly	350	85	10	445	175	84	84	343
Other	495	225	85	805	90	29	25	144
Total need by income	1,575	700	120	2,395	345	163	199	707

Table 8 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Severe Cost Burden: Greater than 50% median household income

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	10	10	35	15	0	50
Large Related	0	0	0	0	30	0	0	30
Elderly	140	15	0	155	125	44	10	179
Other	0	235	35	270	90	0	0	90
Total need by income	140	250	45	435	280	59	10	349

Table 9 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

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Cost Burden Key Points

- Renters are 3.5 times more likely to be cost burdened than homeowners in the >30-50% range; they are 3 times as likely to be cost burdened in the >50% household income range.
  - Of renter-occupied households cost burdened between 30% and 50% of household income, Other Household Types account for the largest number with 535 households and 39.9% of renters so burdened.
  - Small Family renter-occupied households are the most likely to be cost burdened over 50% of their household income, making up 43.6% (460) of cost-burdened renters in this income range.
- Across the board, elderly family households are the least cost-burdened; elderly non-family households have higher rates of cost burden.
- Of all 3,130 cost-burdened households, 88.1% make less than 50% of the area median income. In the greater than 50% cost burden range, 99.3% of all households and a full 100% of renter-occupied households make less than 50% of the area median income.

5. Overcrowding: greater than 1 but less than or equal to 1.5 persons per room

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	55	35	20	240	0	30	40	0	70
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	130	65	45	20	260	0	30	40	0	70

Table 10 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 11 – Crowding Information – 2/2

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Describe the number and type of single person households in need of housing assistance.

In the tables above, single-person non-elderly households are included in the "Other Households" category. A total of 805 "Other" low- and moderate-income renters experience a cost burden, while 144 low- and moderate-income owners experience a cost burden. Of those, 270 renters and 90 owners have a severe housing problem where more than half of their income is used for housing. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

According to the 2018-2022 ACS data, there were 10,147 households in the City of East Chicago. Of those households, 36.6% are single person households and approximately 35.8% of those persons living alone, fall within the 65 and older age bracket. These seniors, which most likely have or will need shortly, special accommodations above and beyond the needs of younger single person households. Special consideration should be given in terms of housing and services for seniors, based on the large percentage of seniors living alone.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The CHAS data set does not provide estimates for the numbers of disabled persons with housing problems, and does not estimate the population of victims of domestic violence at all. However, it is safe to assume that these sub-populations will experience housing problems to a greater degree than the population in general. Persons with disabilities have more limited options when choosing housing. Both populations also have obstacles in obtaining employment to pay for housing costs.

Disability

Based on the 2018-2022 ACS estimates, 4,360 residents of East Chicago have a disability (16.6% of the population). This percentage is higher relative to Lake County (13.8%) and the State of Indiana (14.2%). The majority of East Chicago residents (55.3%) with a disability are working age, roughly one third (36.7%) are over the age of 65, and the remainder (7.9%) are children. Of those with disabilities, 687 persons have a self-care difficulty, meaning that they have difficulty bathing or dressing. 1,488 persons have an independent living difficulty meaning they have difficulty running errands alone.

The following types of disabilities have been identified in the City of East Chicago's population: hearing difficulty, 2.82%; vision difficulty, 4.28%; cognitive difficulty, 7.47%; ambulatory difficulty, 8.22%; self-care difficulty, 2.62%; and 5.66% an independent living difficulty.

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Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime.

The City of East Chicago is served by Haven House, a non-profit organization that offers shelter and services to these at-risk populations. The City consulted with Haven House to determine the level of need for housing and services for victims of domestic violence. Haven House cited a consistent need for shelter for domestic violence victims and cited lack of shelter capacity as an issue.

According to the most recent Point in Time Homeless count, there were 25 homeless persons who identified themselves as victims of domestic violence. This figure is slightly higher than the 2022 total of 23. However, this number represents the count of homeless domestic violence victims on a single day and does not fully reflect current trends. The number also does not reflect persons who are temporarily staying at families or friends (couch surfing) or at hotels and motels. It was noted during the consultation interviews that since the Covid-19 pandemic, domestic violence has become more prevalent in the community in ways that are not reflected in official counts.

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What are the most common housing problems?

The largest housing problems in the City of East Chicago are lack of affordable housing and housing affordability.

Among the HUD-defined housing problems, cost burden is the most common issue, especially for low income renters. When comparing renter and owner needs, there are more than three times as many renters with cost burdens than owners. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost, such as a medical expense or car repair, becomes due. Given workers large reliance on private cars due to the lack of viable public transit, car repairs often take precedence over rent payments as the car is needed to get to work.

Over and above the three HUD-defined housing problems, two housing problems stand out. The age of housing stock within the City has led to a number of units with deferred maintenance and are considered to be in "substandard condition". Deferred maintenance, especially on critical items like roofs, can lead to additional problems such as mold and water damage. The second housing problem is the lack of financial literacy and the inability to save for down payments for a home purchase. Median housing prices within the City are affordable to a broad range of potential low- and moderate-income buyers. However, many

of these buyers face obstacles in regard to saving for down payment and obtaining financing due to poor credit history.

Are any populations/household types more affected than others by these problems?

As mentioned above, renters are more likely to incur cost burdens than homeowners. When comparing renter and owner needs, there are more than three times as many renters with cost burdens than owners. Within the subset of owners, elderly homeowners have a large number of households with cost burdens. It is also expected that these elderly homeowners, who in many cases live on a fixed salary, cannot afford to make necessary repairs on their home or make necessary accessibility improvements to age in place.

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Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

At-Risk Families and Individuals

Households must be able to find employment that pays more than the minimum wage. A person working full-time at minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study conducted by MIT (source: http://livingwage.mit.edu/states/18) an annual living wage for a single member household in Indiana is $42,515 ($20.44/hour) and a single parent is $74,194 ($35.67/hour). According to www.rentometer.com, The median contract rent of 1-bedroom properties advertised during the planning process was $890. For this contract rent to be affordable, a household would need an annual income of $35,600 ($18.94/hour) or work an average of 94 hours per week at minimum wage.

Formerly Homeless Families

Formerly homeless families who have been re-housed are at risk of a return to homelessness when the underlying conditions of homelessness are not adequately addressed. These include mental illness and substance abuse which are often contributing factors to chronic homelessness. Families and households that experience homelessness due to an interruption of income (loss of employment, reduction of hours, or missed work due to illness) or an unexpected expense (car repair) often only need a small amount of financial assistance to avoid homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The main housing-related causes of homelessness within East Chicago are severe housing cost burdens. A household is considered to have a severe cost burden when more than 50% of the household income is used for housing costs, including utilities. In conversations with non-profits in the area who provide homeless prevention services, the elderly living on fixed incomes when combined with increased rents has lead to more elderly becoming at risk of becoming homeless. Also, when a household is using such a large portion of income for housing, any reduction in income or unexpected cost can result in the inability to pay for housing. Common causes cited by clients include temporary illnesses that lead to unpaid time off of work and car repairs. Given the limited availability of public transportation, clients must prioritize car repairs in order to get to work.

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Discussion

Not Applicable.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if Hispanic residents make up 40% of the City's households but make up 50% or more of households with one or more housing problems, then Hispanic households in the jurisdiction have a disproportionate housing need.

The following tables provides disproportionate need by income level and race.

The following table provides disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

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	Has 1 or more of 4 housing problems		Has no housing problems OR cost not computed, no other housing problems		Total	
Entire Jurisdiction	**1,890**	**17.75%**	**8,755**	**82.25%**	**10,645**	**100.00%**
<30% of AMI	1,380	12.96%	1,505	14.14%	2,885	27.10%
30% to 50% AMI	285	2.68%	1,630	15.31%	1,915	17.99%
>50% to 80% AMI	105	0.99%	2,520	23.67%	2,625	24.66%
>80% to 100% AMI	20	0.19%	690	6.48%	710	6.67%
>100% AMI	110	1.03%	2,410	22.64%	2,520	23.67%
White alone	**159**	**19.18%**	**670**	**80.82%**	**829**	**7.79%**
<30% of AMI	115	13.87%	50	6.03%	165	19.90%
30% to 50% AMI	40	4.83%	140	16.89%	180	21.71%
>50% to 80% AMI	0	0.00%	190	22.92%	190	22.92%
>80% to 100% AMI	0	0.00%	130	15.68%	130	15.68%
>100% AMI	4	0.48%	160	19.30%	164	19.78%
Black or African American alone	**889**	**20.47%**	**3,455**	**79.53%**	**4,344**	**40.81%**
<30% of AMI	705	16.23%	1,085	24.98%	1,790	41.21%
30% to 50% AMI	125	2.88%	820	18.88%	945	21.75%
>50% to 80% AMI	35	0.81%	715	16.46%	750	17.27%
>80% to 100% AMI	20	0.46%	220	5.06%	240	5.52%
>100% AMI	4	0.09%	615	14.16%	619	14.25%

Asian alone	**0**	**0.00%**	**20**	**100.00%**	**20**	**0.19%**
<30% of AMI	0	0.00%	20	100.00%	20	100.00%
30% to 50% AMI	0	0.00%	0	0.00%	0	0.00%
>50% to 80% AMI	0	0.00%	0	0.00%	0	0.00%
>80% to 100% AMI	0	0.00%	0	0.00%	0	0.00%
>100% AMI	0	0.00%	0	0.00%	0	0.00%
Pacific Islander alone	**0**	**0.00%**	**4**	**100.00%**	**4**	**0.04%**
<30% of AMI	0	0.00%	0	0.00%	0	0.00%
30% to 50% AMI	0	0.00%	0	0.00%	0	0.00%
>50% to 80% AMI	0	0.00%	0	0.00%	0	0.00%
>80% to 100% AMI	0	0.00%	0	0.00%	0	0.00%
>100% AMI	0	0.00%	4	100.00%	4	100.00%
Hispanic, any race	**835**	**15.43%**	**4,575**	**84.57%**	**5,410**	**50.82%**
<30% of AMI	545	10.07%	350	6.47%	895	16.54%
30% to 50% AMI	120	2.22%	670	12.38%	790	14.60%
>50% to 80% AMI	70	1.29%	1,590	29.39%	1,660	30.68%
>80% to 100% AMI	0	0.00%	340	6.28%	340	6.28%
>100% AMI	100	1.85%	1,625	30.04%	1,725	31.89%
Note: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%						

Source: 2016-2020 ACS via CHAS

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0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,785	635	535
White	170	55	15
Black / African American	785	345	379
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic of any race	815	235	140

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

60.4% of all extremely-low income households (those earning less than 30% of the area median income) have housing problems. To be considered to have a disproportionately greater need, more than 90% of the households of race or ethnicity would need to have a housing problem. At this income level, none of the racial or ethnic groups in the City of East Chicago have a disproportionate housing need.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,380	750	0
White	95	100	0
Black / African American	565	275	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	720	360	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

DRAFT

Key Points

Within the jurisdiction, 64.8% of households with incomes between 30 and 50% of the median income are considered to have a housing problem. 52.2% of households at this income level with one or more housing problems are Hispanic, which is slightly higher than the proportion of Hispanic households in East Chicago.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	1,375	0
White	20	160	0
Black / African American	165	435	0

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
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	765	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

Within the jurisdiction as a whole, 25.7% of households with incomes between 50 and 80% of the median are considered to have a housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 60.0% of those with housing problems at this income level in comparison to only making up 42.9% of households.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	95	795	0
White	0	145	0
Black / African American	25	315	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	335	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Key Points

DRAFT

Within the jurisdiction as a whole, only 10.7% of households with incomes between 80 and 100% of the median are considered to have a housing problem. At this income level, Hispanic households have a significant disproportionate housing need, making up 73.7% of those with housing problems at this income level in comparison to only making up 42.9% of households.

Discussion

Hispanic households with incomes at 50%-100% of the area median income have a disproportionate housing need. Those are the only categories in which households of a certain race or ethnicity has a disproportionate housing need with a greater than 10% difference between the racial makeup of the city and the racial makeup of those with housing problems.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the proportion of that racial or ethnic group in the jurisdiction. For example, if Hispanic residents make up 40% of the City's households but make up 50% or more of households with one or more housing problems, then Hispanic households in the jurisdiction have a disproportionate housing need.

The following tables provides disproportionate need by income level and race

The following table provides disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding by having more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance.

DRAFT

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,395	1,030	535
White	120	105	15
Black / African American	580	550	379
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	675	380	140

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

47.1% of all extremely-low income households (those earning less than 30% of the area median income) have a severe housing problem. Because none of the racial groups at this income level have a higher than ten percentage point difference from their overall proportion of East Chicago households, none of the racial groups have a disproportionate need at this income level.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	450	1,675	0
White	40	155	0
Black / African American	145	695	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	265	815	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, 21.2% of households with incomes between 30 and 50% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 58.9% of those with housing problems at this income level in comparison to only making up 42.9% of households.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,740	0
White	10	175	0
Black / African American	35	565	0
Asian	0	0	0

DRAFT

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	980	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, only 5.7% of households with incomes between 50 and 80% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 57.1% of those with housing problems at this income level in comparison to only making up 42.9% of households.

DRAFT

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	815	0
White	0	145	0
Black / African American	14	325	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	340	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

**The four severe housing problems are:*
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Key Points

Within the jurisdiction as a whole, 8.4% of households with incomes between 80 and 100% of the median are considered to have a severe housing problem. At this income level, Hispanic households have a disproportionate housing need, making up 86.7% of those with housing problems at this income level in comparison to only making up 42.9% of households.

Discussion

Hispanic households with incomes at 30%-100% of the area median income have a disproportionate housing need in each of the respective income groups. Those are the only categories in which households of a certain race or ethnicity has a disproportionate housing need with a greater than 10% difference between the racial makeup of the city and the racial makeup of those with housing problems.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the proportion of that racial or ethnic group in the jurisdiction.

The following tables provide disproportionate need by income level and level of cost burden. If a household's housing cost is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,190	1,830	1,640	595
White	650	140	130	15
Black / African American	2,085	785	685	404
Asian	0	0	0	0
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	0	0	0
Hispanic	3,425	900	805	175

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

DRAFT

Discussion:

For the jurisdiction as a whole, 17.8% of households have a cost burden (30-50% of income goes toward housing costs) and 16.0% have a severe cost burden (more than 50% of income goes toward housing costs). The two largest racial/ethnic categories within the City (Hispanic and African American) both have a slightly higher proportion of households with both non-severe and severe housing cost burdens but not higher than 10% of their respective proportions of the City's population. While it does not deal specifically with cost burdens, African American households do have a disproportionate housing need for those with no or negative income, making up 67.9% of households in that category while only making up 37% of households in East Chicago.

Cost burden is the most common issue, especially for low-income renters. When comparing renter and owner needs, there are nearly 3 times as many renters as homeowners with cost burdens. For renters

who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.

DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The disproportionately greater needs identified in the previous pages were Low-income (30-50% AMI) Hispanic households, 50-80% AMI Hispanic households, 80-100% AMI Hispanic Households, and African American households with no or negative income.

If they have needs not identified above, what are those needs?

Not applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While none of the racial or ethnic categories had disproportionately greater needs, there are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, especially Census Block Group 301-01 (88.4% African American) and 310-01 (84.8% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including 304-01 (94.1%), and 306-04 (75.5%), and 309-03 (75.5%). White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 28 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. It is important for the City and PHAs to coordinate their strategies and approaches to assisted housing. The City consulted with the Housing Authority of East Chicago and used the HUD-provided data to assess the need of public housing residents and housing voucher holders.

The City of East Chicago and the East Chicago Housing Authority both receive HUD funding and other federal resources, but their funding is separate. Public Housing agencies, including the City's, receive HUD funds that are not included in this plan. PHAs receive an annual allocation from the Capital Fund for capital and management activities, including modernization and development of new public housing. They can also apply for additional financing through programs such as the Rental Assistance Demonstration (RAD) Program. RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock.

HUD also provides funding to the housing authority to administer a housing choice voucher program (formerly Section 8). This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

DRAFT

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	55	668	466	0	466	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	4,622	9,552	10,768	0	10,768	0	0
Average length of stay	0	1	6	7	0	7	0	0
Average Household size	0	2	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	161	61	0	61	0	0
# of Disabled Families	0	3	127	101	0	101	0	0
# of Families requesting accessibility features	0	55	668	466	0	466	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 204 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Race and Ethnicity of Residents

Program Type									
Race/Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	5	182	111	0	111	0	0	0
Black/African American	0	50	486	354	0	354	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	153	113	0	113	0	0	0
Not Hispanic	0	53	515	353	0	353	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Authority had 316 families/individuals on its Housing Choice Voucher waiting list as of May 2024. In addition, there are 349 families/individuals on the waiting list for public housing. These waiting lists are currently closed but are expected to be opened at the end of 2024 or the beginning of 2025.

There is a need for accessible housing accommodations for the elderly applicants on the waiting list. It is estimated that, based on the prevalence of elderly residents in public housing, a large portion of those on the public housing waiting lists are elderly or disabled and are in need of accessibility accommodations. The Housing Authority has not reported any accessibility needs of the applicants on the Housing Choice Voucher (HCV) waiting list.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The ECHA uses a site-based wait list for all of its public housing sites. All waiting lists are currently closed. The number of people on the waiting list for each site are as follows:

- James Hunter Building - 33
- Scattered Sites - 316

Households may choose their site when applying for admission to public housing at ECHA Central Office, or online when the waiting list is opened. Applications are mailed to those who successfully pre-apply online. Senior Housing is available all year and applications can be picked up on Tuesdays and Thursdays at the ECHA's Central Office. Families can apply for the housing choice voucher waiting list at ECHA's central office when the waiting list is opened.

Several of the Housing Authority developments need modernization and/or redevelopment. The James Hunter Building, the site for ECHA's senior housing units, has a need for new windows and other rehabilitations. Among all properties, there is a noted need for weatherization activities, new roofing, sidewalks, plumbing, and adjustments for safety and code standards.

With the City's aging in place population, ECHA has a need for new accommodations for elderly or disabled residents. Ranch-style single-floor units are especially desired for elderly residents or residents with disabilities, as they do not require going up and down stairs to move around in the apartment.

Given the currently closed waiting list and the stable occupancy rates, there is a need for more housing units. ECHA will complete construction of the Lake Shore Manor community, which will add 206 new LIHTC units.

DRAFT

How do these needs compare to the housing needs of the population at large

Public housing residents have a relatively high level of need to the population at large but are comparable to other low- and moderate-income residents within the City. Public Housing residents, much like other low- and moderate-income residents, need economic opportunities and job training to increase their earning power, self-sufficiency, and housing stability. In terms of priority relative to the community development and affordable housing needs of unassisted households, public housing residents may be given a lower priority given the amount of resources currently available to the PHA.

Discussion

No additional discussion.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City reviewed and analyzed information provided by the Indiana Housing & Community Development Authority (IHCDA) Balance of State Continuum of Care (CoC) and consulted with numerous homeless service providers to conduct the homeless needs assessment. The CoC is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Indiana outside of Indianapolis and St Joseph. Lake County is considered Region 1a of the CoC. This section includes information on the number, type, and nature of homelessness within Region 1a (Lake County).

The IHCDA conducts an annual survey of the homeless population called a Point in Time Count (PIT) for the CoC, and this survey is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

There are families that are missed by the count but who would normally be considered homeless. For example, families that are temporarily "doubled-up" with friends or family are not considered homeless under HUD's definition. In addition to the homeless, this section includes an assessment of those at risk of homelessness, including households that face immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur. The following populations have been identified as at-risk of homelessness: domestic violence victims, at-risk youth, persons with mental illness, persons with alcohol and substance abuse problems, and persons with health problems.

DRAFT

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)	69	8	-	-	-	-
Persons in Households with Only Children	0	0	-	-	-	-
Persons in Households with Only Adults	49	35	-	-	-	-
Chronically Homeless Individuals	16	0	-	-	-	-
Chronically Homeless Families	3	0	-	-	-	-
Veterans	16	0	-	-	-	-
Unaccompanied Child	3	0	-	-	-	-
Persons with HIV	1	0	-	-	-	-

Data Source Comments:
Data provided from the Lake County Point In Time Count, IN Balance of State Continuum of Care

DRAFT

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

CHRONIC HOMELESS:

Of the 161 total homeless persons included in the PIT count in Lake County, 19 were considered chronically homeless individuals. None of these individuals were unsheltered.

FAMILIES WITH CHILDREN:

Of the 161 total homeless persons included in the PIT count, 77 were in families with at least one adult and one child. Two family households with children (eight people total) were unsheltered.

UNACCOMPANIED YOUTH:

There were three unaccompanied youth. None of these individuals were unsheltered.

VETERANS:

There were 17 homeless veterans reported on the night of the PIT count. Only one was unsheltered.

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	29	17
Black or African American	81	15
Asian	0	1
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Multiple Races	4	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	6	7
Not Hispanic	107	28

Alternate Data Source Name:
CoC 2023 Point in Time County

Data Source Comments: Data includes households with and without children. Race and ethnicity was not collected for all persons.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

One of the best indicators for the number of families with children who need housing assistance is the number of children living below the poverty line. Federal poverty guidelines for 2024 are $20,400 for a two-person household and $25,820 for a three-person household. Without some type of housing assistance, incomes below either of these thresholds would place a severe cost burden upon the household. According to the 2018-2022 ACS, table S1701, the number of City residents in poverty is 7,067, 27.0% of the City's estimated population of 26,173. This percent is more than double the rate for Indiana (12.6%) and almost double the rate for Lake County (14.4%). The number of children under the age of 18 in poverty is 2,672, which represents 40.7% of all children within the City.

According to table S2101 in the same American Community Survey, 673 City residents are veterans. Of those, 137 (20.6%) have a yearly income below the poverty level. In addition, of the 673 veterans there are 193 (29.1%) with a disability of some kind, which may mean they require some form of supportive or accessible housing or have limitations on employment.

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Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While the race and ethnic data from the PIT count is incomplete, a disproportionate share of the homeless are African American. 59.6% of all homeless identified as African American, while only 23.1% of the county population is African American (the county population is used as the CoC covers all of Lake County). 8.1% of the homeless population identified as Hispanic which is lower than the overall Hispanic population of the county (20.9%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the PIT Count, 26.7% of the homeless population was unsheltered. However, it is assumed that a large portion of the unsheltered population was not found during the PIT count. The geographic area of the county is quite large relative to the number of volunteers able to participate in the PIT count. There are also a large number of remote areas and vacant buildings within the CoC area. It is not possible to include a survey of all of the areas. It should also be noted that the PIT count does not include anyone who does not meet the HUD definition of homeless. This would include persons temporarily staying with friends and family and those staying in hotels and motels.

Discussion:

Not Applicable.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes:

- the elderly and frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with alcohol or other drug addiction, and
- persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

According to the 2016-2020 CHAS data table 7, there are 2,690 households with at least one elderly person (age 65 or over). This accounts for 25.3% of all households in the City. Of these households, 2,080 (77.3%) are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using ACS data as a basis, this would mean there are approximately 647 frail elderly households within the City.

Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

It is difficult to generalize the level of need for persons with disabilities. The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of low-cost, frequent, and accessible transportation options within the County and City.

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While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similarly to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

The following needs were determined through consultations with local service providers.

Elderly/Frail Elderly:

Many elderly persons prefer to remain in their current homes as they age. As a result, there is a need to help them maintain an independent, to semi-independent lifestyle, with access to recreational, medical, and social service resources. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs. A large number of senior households on fixed incomes do not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible.

Persons with Physical/Developmental Disability:

The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options.

Other Special Needs Populations:

The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living,

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ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this population, permanent supportive housing (PSH) is the only viable long-term housing option as the client is not able to sustain independent living.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the State Department of Health, there was a total of 1,288 persons living with HIV/AIDS in Lake County as of December 31, 2022. This ranked the area second most prevalent behind the Indianapolis metro area. There were 45 new cases in the county in 2018. New cases of both HIV and AIDS include sexual intercourse as the most common mode of transmission/risk factor, accounting for roughly half of all new cases. In regard to race, 59.2% of cases were African American and 23.0% were White.

Discussion:

Not Applicable.

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NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

From the community development perspective, public facilities include but are not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers.

The following public facility needs were noted in the stakeholder consultation meetings and resident surveys:

- There is a great need for more activities and programming for young residents.
- More community facilities are needed to provide programming for youth.
- There is a need for a business incubator that can help contractors develop their business.
- The ongoing greenhouse project at parks is in development and can help with programming and food supply.
- The City should continue the current efforts in parks to exceed minimum ADA compliance.
- There is an expressed need for pools and splash pads to help with the shortage of youth activities.
- Water fountains in the parks are in need of repair.
- There is also a need for more lighting along walking trails in parks.

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How were these needs determined?

All public facility needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public facilities is determined to be a medium priority. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

Describe the jurisdiction's need for Public Improvements:

From the community development perspective, public improvements include a variety of needs, including but not limited to Street and Sidewalks, Parking, Water/Sewer, and Flood Drainage. In the older neighborhoods throughout the City, there will be a continuous need for street and streetscape improvements. The City has recently made large investments in public improvements, including improvements to neighborhood streets, wastewater treatment, water lines, fire equipment, and broadband infrastructure. Given the age of the City and its infrastructure, there will always be an on-going need to address aging infrastructure.

How were these needs determined?

All public facility needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public improvements is determined to be a low priority. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

Describe the jurisdiction's need for Public Services:

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and recreation. The City has identified a high level of need for youth, elderly, job training, financial literacy, and housing counseling.

How were these needs determined?

All public service needs were determined through consultations with City Departments and neighborhood service organizations. The need for funding available through this Consolidated Plans for public services is determined to be a high priority. Priority needs are based on relative need, which includes both the size and scope of need compared to other community development needs and the availability of other funding for the need.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

HUD requires the City to analyze current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

In regard to housing market conditions, the City has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the City. For the regional market analysis, the City relied heavily on HUD's Comprehensive Housing Market Analysis. For the market within the City, data sources included the Greater Northwest Indiana Association of REALTORS (GNIAR) and other trade organizations, consultations, and informal reviews of housing listings.

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REGIONAL

The population of Lake County, Indiana increased by 1.8% between 2017 and 2022, according to the 2018-2022 ACS table CP02.

The population of the four-county Gary Housing Market Area (HMA) increased from 703,589 to 717,911 between 2017 and 2022, a gain of 2.0% or approximately 0.4% yearly. While Lake County added the most people, nearly 10,000, the highest percentage gain was the 3.6% population increase in Porter County; both Jasper and Newton Counties lost population. Since 2018, the HUD Comprehensive Housing Market Analysis has recorded a steady net migration into the Gary HMA, though the net natural change due to resident births & deaths is relatively small. When viewing data for Northwest Indiana, the following trends emerge:

- Overall, the population of Northwest Indiana has grown from 660,348 in 2010 to 722,200 in 2023. This represents an increase of 9 percent.
- The three cities located in the northern portion of Lake County, Hammond, East Chicago, and Gary, all experienced population loss over the period between 2017 and 2022. Taken together, these three HUD entitlement communities form the "Central" portion of the Gary-Hammond PMSA. Gary lost 10.7% of its population and East Chicago lost 8.2%, but Hammond only lost 0.6%. Taken together, these three cities lost 6.0% of their population or 11,082 residents. By

comparison, the areas outside these three cities added 25,404 residents, an increase of 4.9% over the same period of time.

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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City's housing stock is balanced in terms of multi-family and single-family homes. Only 42% of units are single-family detached structures, but when figuring in single-family attached structures, half of all housing units in East Chicago are single-family units. Small multi-family structures, including 2-to-4 unit multifamily structures (26%) and 5-to-19 unit multifamily structures (17%), account for most of the remaining housing stock. Large multifamily structures with 20 or more units only account for 6.5% of stock and only an estimated 0.3% of housing units were manufactured "mobile" homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,785	42%
1-unit, attached structure	1,250	9%
2-4 units	3,605	26%
5-19 units	2,225	16%
20 or more units	830	6%
Mobile Home, boat, RV, van, etc	85	1%
Total	***13,780***	***100%***

Table 21 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	1%	175	3%
1 bedroom	125	3%	1,590	27%
2 bedrooms	925	20%	2,220	37%
3 or more bedrooms	3,575	77%	1,995	33%
Total	***4,660***	***101%***	***5,980***	***100%***

Table 22 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In addition to the public housing developments described in the NA-35 and MA-25 sections, there are a number of subsidized housing developments within the City. The City is home to 1,149 tax-credit assisted units, including Harborside Apartments, Cardinal Terrace Apartments, North Harbor, Northtown Village Townhomes, Alder Place, and Lakeside Gardens. There are an additional 897 affordable units subsidized through Section 8 funding.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

It is expected that units will not be lost from the affordable housing inventory. There are no Section 8 contracts that will expire in the immediate future.

Does the availability of housing units meet the needs of the population?

The quantity of housing stock within the City currently does not meet the needs of the existing population. Much of the housing stock is not affordable for many City residents, as evidenced by the high proportion of cost burdened households. Many existing units within the City are also in substandard condition.

Describe the need for specific types of housing:

Current market demand for owner units in standard condition is strong. Most of the development recorded by the Census is occurring in new subdivisions that do not face the same limitations that potential in-fill housing is subject to within the City. While low-cost affordable rental units will always be in need, the feasibility of developing large amounts of subsidized rental units within small, confined geographies is questionable.

Discussion

No additional discussion.

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MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing demand is directly related to the local economy and the perceived quality of life of the community. The primary indicators for demand for owner-occupied housing are the number of sales and change in sales price.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	77,600	73,100	(6%)
Median Contract Rent	532	511	(4%)

Table 23 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	3,095	51.8%
$500-999	2,840	47.5%
$1,000-1,499	45	0.8%
$1,500-1,999	0	0.0%
$2,000 or more	0	0.0%
Total	***5,980***	***100.0%***

Table 24 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,455	No Data
50% HAMFI	3,230	1,150
80% HAMFI	5,165	2,375
100% HAMFI	No Data	2,880
Total	***9,850***	***6,405***

Table 25 – Housing Affordability

Data Source: 2016-2020 CHAS

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Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	677	815	1,000	1,227	1,361
High HOME Rent	590	751	919	1,164	1,285
Low HOME Rent	590	683	820	946	1,056

Table 26 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Rent Limits Discussion

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden without some type of subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Since the High HOME limit is based on the FMR, this indicates the market unit is affordable to a household at 65% AMI.

HUD recently began using “Small Area Fair Market Rents” based on zip code-level data for the Housing Voucher Programs. Using fair market rents specific to zip codes provides tenants with greater ability to move into neighborhoods with better access to jobs, public transportation, and good schools. They also indicate disparities in rents charged throughout a housing market. The small area fair market rents for East Chicago are listed below. Of the 33 zip code-level FMRs within the metro area, the rents in East Chicago are among the lowest. In most cases, especially for 46312, the zip code limits are much lower than the metro limits. For example, the average FMR for a two bedroom was $1,254. By comparison, the FMR for a two-bedroom unit in East Chicago is only $990.

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ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
46303	$890	$1,050	$1,280	$1,570	$1,710
46307	$1,000	$1,190	$1,450	$1,780	$1,930
46308	$870	$1,020	$1,250	$1,530	$1,670
46311	$1,120	$1,320	$1,610	$1,980	$2,150
46312	$690	$810	$990	$1,220	$1,320
46319	$860	$1,020	$1,240	$1,520	$1,650
46320	$720	$850	$1,040	$1,280	$1,390
46321	$1,060	$1,250	$1,530	$1,880	$2,040
46322	$1,030	$1,220	$1,490	$1,830	$1,990
46323	$940	$1,110	$1,360	$1,670	$1,810
46324	$910	$1,080	$1,320	$1,620	$1,760
46325	$870	$1,020	$1,250	$1,530	$1,670
46327	$840	$990	$1,210	$1,490	$1,610
46341	$730	$860	$1,050	$1,290	$1,400
46342	$890	$1,050	$1,280	$1,570	$1,710
46355	$870	$1,020	$1,250	$1,530	$1,670
46356	$1,030	$1,210	$1,480	$1,820	$1,970
46373	$820	$970	$1,180	$1,450	$1,570
46375	$980	$1,150	$1,410	$1,730	$1,880
46376	$810	$960	$1,170	$1,440	$1,560
46377	$1,010	$1,170	$1,440	$1,780	$1,920
46394	$780	$930	$1,130	$1,390	$1,510
46401	$870	$1,020	$1,250	$1,530	$1,670
46402	$700	$830	$1,010	$1,240	$1,350
46403	$760	$900	$1,100	$1,350	$1,470
46404	$810	$960	$1,170	$1,440	$1,560

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ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
46405	$890	$1,060	$1,290	$1,580	$1,720
46406	$780	$920	$1,120	$1,370	$1,490
46407	$740	$880	$1,070	$1,310	$1,430
46408	$800	$940	$1,150	$1,410	$1,530
46409	$940	$1,110	$1,350	$1,660	$1,800
46410	$1,050	$1,240	$1,520	$1,870	$2,030
46411	$870	$1,020	$1,250	$1,530	$1,670

Data Source: HUD Small Area FMRs

Is there sufficient housing for households at all income levels?

As discussed above, the cost of housing within the City is some of the lowest within the housing market. With that said, a large number of rental households, especially those who are considered extremely low income, have a severe cost burden that places them at risk of homelessness.

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How is affordability of housing likely to change considering changes to home values and/or rents?

The current sales market is strong with prices rising to reflect the limited amount of inventory. If demand continues to be strong, prices will rise, and the affordability of ownership will lessen for low and moderate income households. According to the recent market analysis performed by HUD for the Gary metro area, rental market conditions are balanced. There has been a rise in new rental units and the number of rental units permitted was the highest since 2016.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Asking rents within East Chicago are some of the lowest within the region. As the City pursues redevelopment, one strategy will be to attract a mix of incomes to ensure there is a balanced economic

demographic within the City. As older housing stock is replaced with new housing units with better amenities, the City expects market demand, rents, and prices to increase.

Discussion

Homeownership within the City is in reach for many low- and moderate-income residents. In May 2024, the median sales price for homes in East Chicago was $170,500 according to Redfin.com. Assuming an FHA 30 year mortgage with current interest rates, monthly housing costs would be approximately $1,364, which would be affordable to a household with an annual income of $54,560. Despite this, there are many obstacles to homeownership within the City including the ability to save for down payment and financial literacy.

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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, the vast majority of the conditions below are due to cost burden, which does not speak to the physical condition of the housing stock.

Definitions

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code and does not exhibit deferred maintenance or pose a threat to the health or safety of the occupants. Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	895	19%	2,400	40%
With two selected Conditions	0	0%	210	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,770	81%	3,370	56%
Total	***4,665***	***100%***	***5,980***	***100%***

Table 27 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	104	2%	205	3%
1980-1999	175	4%	550	9%
1950-1979	1,460	31%	2,190	37%
Before 1950	2,930	63%	3,035	51%
Total	***4,669***	***100%***	***5,980***	***100%***

Table 28 – Year Unit Built

Data Source: 2016-2020 CHAS

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Year Unit Built

The housing stock within the City continues to age as older units are not being replaced with newer units through in-fill development. Age of housing alone is not a determinant in the condition or value of housing. In fact, historic homes add value and character to the City's neighborhoods. However, housing more than 30 years old is more likely to have significant need of rehabilitation or repair. In addition, homes built before 1978 have the potential of containing lead-based paint (discussed below).

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,390	94%	5,225	87%
Housing Units build before 1980 with children present	333	7%	88	1%

Table 29 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Lead Paint Hazards

Indiana is a home rule state, where the local health departments have the public health authority. For the lead program, the county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. However, if the local health department needs assistance, the State Health Department can help with some of those services. Additionally, Medicaid children are required to be screened for lead poisoning. According to Indiana State Rules, confirmatory testing is initiated at a lead level of ≥3.5µg/dL.

Additionally, ISDH recommends local health departments do confirmatory testing at ≥5µg/dL. Therefore, for surveillance purposes and to understand lead poisoning we use both initial screenings and confirmed cases in our lead surveillance reporting and targeting. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. The Department conducts tests on an as-needed basis and as requested by the citizens or the school system.

Given the age of the housing stock within the City, lead paint poses a significant threat to families with children, especially in units with deferred maintenance that include cracked and peeling paint.

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Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,568	44	2,612
Abandoned Vacant Units	0	44	44
REO Properties	23	13	36
Abandoned REO Properties	0	13	13

Table 30 - Vacant Units

Alternate Data Source Name:
Redfin
Data Source Comments:

Vacancy
Vacant Unit Discussion

Relative to the previous housing market during the recession and the prior years as measured in the Harbor Neighborhood Strategic Area Plan, there are very few distressed and abandoned vacant properties within the City. The units that are habitable are being rented or acquired and rehabilitated. As of February 2024, the website Foreclosure.com listed two houses in foreclosure, 21 homes in pre-foreclosure, and 88 bankruptcy sales in East Chicago. At the same time, RealtyTrac listed four houses in pre-foreclosure, three houses up for auction and one bank-owned house. These numbers rose by April 2024; Foreclosure.com listed four foreclosures, 19 pre-foreclosures, 101 bankruptcies, two sheriff sales, four short sales, and 7 auctions. At the same point in time, RealtyTrac indicated eleven houses in pre-foreclosure and eight houses up for auction within the 46312 ZIP code.

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Need for Owner and Rental Rehabilitation

As described above, there is a significant level of need for both owner and rental rehabilitation within the City. The housing stock continues to age while most private investment for new housing development is located in the newer communities of the county. The relatively low cost of single-family housing stock within the City has attracted investors to hold single family units as rental properties. Investors are less likely than homeowners to make significant capital investment in the units. Low- and moderate-income buyers will have a relatively more difficult time competing with investors for properties in that they will often require more financing and may not be able to finance rehabilitation needed for “as-is” properties. Another significant factor in the need for rehabilitation is the percentage of owner units occupied by seniors living on fixed incomes.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Based on the overall age of housing stock, the percentage of units occupied by families with children, it is estimated that approximately 3,000 households are at risk of lead-based paint hazards.

Discussion

Not Applicable.

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MA-25 Public and Assisted Housing – 91.210(b)

Introduction

HUD requires the County to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. The City also reviewed the HUD-provided data to assess the need of public housing residents and housing voucher holders. All public housing developments within the City are owned and operated by the Housing Authority of the City of East Chicago. While the City maintains some control over the Housing Authority through appointment and removal of the PHA's Board of Commissioners, the PHA is a separate and independent organization. The PHA owns physical housing stock in the form of developments. The PHA also provides affordable rental housing through the issuance of Housing Choice Vouchers. This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low-income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	54	806	636	0	636	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 31 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

- **James Hunter Building (AMP 1):** 109-unit senior development
- **Scattered Sites (AMP 4):** 92 units
- **Columbus Drive:** 17 units
- **Rose of Sharon:** 13 units

The physical inspection scoring below is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the importance and severity of the deficiency, the number of buildings and units inspected, the inspectable items actually present to be inspected and the relative weights between inspectable items and between inspectable areas.

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Public Housing Condition

Public Housing Development	Average Inspection Score
James Hunter Building	91
Scattered Sites	57
Columbus Drive	57
Roses of Sharon	91

Table 322 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

James Hunter Building (AMP 1):

This 109-unit senior development needs modernization. The PHA reviewed preliminary information from a Financial Consultant to assess whether the Rental Assistance Demonstration (RAD) program is a viable option for this property, but RAD did not appear to be a viable option.

James B. Nicosia Building (AMP 2):

A structural engineering firms reviewed the structure and determined there was significant structural distress in the building and that a contractor should be engaged to install shoring capable of providing adequate support where columns can no longer do so.

West Calumet Complex (AMP 3):

Adverse site conditions, including exposure to lead and arsenic, posed a threat to the health and safety of West Calumet residents. As of March 2022, all tenants were relocated. In 2018, the property was demolished. Redevelopment plans have yet to be finalized and will be dependent on the scope of the remediation carried out by EPA.

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Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The PHA coordinates, promotes and provides programs to enhance the economic and social self-sufficiency of residents per its Community and Self Sufficiency Policy. Services and programs offered to residents and participants include GED classes, resume writing, budgeting, and job training partnership with Work One, parenting classes, household budgeting classes, housekeeping programs, a senior crocheting club, and wellness programs are offered to residents and participants.

Discussion:

ECHA currently operates a Housing Choice Voucher and Public Housing Family Self Sufficiency (FSS) program. The program intends to promote and provides programs to enhance the economic and social self-sufficiency of ECHA's residents. Currently, 23 Housing Choice Voucher households participate in ECHA's FSS program.

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

As part of the planning process, the City evaluated the existing inventory of facilities, housing, and services that meet the needs of homeless persons. The following table is made up of data from the 2023 Indiana Balance of State Continuum of Care Region 1a Housing Inventory Count.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	96	0	0	137	0
Households with Only Adults	109	0	0	281	0
Chronically Homeless Households	0	0	0	182	0
Veterans	28	0	0	137	0
Unaccompanied Youth	20	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: CoC Inventory Data

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Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Mainstream services such as health care, mental health, and employment services are widely available throughout the City and also available to homeless persons. In some cases, the lack of transportation options for homeless persons will limit their access to these services. Other means-tested government programs, such as TANF, food stamps, Medicaid, and SSI are also accessible to both the general public and homeless persons. The CoC is working to ensure that all of its members use a common assessment for each consumer in the system which will help identify which programs each consumer may qualify for.

Health Care/Mental Health:

- St. Margaret Mercy Health
- Community HealthNet
- Catherine McAuley Clinic
- Regional Mental Health Center
- Adam Benjamin Clinic (VA)
- Catholic Family Services
- Northshore Health Center
- Southlake Community Mental Health

Social Security/TANF:

- Family & Social Services Administration East Chicago Office

Employment/Job Training:

- WorkOne

Child Care:

- Northwest Indiana Child Care Development Fund
- Head Start
- Women, Infants, and Children (WIC)

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List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless Prevention/Rehousing:

- North Township Trustees Office Assistance Programs
- CoC Rehousing
- City of Refuge
- Hammond and Gary Rehousing (not available to East Chicago residents)

Emergency Shelter/Transitional Shelter/Vouchers:

- Brother's Keeper
- Calumet Township Emergency Shelter
- Hammond City Rescue Mission
- Alternative House
- Rainbow-Ark Shelter
- Haven House DV
- Claude Street Shelter
- Sojourner Truth House
- Safe Haven
- Hammond City Rescue Mission
- Serenity House
- Grace Beyond Borders
- St. Joseph's Carmelite Home

Permanent Supportive Housing:

- Aliveness Project
- Pathways
- VASH
- Midtown/SS Commons
- Phoenix Apartments
- SPC
- NWI Veterans
- Shelby Apartments
- Regional Mental Health Center

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides descriptions of the facilities and services available to persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS.

For persons with disabilities that require additional supportive services, there are a number of in-home supportive services, such as We Care From the Heart. In the past, the City has supported We Care From the Heart through its community development block grant funding.

Group homes that serve adults with disabilities are clustered in the southern communities of Lake County, although In-Pact manages one property within Hammond. A number of half-way houses for persons recovering from substance and alcohol abuse are also available throughout the County.

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Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly:

There is a large need for services that support an independent, to semi-independent lifestyle, that provides access to recreational, medical, and social service resources. The elderly in the very low- and low-income households are not likely to be able to afford substantial rehabilitation for their homes. Frail elderly households are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

Persons with Physical/Developmental Disability:

Preferred housing for the developmentally disabled provides for a housing choice and integrates the developmentally disabled into the community. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services.

Substance Abuse / Mental Illness:

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Continuum of Care has established discharge policies and procedures to assist persons leaving institutional care obtain supportive housing and avoid homelessness. Persons leaving hospitals and other residential living arrangements are at risk of homelessness. A statewide system of Community Health Workers from seven Federal Qualified Health Centers (FQHC) serves as the outreach teams into the health care system. The Community Health Workers identify appropriate hospital staff to identify homeless & at-risk person prior to discharge.

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City plans to administer several programs that will benefit persons with special needs during the course of the Consolidated Plan. While some of these programs will exclusively serve persons with special needs, some of them are open to broader clientele, including Housing Rehabilitation and Public Services. Two specific public services to help populations with special needs in 2024 are We Care From the Heart and Meals on Wheels.

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))

We Care From the Heart and Meals on Wheels will meet the Special Needs goal of serving 85 persons.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following Impediments to Fair Housing Choice along with recommendations to address any impediment are presented to assist the City of East Chicago to affirmatively further fair housing in the community. Several ongoing impediments are present in the City of East Chicago, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of East Chicago. Below is a list of impediments that were developed as part of East Chicago's 2024 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Promote Fair Housing Education and Outreach.**

  There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

  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.

- **Impediment 2: Need to Address Public Policies and Regulations.**

  The City's Zoning Ordinance appears to be outdated and needs to be revised. The City should review and revise sections of its zoning ordinance to bring it into compliance with the Fair Housing Act. Other municipal policies and ordinances need to be reviewed and revised if necessary, in order to affirmatively further fair housing.

  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.

- **Impediment 3: Continued Need for Affordable Housing for Sale.**

  The median value and cost to purchase and maintain a decent, safe, and sound single-family home in the City of East Chicago has increased from $73,900 to $84,900 according to the 2018-2022 American Community Survey, and such housing is increasingly in short supply. The median single-family home cost in Lake County is $137,400, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

  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.

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- **Impediment 4: Continued Need for Accessible Housing Units For Sale and Rent.**

  There is a lack of accessible housing units and developable sites in the City of East Chicago, since 80.8% of the municipality's housing units were built prior to 1970 and were not required to have accessibility features.

  Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

- **Impediment 5: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.**

  There are large vacant portions of land throughout the North Harbor Neighborhood of the City that need to be redeveloped, vacant buildings that are a blighting influence on the surrounding area and need to be rehabilitated, and contaminated sites that need to be remediated.

  Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

- **Impediment 6: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

  As of 2022, over 25% of the City's population over the age of 18 does not have a high school diploma and may not possess the skills needed for higher-paying jobs.

  Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

- **Impediment 7: Need for a Regional Approach to Affirmatively Further Fair Housing.**

  The housing, racial and socio-economic data from the 2020 US Census, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana as a whole.

  Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

- **Impediment 8: There Is a Lack of Financial Resources.**

  The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

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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.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of East Chicago is located in Lake County in northwest Indiana, within the Gary, Indiana Metropolitan Statistical Area (MSA). The City's location on the southern end of Lake Michigan in proximity to Chicago, Illinois, lent itself to becoming a railroad and steel town. East Chicago is bordered by Gary, Indiana to the east, and Hammond, Indiana to both the west and south. The City of East Chicago remains one of the most industrialized cities in the U.S., and it is home to the Indiana Harbor Facility, the largest steelmaking complex in the Country.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	26	32	0	0	0
Arts, Entertainment, Accommodations	1,524	2,321	17	15	-2
Construction	367	589	4	4	0
Education and Health Care Services	1,722	1,992	20	13	-7
Finance, Insurance, and Real Estate	335	146	4	1	-3
Information	77	5	1	0	-1
Manufacturing	1,186	7,605	13	50	36
Other Services	362	273	4	2	-2
Professional, Scientific, Management Services	319	102	4	1	-3
Public Administration	0	0	0	0	0
Retail Trade	1,040	385	12	3	-9
Transportation and Warehousing	488	340	6	2	-3
Wholesale Trade	373	623	4	4	0
Total	7,819	14,413	--	--	--

Table 33 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	11,549
Civilian Employed Population 16 years and over	10,580
Unemployment Rate	8.48
Unemployment Rate for Ages 16-24	14.41
Unemployment Rate for Ages 25-65	5.15

Table 34 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	1,225
Farming, fisheries and forestry occupations	330
Service	1,480
Sales and office	2,185
Construction, extraction, maintenance and repair	935
Production, transportation and material moving	1,015

Table 35 – Occupations by Sector

Data Source: 2016-2020 ACS

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Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,701	67%
30-59 Minutes	2,557	26%
60 or More Minutes	728	7%
Total	***9,986***	***100%***

Table 36 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,665	140	1,500

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	3,220	280	1,840
Some college or Associate's degree	2,750	255	970
Bachelor's degree or higher	1,245	50	155

Table 37 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	30	260	385	805	945
9th to 12th grade, no diploma	675	510	375	965	545
High school graduate, GED, or alternative	645	1,260	1,355	2,720	1,490
Some college, no degree	865	1,110	530	1,185	340
Associate's degree	30	175	525	455	305
Bachelor's degree	180	410	400	275	180
Graduate or professional degree	10	160	70	130	195

Table 38 - Educational Attainment by Age

Data Source: 2016-2020 ACS

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Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$28,967
High school graduate (includes equivalency)	$29,660
Some college or Associate's degree	$28,981
Bachelor's degree	$35,292
Graduate or professional degree	$41,914

Table 39 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Manufacturing remains the largest sector of the economy by a large margin. Of the 14,413 jobs within the City, 50% of them are in the manufacturing sector. The next largest sectors of employment are education

and health and arts/entertainment, which provide 1,992 and 2,321 jobs, respectively. These sectors are anchored by the schools, hospitals, and the casino.

Describe the workforce and infrastructure needs of the business community:

Given the continued importance of the manufacturing sector of City's economy, it is extremely important that the workforce is able to supply a qualified source of employees. As the overall economy shifts more to service-based economy, it is important that the workforce is able to support job growth in the high-paying fields of the service sector. The Comprehensive Economic Development Strategy for Northwest Indiana called for a focus to support top industry clusters, including:

1. Transportation, distribution and logistics;
2. Advanced manufacturing;
3. IT/technology; and
4. Professional and medical services

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

According to the Indiana Business Research Center Outlook for Northwest Indiana, the transition to a service-based economy is worrisome since most of the new jobs in the service sector are low-paying. This corresponds with the data presented by the Chicago Federal Reserve which showed that the affordability of rental housing in the area was worsening mostly due to falling wages as opposed to rising housing costs. There are a number of major developments occurring in the area that may help spur economic development and attract more business and residents to the local economy. The double tracking of train lines from Indiana cities into Chicago will allow for more capacity for Indiana residents to access the job market within downtown Chicago. This may attract more professional, white collar workers who are able to commute from the East Chicago station.

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How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

It appears that skills and education of the present workforce generally correspond to employment opportunities. However, a large portion of the workforce does not possess any level of college education. The lack of a college degree significantly limits the types of employment opportunities available. In consultations with local service providers, soft skill training is often needed for persons seeking employment. Soft skills include workplace etiquette and interview skills.

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.

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The workforce needs of the local region are coordinated through READY NWI, a regional grassroots effort led by the Center of Workforce Innovations (CWI), involving employers, K–12 educators, colleges, and workforce development professionals. Its purpose is to develop and maintain a pipeline of talent to support job creation and expansion in Northwest Indiana.

The City is served by a number of colleges and universities located within Northwest Indiana, including Purdue University, Indiana University, Valparaiso University, St. Joseph's College, and Ivy Tech Community College.

- Purdue University Northwest operates two campuses in the area. Purdue Northwest has approximately 8,900 students and offers more than 70 programs of study.
- St. Joseph's College is located in Rensselaer and offers accelerated career-focused programs in over 15 fields.
- Ivy Tech Community College, Indiana's community college and technical school system, serves 4,000 students at three area campuses in East Chicago, Gary, and Crown Point.
- Indiana University operates a Northwest campus in neighboring Gary. IUN enrolls approximately 3,500 students, who can choose from numerous undergraduate and graduate programs as well as a Medical School.
- Valparaiso University is located in Porter County. The University offers undergraduate, graduate, and doctoral programs.
- Brightwood College, located in Hammond, offers programs in the medical fields, including medical assistance, massage therapy, and pharmacy technician.

Workforce Development Services (WDS) is a non-profit agency located in Gary, IN. It works in conjunction with the Indiana Department of Workforce Development to provide employment and training services.

Its mission is to help area job seekers acquire the skills they need to get good jobs in the Lake County area. The Indiana Family and Social Services Administration (FSSA), through Indiana Manpower Placement and Comprehensive Training (IMPACT), provides services to help recipients of SNAP and TANF assistance to achieve economic self-sufficiency through education, training, job search and job placement activities. While the county does not usually directly interface with these groups, their activities do assist household, and persons, to obtain the training and education necessary to obtain employment. Gainful employment, at a decent wage, helps keep residents from becoming homeless and to obtain safe decent sanitary housing. Other than that, these organizations and programs compliment, but do not directly support, the County's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not Applicable.

Discussion

The 2016 Northwest Indiana CEDS (since updated in 2018) prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

- Leverage land use and multimodal transportation.
- Support education and job development partners.
- Support the Northwest Indiana Economic Development District, a partnership between NIRPC and the Northwest Indiana Forum.
- Advance top industry clusters which include: (1) Transportation, distribution and logistics; (2) Advanced manufacturing; (3) IT/technology; and (4) Professional and medical services

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MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The level of housing need is distributed throughout the City. In recent years, the City has focused much of its efforts within the Harbor Area as part of a revitalization effort. With the continuance of the Harbor Area NRSA, the City will continue to focus redevelopment efforts in the NRSA.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the 2022 ACS five-year estimates, there is no racial majority within the City. African Americans and the “Some Other” race category each account for 38.4% and 32.8% of the population, respectively. The remaining population is composed of White (19.8%), and multiracial (8.6%). Maps depicting the percentage of each of the most populous racial categories are included as an attachment to the plan. According to the same data set, Hispanics account for a majority (54.8%) of the population.

There are some housing patterns within the City based on race and ethnicity. The Harbor area of the city has a disproportionately higher number of African American households, making up 46.71% of the total Harbor area population. African Americans make up the strong majority of the population in many Harbor area block groups, especially Census Block Group 301-01 (88.4% African American) and 310-01 (84.8% African American). Hispanic households accounted for more than 75% of the population in a number of Census Block Groups throughout the City, including:

- 304-01 (94.1%)
- 306-04 (75.5%)
- 309-03 (75.5%)

White households, including both Hispanic and non-Hispanic ethnicities, only accounted for a majority in three of the 28 Census Block Groups. Maps are included in MA-50 Needs and Market Analysis Discussion.

What are the characteristics of the market in these areas/neighborhoods?

Please refer to the Neighborhood Revitalization Strategy for the Harbor Area.

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Are there any community assets in these areas/neighborhoods?

Please refer to the draft Neighborhood Revitalization Strategy for the Harbor Area.

Are there other strategic opportunities in any of these areas?

Please refer to the draft Neighborhood Revitalization Strategy for the Harbor Area.

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MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The Indiana Broadband Office has a mission to assist residents with accessing affordable and reliable internet service so that they can participate and thrive in an increasingly digital and tech-driven world. The State of Indiana has been allocated $868 million in federal funds as part of the Digital Equity Act to build infrastructure in unserved areas to give internet speeds of 100/20 Mbps to households and support digital literacy and skills training.

The lack of broadband access is prominent in rural areas of Indiana but for low- and moderate-income households across the state, including East Chicago, the cost of internet access is a burden. Access to broadband services increases opportunities for low- and moderate-income persons by connecting them with, housing opportunities (classifieds), educational resources, and job opportunities.

The broadband issue for low- and moderate-income persons in East Chicago is not availability but affordability. According to the 2018-2022 ACS, only 69.9% of East Chicago households have a broadband internet subscription. In comparison, 86.7% of all Indiana households have a broadband internet subscription. East Chicago is a long-established community, and as such, availability of services such as broadband have been in place for a number of years. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. There are locations such as libraries and public facilities which do provide access though it may not be the most convenient for users. However, in today's market the use of wireless internet through a smartphone has likely become the option of choice for most users including low- and moderate-income persons. Additionally, developers generally will include broadband wiring during construction.

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Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having multiple service providers in one area stimulates innovation as companies compete with each other to have the optimal product for end users. The growth of these companies would also stimulate local economies as job opportunities become available to deploy and expand broadband infrastructure, and to install, improve, and/or expand broadband systems.

There does not appear to be a need for additional completion for broadband providers in East Chicago. The City has approximately ten (10) providers for broadband service. These companies provide a variety of means for access ranging from HughesNet and Viasat with satellite service to Xfinity with cable service and T-Mobile and Verizon with 5G. Xfinity is the most available non-satellite internet provider with 98.1% availability.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

FEMA publishes a National Risk Index dataset that shows the amount of risk, expected annual loss, social vulnerability, the amount of risk from specific hazards, and community resilience for counties and census tracts. Lake County has a Risk Index of 92.8, which is considered "Relatively Moderate." This Risk Index is higher than 93% of other U.S. counties. Among the 18 hazard types that are studied for prevalence or likelihood of risk in Lake County, cold waves are identified as the hazard with the highest risk factor of 99.8, with $6,094,284 in expected annual losses. Tornadoes are hazard type with the second highest risk factor of 99.0, with much higher expected annual losses of $36,125,677.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards. Immediately following disasters, FEMA aid is more oriented towards homeowners than to renters, and the increased demand for rental properties drives up the cost of rent.

Climate change will also have adverse effects on health by increasing the intensity and frequency of natural disasters that indirectly cause health problems, especially among low-income individuals who are already more likely to have chronic health conditions and greater exposure to harmful pollution.

Any occurrence of a disaster whether caused by man, nature or climate change has devastating impacts on the people affected. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Households renting are likely more vulnerable than homeowners as there is a great possibility a renter does not have insurance to protect themselves. Even lower income homeowners can be affected as they may not have the means to afford insurance. The efforts of the Borough in cooperating with the Lake County Emergency Management and Homeland Security Department can be an influencing factor helping lower income persons make choices in where they live (not living in flood plain), what they need to have in place to cope with a disaster (insurance) and information on where to go and what to do if an event is expected.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The FY 2024-2028 Five-Year Consolidated Plan is a guide for the City of East Chicago to use in its housing, community and economic development programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan establishes the City's goals and objectives to address its need for:

- Housing (HS);
- Homelessness (HO);
- Other Special Needs (SN);
- Community Development (CD);
- Economic Development (ED); and
- Administration, Planning, and Management (AM)

The priority needs of the Five-Year Consolidated Plan were determined based on the following:

- Review of existing reports
- Research of existing data on needs of the City
- Mapping of data
- Thorough consultation with City staff and officials
- Interviews and meetings with stakeholders
- Public hearings
- Citizen surveys
- Surveys of social service providers, housing organizations, and community and economic development agencies

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The key factors affecting the determination of the Five-Year priorities for the Five Year Consolidated Plan include the following:

- The types of target income households with the greatest needs
- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose of the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next

five years. A designation of low priority does not mean the need does not exist in the community. A designation of low indicates that the needs will be met with resources outside of the Consolidated Plan.

This portion of the plan, the Strategic Plan, identifies the City's high priority community development and affordable housing needs that it will address over the next five years. The Strategic Plan also describes how the City will address its priority needs. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). The Strategic Plan also describes the City's plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 40 - Geographic Priority Areas

1	**Area Name:**	**HARBOR ACTION PLAN**
	Area Type:	Strategy area
	Other Target Area Description:	-
	HUD Approval Date:	4/25/2013
	% of Low/ Mod:	-
	Revital Type:	-
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	-
	Include specific housing and commercial characteristics of this target area.	-
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	-
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-
	Are there barriers to improvement in this target area?	-
2	**Area Name:**	**CITYWIDE**
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	65.8%
	Revital Type:	Other
	Other Revital Description:	Low- and moderate-income areas throughout the City.
	Identify the neighborhood boundaries for this target area.	The entire City of East Chicago.

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	Include specific housing and commercial characteristics of this target area.	-
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	-
	Identify the needs in this target area.	-
	What are the opportunities for improvement in this target area?	-
	Are there barriers to improvement in this target area?	-
3	**Area Name:**	**Harbor Area NRSA**
	Area Type:	Strategy Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	67.4%
	Revital Type:	Other
	Other Revital Description:	Neighborhood Revitalization Strategy Area (NRSA)
	Identify the neighborhood boundaries for this target area.	The Harbor Area NRSA is generally bounded as follows: East – The municipal boundary separating the City of East Chicago and the City of Gary, Indiana which is the Right-of-way Line of Cline Avenue (Indiana Route 912); South – the center line of the CSXT Railroad tracks north of and parallel to East Chicago Avenue (Indiana Route 312); West – Euclid Avenue to East 143 Street, the rear property lines of the houses facing Carey Street, and the center line of East Columbus Drive; North – The western boundary of New Addition, the center line of Michigan Avenue, Dickey Road, Cline Avenue (Indiana Route 912), Inland street overpass, and the Indiana Harbor Line.
	Include specific housing and commercial characteristics of this target area.	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.

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	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	Identify the needs in this target area.	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	What are the opportunities for improvement in this target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.
	Are there barriers to improvement in this target area?	See attached Neighborhood Revitalization Strategy Area (NRSA) Plan.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of East Chicago will focus its investment of CDBG funds in neighborhoods where more than 51% of the residents are low or moderate income (earning less than 80% of the area median income) as well as a specific targeted Neighborhood Revitalization Strategy Area. A map of low- and moderate-income areas by Census Block Group and a map of the Harbor Area NRSA – Neighborhood Boundaries are included as an attachment to this plan.

Overall, the City estimates approximately 100% of the City's CDBG funds will be used in low- and moderate-income neighborhoods throughout the City or by organizations that principally serve and low- and moderate-income clientele. In certain cases, the City may use CDBG for the acquisition and/or demolition of structures outside of low- and moderate-income neighborhoods in order to prevent or eliminate blighting influences. In addition, economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

HOME funds will not be limited to low- and moderate-income areas but will be invested in projects throughout the City based on the individual merits of the proposed project, including access to neighborhood amenities.

The following table highlights the low- and moderate-income population in the City of East Chicago as of the 2016-2020 American Community Survey, the most recent data available from HUD. Only five (5) block groups out of twenty-eight (28) have a population of less than 51% low- and moderate-income residents. These block groups are highlighted in yellow in the table below. The City of East Chicago has an overall

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low- and moderate-income population of 67.6%. For comparison, Lake County has a low- and moderate-income population of 42.6% (including the City's population).

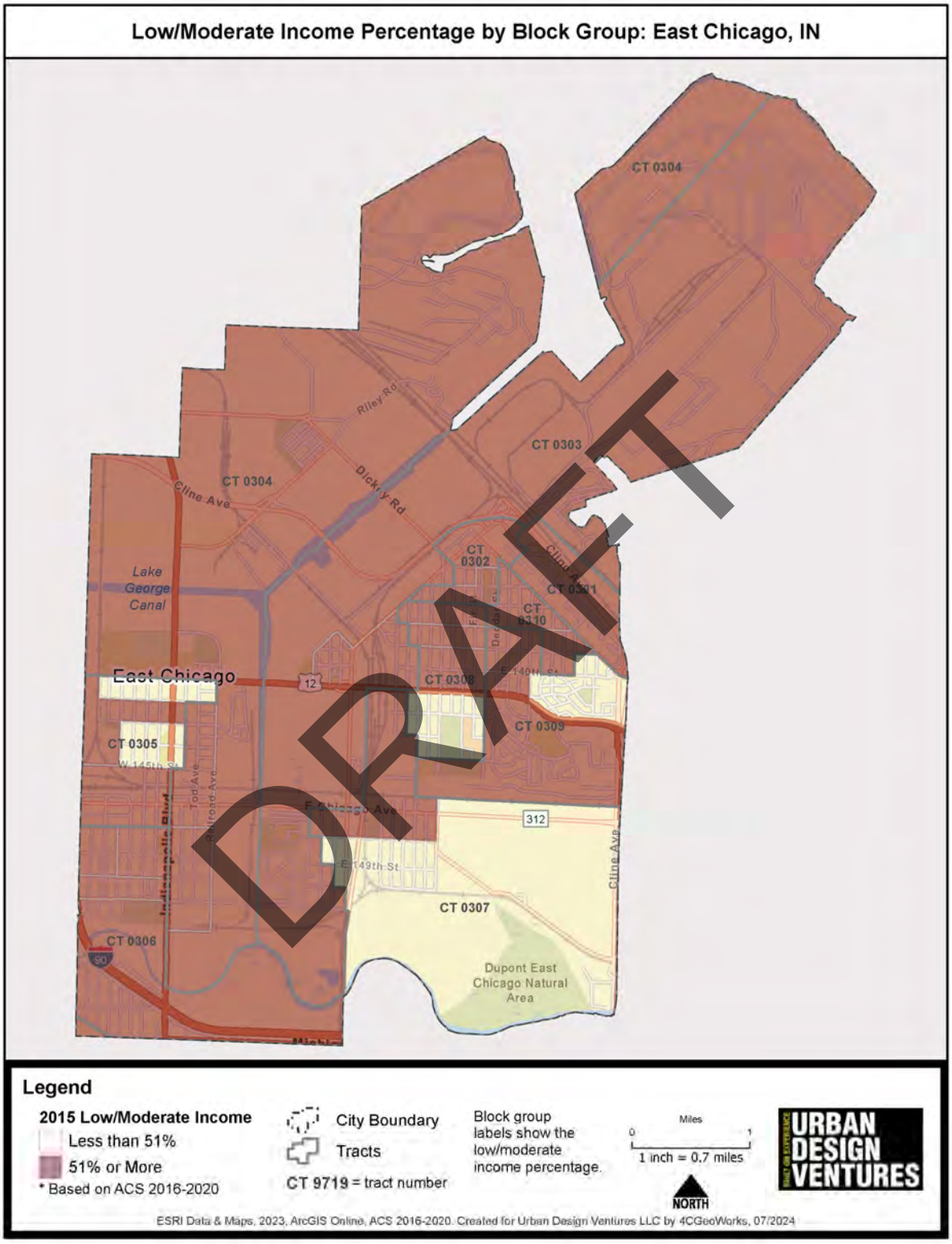
Low- and Moderate-Income Population in 2020 for East Chicago

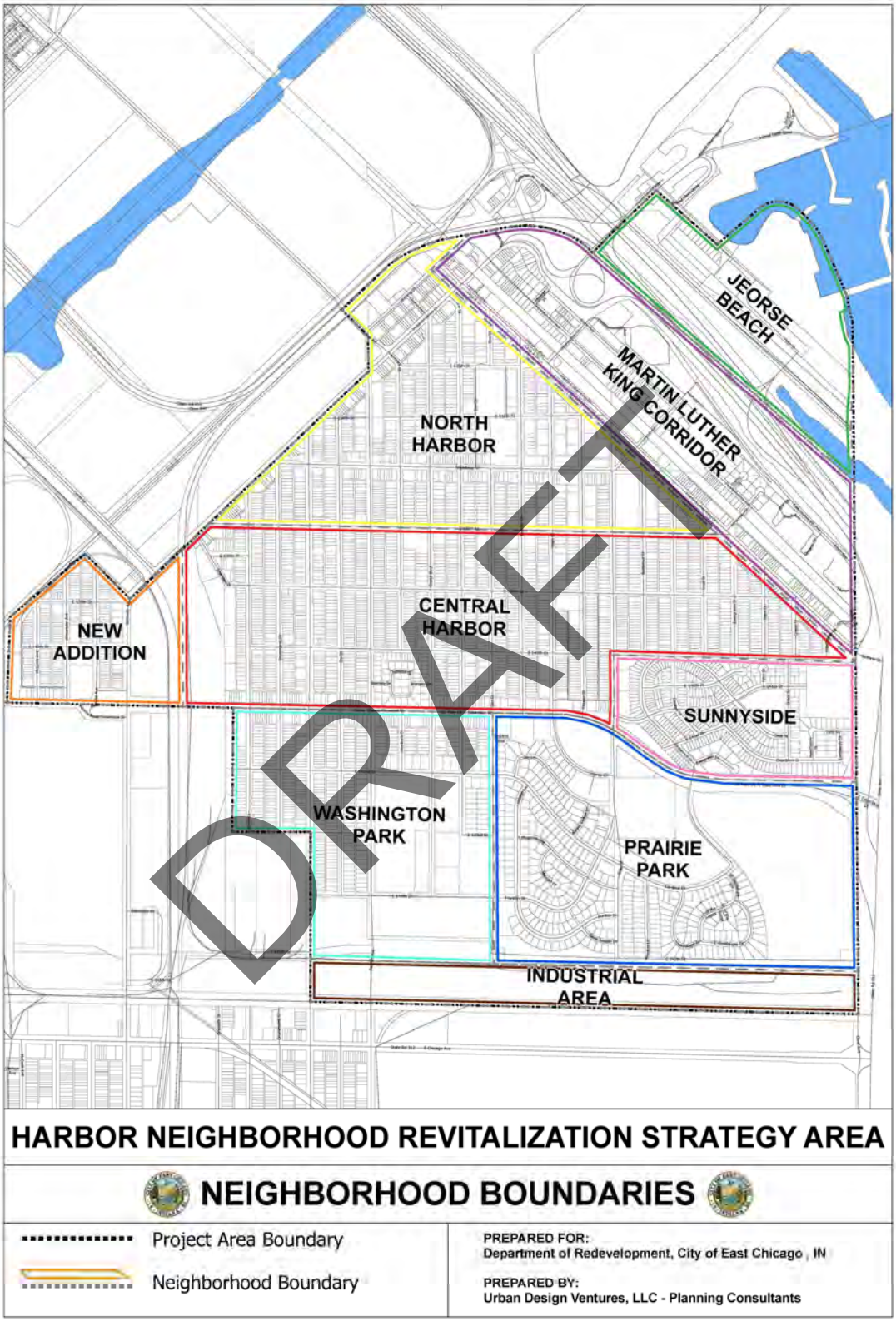
Census Tract	Block Group	Low Income	Low-Mod Income	Low-Mod-Med Income	Tract Total	Low-Mod Percent
208	3	565	730	745	960	76.0%
301	1	1,295	1,355	1,390	1,390	97.5%
302	1	500	745	860	985	75.6%
	2	210	380	380	405	93.8%
30300	1	335	610	635	745	81.9%
	2	400	555	600	685	81.0%
30400	1	240	435	535	720	60.4%
	2	695	1140	1,265	1,320	86.4%
	3	905	980	1,265	1,365	71.8%
30500	1	195	435	625	980	44.4%
	2	325	790	870	1140	69.3%
	3	645	750	1,075	1,490	50.3%
	4	325	435	470	740	58.8%
30600	1	965	1,245	1,295	1,500	83.0%
	2	330	790	890	890	88.8%
	3	340	580	605	740	78.4%
	4	350	755	875	1,195	63.2%
30700	1	480	680	700	845	80.5%
	2	175	380	465	930	40.9%
30800	1	260	335	585	600	55.8%
	2	145	410	475	615	66.7%
	3	775	905	1,170	1,465	61.8%
	4	430	640	800	1750	36.6%
30900	1	480	515	640	705	73.0%
	2	140	435	695	865	50.3%
	3	500	1125	1,730	2,075	54.2%
31000	1	700	745	745	800	93.1%
	2	445	615	820	925	66.5%

Source: HUD Exchange LMISD by Block Group, Based on 2016-2020 ACS for Entitlement CDBG Grantees

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The following maps show the low-income percentages by block group according to the 2016-2020 American Community Survey and the neighborhoods in the Harbor Area NRSA:


Low/Moderate Income Percentage by Block Group: East Chicago, IN
CT 0304
CT 0303
CT 0304
Riley Rd
Dickey Rd
Cline Ave
Lake George Canal
CT 0302
CT 0301
CT 0310
East Chicago
12
CT 0308
CT 0309
CT 0305
Todd Ave
Railroad Ave
Indianapolis Blvd
E Chicago Ave
312
E 149th St
CT 0307
CT 0306
90
Dupont East Chicago Natural Area
DRAFT
Legend
2015 Low/Moderate Income
Less than 51%
51% or More
* Based on ACS 2016-2020
City Boundary
Tracts
CT 9719 = tract number
Block group labels show the low/moderate income percentage.
Miles
0
1
1 inch = 0.7 miles
NORTH
URBAN DESIGN VENTURES
ESRI Data & Maps, 2023, ArcGIS Online, ACS 2016-2020. Created for Urban Design Ventures LLC by 4CGeoWorks, 07/2024


JEORSE BEACH
MARTIN LUTHER KING CORRIDOR
NORTH HARBOR
CENTRAL HARBOR
NEW ADDITION
SUNNYSIDE
WASHINGTON PARK
PRAIRIE PARK
INDUSTRIAL AREA
DRAFT
HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA
NEIGHBORHOOD BOUNDARIES
Project Area Boundary
Neighborhood Boundary
PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN
PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 41 – Priority Needs Summary

1.	Priority Need Name	Housing Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan

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	Associated Goals	HS-1 Homeownership HS-2 Housing Construction HS-3 Owner-occupied Housing Rehabilitation HS-4 Renter-occupied Housing Rehabilitation HS-5 Rent and Utility Assistance HS-6 Fair Housing
	Description	There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.
	Basis for Relative Priority	Over 80% of owner-occupied housing stock within the City is at least 55 years of age (built no later than 1969); 62% of homes are aged 75 years or over (bult no later than 1949). Less than 4% was built within the last 25 years, according to the 2018-2022 American Community Survey estimates. Low- and moderate-income homeowners may find it difficult to maintain the condition of older units. According to the 2016-2020 CHAS data, 20.3% of City homeowners have a HUD-defined housing problem which rises to 32.8% of low- and moderate-income homeowners. However, this need is pervasive at all income levels and for all family types. The City has built internal capacity on owner-occupied housing rehabilitation programs. Based on the available data and knowledge of the housing market, the City plans to fund housing rehabilitation programs over the next five (5) years. Of the four HUD-defined housing problems, cost burden is the most common problem especially for renters. 36.5% of renters (2,180 households) had a cost burden, meaning more than 30% of income went toward housing costs. Further, 16.0% of renters (955 households) had a severe cost burden where more than 50% of their income went toward housing costs. 760 renter-occupied households had a different housing problem (overcrowded, lacking complete plumbing or kitchen facilities, or cost burden not computed due to no/negative income). When comparing renter and owner needs, there are nearly three times as many renters as homeowners with cost burdens. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.
2.	**Priority Need Name**	**Homeless Strategy**

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	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	HO-1 Housing HO-2 Operating and Support HO-3 Prevention and Re-Housing
	Description	There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	Need was identified through consultation with the CoC and non-profit service providers.
3.	**Priority Need Name**	**Other Special Needs Strategy**
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	SN-1 Housing SN-2 Social Services
	Description	There is a need for housing opportunities, services, and facilities for persons with special needs.
	Basis for Relative Priority	There is an increasing number of special needs population that cannot afford to live in the City. This priority need was determined in part by consultation with non-profit service providers.
4.	**Priority Need Name**	**Community Development Strategy**
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	CD-1 Public Facilities and Infrastructure CD-2 Accessibility Improvements CD-3 Public Service CD-4 Food Programs CD-5 Clearance and Demolition
	Description	There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

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	Basis for Relative Priority	The City's facilities & infrastructure are old and in need of repair or replacement. The City feels the use of funds for supportive services, especially those geared toward seniors and youth, is an effective use of funds that can substantially improve the living situations for these residents. This priority need was based in part on consultations with local non-profit service providers.
5.	**Priority Need Name**	**Economic Development Strategy**
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Harbor Action Plan

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	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program
	Description	There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.
	Basis for Relative Priority	There is a relatively high unemployment rate and low percentage of City residents in the labor force with a college degree.
6.	**Priority Need Name**	**Administration, Planning, and Management Strategy**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Families Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

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	Geographic Areas Affected	Citywide Harbor Action Plan
	Associated Goals	AM-1 Overall Coordination AM-2 Special Studies
	Description	There is a continuing need for sound planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	Funds are needed to administer the programs and abide by Federal Regulation.

Narrative (Optional)

The results of the needs assessment, citizen outreach, and consultation process indicate the most pressing need is the unavailability of affordable, decent, safe and sound housing and the addition of new affordable units. Other priority needs are the continued large number of properties in substandard conditions, the rehabilitation of existing housing stock, homelessness, and increased access to public services. For each need described above, the City indicated a relative high priority or low priority. A high priority need is one that the City will focus its available time, effort, and resources to address. A low priority indicates that the resources available through this plan will most likely be used to address the need. It should be noted that a low priority need does not mean the need does not exist or the City will not take action to address that need. For example, public housing was designated as a low priority. The City will coordinate closely with the Housing Authority to ensure they are able to meet their goals, but since the ECHA receives adequate funding to meet its needs the City will use its limited resources elsewhere. It should be noted that as funding availability changes over the term of the Consolidated Plan, the City may need to use Consolidated Plan funds in order to leverage a project that meets a low priority need that also serves overarching community development or affordable housing priorities described in this plan.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market has skyrocketed in the last five years, to the point where it has become unavailable for a number of low-moderate income households within the City. Households must be able to find employment that pays more than the minimum wage. A person working full-time at Federal minimum wage makes an annual salary of $16,120. An affordable housing cost at this income level, including rent and tenant paid utilities, would only be $403 per month. Based on a living wage study, an annual living wage for a single member household in Indiana working 40 hours a week is $42,510 ($20.44/hour) and a single parent of two is $91,853 ($44.16/hour). The median contract rents of properties advertised during the planning process was $900. In order for this contract rent to be affordable, a household would need an annual income of $36,000 ($17.31/hour, 40 hours/week) or work an average of 96 hours per week at minimum wage. Cost burden is the most common issue, especially for low-income renters. When comparing renter and owner needs, there are nearly 3 times as many renters as homeowners with cost burdens. For renters who pay more than half of their income for housing costs, there is a high risk of homelessness whenever there is a disruption in income (loss of employment or reduction of hours) or if a major cost comes due, such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit.
TBRA for Non-Homeless Special Needs	Monthly Supplemental Security Income (SSI) payments are a common form of income for persons with special needs. The maximum SSI payment for a non-employed single person is $943 and for a couple is $1,415. At this amount, no monthly rent is affordable. Median rents advertised during the development of the plan ranged from $800 for a one-bedroom apartment to $1,400 for a four-bedroom, leaving no money for other needs such as utilities, food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	There are a number of opportunities for in-fill development and redevelopment within the City. The current market shows there is a strong demand for new housing and housing in standard condition within the City. Given the lack of private development, the City may need to offer development subsidy incentives to make new unit production feasible.
Rehabilitation	The age and condition of existing housing stock within the City clearly speaks to the need for rehabilitation.
Acquisition, including preservation	Homeownership within the City is increasingly out of reach for many low- and moderate-income residents. In December 2023, the median sales price for homes in East Chicago was $127,300. Assuming an FHA 30-year mortgage with current interest rates, monthly housing costs would be approximately $1,328. Beyond rising purchase prices and high interest rates, other obstacles to homeownership within the City include the ability to save for down payment and financial literacy.

Table 42 – Influence of Market Conditions

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City and Regional Population Trends - Key Points

- The population of East Chicago has continued to steadily decline from its peak of 57,669 in the 1960 Census. The 2020 Census measured the City's population at 26,370, and the 2018-2022 American Community Survey estimates the population has declined further to 26,363.
- Median income is the income at which half of the households in the City earn more and half of the households earn less than the amount. Median income has risen an estimated 30.6% from $30,205 in 2017 to $39,434 in 2022.
- The decline in East Chicago's economic base of manufacturing has led to the movement of families to newer suburban communities in suburban Lake County and in surrounding counties, which has contributed to the population loss within the City.
- Lake County as a whole has experienced a slow thirty-year population increase after a dramatic decline. Based on Census data, the County population increased from 496,005 in 2010 to 498,700 in 2020.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). The City will also contribute available local funds to meet the affordable housing, community and economic development needs of the county.

Community Development Block Grant

The Community Development Block Grant (CDBG) funds can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how CDBG funds can be used include:

- Housing rehabilitation for income-eligible homeowners,
- Homeless prevention,
- Social service programs for youth and seniors, and
- Public facility and infrastructure improvements.

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing,
- Acquisition or development of new affordable housing, and
- Tenant-based rental assistance.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,240,722	73,090.49	0.00	1,313,812.49	5,255,249.96	4 projects/activities will be funded with the FY 2024 CDBG allocation. Administration, Housing Rehab Programs, Public Services, and Public Improvements.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	228,387.11	5,000	0.00	233,387.11	933,548.44	3 projects/activities will be funded with the FY 2024 HOME allocation. Administration, Community Housing Development Organization and New Housing Construction. An additional 11 cents was provided to HOME funds and will be utilized for Construction for Single Family Homes. The extra cents is part of the allocation, but the 11 cents does not show up in certain parts of IDIS because it rounds up.

Table 43 - Anticipated Resources

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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

As a recipient of HOME funding, the City is required to generate matching funds. For the HOME Program, the City is required to match twenty-five percent of all project expenditures. In recent years, HUD has waived the City's HOME match requirement based on fiscal distress criteria. However, the City will continue to seek HOME match funds to contribute to future year match liabilities. The City expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units.

The City will also seek to leverage both HOME and CDBG funds from additional sources to meet its Consolidated Plan goals. Potential sources of leverage include but are not limited to general funds, redevelopment funds, private equity, tax credits, transit-oriented development funds, and brownfield remediation funds.

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation. In 2024, the East Chicago Housing Authority will complete construction on the Lake Shore Manor LIHTC project, which will add 206 units for disabled and elderly residents.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

Loans are provided through participating lenders as a sponsor for affordable housing developments that benefit low and moderate income households.

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If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Many of these lots are too small to be developed. The City will work to re-plat small, contiguous lots to create larger, buildable lots and reach out to non-profits and developers to gauge interest in acquiring one of the lots for an eligible use under HOME or CDBG.

Discussion

The City of East Chicago has established its priorities and strategies based on its limited amount of HUD Federal Grant Funds.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of East Chicago Department of Redevelopment	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
East Chicago Housing Authority	PHA	Public Housing	Jurisdiction
Indiana Housing and Community Development Authority	Continuum of Care	Homelessness Planning Rental	State

Table 44 - Institutional Delivery Structure

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Assessment of Strengths and Gaps in the Institutional Delivery System

The East Chicago Department of Redevelopment coordinates and consults with the other City departments and the East Chicago Housing Authority to address its housing and community development priorities. In addition, the staff of the Department of Redevelopment works with local nonprofit organizations and builders to develop new housing in the City. The City also coordinates and consults with the Regional CoC on issues concerning emergency shelter, transitional housing and services for the homeless in the City.

The City is encountering more demand for housing and public services while the Federal funds for these activities are decreasing. The lack of funds leaves unmet needs, unresolved and not addressed.

The East Chicago Redevelopment Department is the lead agency for the development of the Consolidated Plan and the administration of programs and projects funded from the plan. The City, through its Department of Redevelopment, partners closely with other City departments, government agencies, and

a network of local service providers and stakeholders to administer funded projects. Over the term of this Consolidated Plan, the City plans to carry out a number of projects, including housing rehabilitation and some public services, using City staff. The City will continue to issue notice of funding availability (NOFAs) to identify qualified local service providers to fund the expansion of programs and projects that serve the priority needs described within the plan.

There is a shortage of qualified non-profit housing developers serving the City and the region as a whole, especially those who also qualify as Community Housing Development Organizations (CHDOs). The City currently only has one CHDO, Managed East Chicago Housing Association, Inc. (MECHA), which can lead to capacity issues.

The City of East Chicago's major strength is that it is committed to continuing its participation and coordination with Federal, state, county, and local agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City. The amount of available funds to support community and economic development, affordable housing, and social services agencies for target income populations is the most significant gap in the delivery system.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Other			
	X	X	

Table 45 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of East Chicago does not receive HOPWA grant funding itself. The City is a member of the Indiana Balance of State Continuum of Care.

Throughout the service area of the Continuum of Care there are groups, governmental entities, and organizations that provide assistance and services to all of these populations. While many of the services may not be reserved and limited to homeless persons and persons with HIV, they are widely advertised and made available to the general public.

The Indiana Housing and Community Development Authority (IHCDA) is the lead agency for the Indiana Balance of State CoC. IHCDA, through its 16 Regional Planning Councils, is responsible for ensuring that the goals of ending chronic homelessness in the continuum of care are met. IHCDA, through its Regional Planning Councils, serves not only as the CoC lead, but also as the HMIS administrator and the Coordinated Intake Operator.

According to the IHCDA, there is a need for more supportive services, and a need for more shelters, as PIT count numbers have been trending upwards. Rising housing costs are a primary driver for homelessness across the state. Individuals and families with mental health problems are also not necessarily referred to services before they become homeless and may not receive services until they have already lost their housing.

IHCDA has been utilizing the “Housing First Model,” where the approach is to help individuals and families access and sustain permanent rental housing, as quickly as possible, without time limits. It is more difficult for DHS and providers of homeless services to allocate funds to the prevention of homelessness, particularly in a proactive manner. Issues contributing to the risk of homelessness in the City that require programmatic solutions include a lack of decent, safe, sound, affordable housing.

The following shelters in Lake County are targeted to the following subpopulations:

- **Veterans -** Veterans Life Changing Services, Preservation Housing (PSH)
- **Survivors of Domestic Violence -** Gary Commission for Women - Rainbow DV Emergency Shelter, Haven House Hammond - Domestic Violence Emergency Shelter, St. Jude House - Safe Haven

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- **Homeless Youth -** Crisis Center, Inc. - Runaway Homeless Youth

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

As discussed above, a major concern is the lack of emergency shelters within the City and/or programs such as hotel/motel vouchers that can assist households at times of crisis. Neighboring cities can use allocations of Emergency Solutions Grants (ESG) to fund rapid re-housing programs and homeless prevention programs that somewhat help alleviate the need for emergency shelters, but the City does not receive an ESG allocation.

The CoC updated its Strategic Plan in 2022 to codify short- to medium-term aims to navigate the affordable housing crisis as well as the Covid-19 pandemic and the influx of CARES Act resources. The goals for the Strategic Plan are as follows:

1. Increase Affordable Housing Opportunities for People Experiencing Homelessness
2. Advocate for Resources to Support the Homeless Response System
3. Create a More Equitable Homeless Response System to Support and Elevate Minoritized People
4. Strengthen Internal Operations to Ensure Organizations and People are Supported Within the Homeless Response System
5. Rightsize and Refine Programs Across the Housing Spectrum for People Experiencing Homelessness.

There is also a growing need for housing and counseling services for victims of domestic violence, especially in the wake of the Covid-19 pandemic.

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Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will coordinate with homeless service providers who operate within the City and within the CoC in an attempt to coordinate the best way to alleviate the gap in emergency housing. While the City has considered the funding for physical shelters, the overall cost of operating and maintaining such shelters is high relative to the cost of prevention, rehousing, and hotel/motel voucher programs.

The housing and supportive service organizations come together to work with the City and present their plans and proposals each year during the planning process for the CDBG and HOME programs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-1 Homeownership**	2024	2028	Affordable Housing Public Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $90,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
2	**HS-2 Housing Construction**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0 HOME: $630,261.33	Rental units constructed: 0 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit
3	**HS-3 Owner-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $3,200,000 HOME: $420,174.22	Homeowner Housing Rehabilitated: 83 Household Housing Unit Other: 5 Other
4	**HS-4 Renter-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0 HOME: $0	Rental units rehabilitated: 0 Household Housing Unit Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	**HS-5 Rent and Utility Assistance**	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $135,000	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted Other: 0 Other
6	**HS-6 Fair Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	HARBOR ACTION PLAN CITYWIDE	Housing Strategy	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	**HO-1 Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	**HO-2 Operating and Support**	2024	2028	Homeless	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $0	Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted
9	**HO-3 Prevention and Rapid Re-Housing**	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Homeless Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homelessness Prevention: 0 Persons Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	**SN-1 Housing**	2024	2028	Affordable Housing Public Housing Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy	CDBG: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Other: 0 Other
11	**SN-2 Social Services**	2024	2028	Non-Homeless Special Needs	HARBOR ACTION PLAN CITYWIDE	Other Special Needs Strategy	CDBG: $135,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	**CD-1 Public Facility Improvements**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $944,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 5 Other
13	**CD-2 Infrastructure Improvements**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $296,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Other: 2 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	**CD-3 Public Service**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $405,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,830 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
15	**CD-4 Food Programs**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $135,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted Other: 0 Other
16	**CD-5 Clearance and Demolition**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $0	Buildings Demolished: 0 Buildings
17	**ED-1 Employment**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $0	Jobs created/retained: 0 Jobs

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	**ED-2 Financial Assistance**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other
19	**ED-3 Redevelopment Program**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Economic Development Strategy	CDBG: $0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	**AM-1 Overall Coordination**	2024	2028	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $1,159,062.45 HOME: $91,500	Other: 5 Other
21	**AM-2 Special Studies**	2024	2028	Administration	HARBOR ACTION PLAN CITYWIDE	Administration, Planning, and Management Strategy	CDBG: $70,000 HOME: $25,000	Other: 5 Other

Table 46 – Goals Summary

Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling training.
2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-4 Renter-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.

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5.	**Goal Name**	**HS-5 Rent and Utility Assistance**
	Goal Description	Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
6.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
7.	**Goal Name**	**HO-1 Housing**
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
8.	**Goal Name**	**HO-2 Operating/Support**
	Goal Description	Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
9.	**Goal Name**	**HO-3 Prevention and Rapid Re-Housing**
	Goal Description	Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
10.	**Goal Name**	**SN-1 Housing**
	Goal Description	Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and construction of new housing.
11.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
12.	**Goal Name**	**CD-1 Public Facility Improvements**

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	Goal Description	Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
13.	**Goal Name**	**CD-2 Infrastructure Improvements**
	Goal Description	Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
14.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.
15.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
16.	**Goal Name**	**CD-5 Clearance/Demolition**
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.
17.	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
18.	**Goal Name**	**ED-2 Financial Assistance**
	Goal Description	Support business and commercial growth through expansion and new construction to create new job opportunities.
19.	**Goal Name**	**ED-3 Redevelopment Program**

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	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites.
20.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
21.	**Goal Name**	**AM-2 Special Studies**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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 proposes to assist the following:

- **Extremely Low-Income:** 200 households
- **Low-Income:** 225 households
- **Moderate-Income:** 350 households

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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)

Not Applicable. The East Chicago Housing Authority (ECHA) exceeds the minimum number of accessibility requirements.

ECHA entered into a Voluntary Compliance Agreement (VCA) with HUD in November 2016 in regard to the relocation plan for the West Calumet Public Housing Complex. The VCA ended in November 2019, and all requirements of the VCA have been satisfied.

Activities to Increase Resident Involvements

In an effort to address the needs of public housing, the East Chicago Housing Authority (ECHA) offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self-nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA. ECHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The East Chicago Housing Authority is not classified as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance is needed to improve operations of the East Chicago Housing Authority.

Plan to remove the ‘troubled’ designation

Not Applicable.

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SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The following Impediments to Fair Housing Choice along with recommendations to address any impediment are presented to assist the City of East Chicago to affirmatively further fair housing in the community. Several ongoing impediments are present in the City of East Chicago, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of East Chicago. Below is a list of impediments that were developed as part of East Chicago's 2024 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Promote Fair Housing Education and Outreach.**

  There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents and the Hispanic population.

  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.

- **Impediment 2: Need to Address Public Policies and Regulations.**

  The City's Zoning Ordinance appears to be outdated and needs to be revised. The City should review and revise sections of its zoning ordinance to bring it into compliance with the Fair Housing Act. Other municipal policies and ordinances need to be reviewed and revised if necessary, in order to affirmatively further fair housing.

  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.

- **Impediment 3: Continued Need for Affordable Housing for Sale.**

  The median value and cost to purchase and maintain a decent, safe, and sound single-family home in the City of East Chicago has increased from $73,900 to $84,900 according to the 2018-2022 American Community Survey, and such housing is increasingly in short supply. The median single-family home cost in Lake County is $137,400, which limits the choice of housing for lower income households to impacted areas within the City of East Chicago.

  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.

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- **Impediment 4: Continued Need for Accessible Housing Units For Sale and Rent.**

  There is a lack of accessible housing units and developable sites in the City of East Chicago, since 80.8% of the municipality's housing units were built prior to 1970 and were not required to have accessibility features.

  Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

- **Impediment 5: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.**

  There are large vacant portions of land throughout the North Harbor Neighborhood of the City that need to be redeveloped, vacant buildings that are a blighting influence on the surrounding area and need to be rehabilitated, and contaminated sites that need to be remediated.

  Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

- **Impediment 6: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.**

  As of 2022, over 25% of the City's population over the age of 18 does not have a high school diploma and may not possess the skills needed for higher-paying jobs.

  Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

- **Impediment 7: Need for a Regional Approach to Affirmatively Further Fair Housing.**

  The housing, racial and socio-economic data from the 2020 US Census, as well as the amount of subsidized housing in the City of East Chicago, illustrates that there is a concentration of low- and moderate-income persons, minorities, and Hispanics living in the City of East Chicago as compared to Lake County, Indiana as a whole.

  Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

- **Impediment 8: There Is a Lack of Financial Resources.**

  The Federal Government continues to reduce the amount of CDBG and HOME funds in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

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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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Fair housing is essential to ensuring that persons of all income levels, race, religion and ethnicity have equal access to safe, decent, sound, and affordable housing in the City of East Chicago. The City completed its Analysis of Impediments to Fair Housing Choice and is submitting it as part of the FY 2024-2028 Five Year Consolidated Plan. Listed below are the new strategies:

Goal # 1 Strategy:

- **1-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.
- **1-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.
- **1-C:** Include a link on the City's website that will provide information on Fair Housing, a tenant's housing rights, and who to contact in cases of suspected housing discrimination.
- **1-D:** Contract with an outside independent Fair Housing Agency to provide testing services, fair housing studies/reports, referrals, and assistance in identifying Fair Housing issues and conditions that may exist in the City.

Goal # 2 Strategy:

- **2-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability". The City will then ensure that the updated Zoning Ordinance is available through the municipal website.
- **2-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the R-3 and R-4 Multiple-Dwelling Districts. These areas have the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together

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in an R-1 Single-family District. Group homes also need to be located throughout Lake County, and this need should be brought to the Lake County Planning Commission to address countywide.

Goal # 3 Strategy:

- **3-A:** Continue to support and encourage plans from both private developers and nonprofit housing providers to develop and construct new affordable housing for sale in all areas of the City.
- **3-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable for lower income households to purchase.
- **3-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.
- **3-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.

Goal # 4 Strategy:

- **4-A:** Continue the ongoing programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by providing low-interest loans or grants to homeowners and landlords who will make handicap improvements, and reasonable accommodations and who are willing to keep their rents affordable.
- **4-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.
- **4-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.

Goal # 5 Strategy:

- **5-A:** Prepare a NRSA Plan for the Calumet Neighborhoods to develop new affordable housing opportunities.
- **5-B:** Market the vacant sites in the Harbor NRSA and provide development incentives for private non-profit corporations to develop new housing.
- **5-C:** Support and promote acquisition, rehabilitation, and resale of vacant residential structures to income eligible homebuyers.

Goal # 6 Strategy:

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- **6-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.
- **6-B:** Improve the local high school educational program to ensure that more persons will meet the state educational requirements for graduation.
- **6-C:** Provide educational programs for workers to obtain GED certificates.
- **6-D:** Promote and coordinate with local businesses and industries about their expansion plans and the creation of new job opportunities.

Goal # 7 Strategy:

- **7-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.
- **7-B:** Participate with the Federal Entitlement jurisdictions in promoting fair housing in the Lake County region.

Goal # 8 Strategy:

- **8-A:** Contact the Representatives from Northwest Indiana and Senators from Indiana to lobby for an increase in appropriations for the CDBG and HOME programs.
- **8-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing in the City of East Chicago.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City is an active participant in the Indiana Balance of State Continuum of Care (CoC) organization, coordinated locally by the Indiana Housing and Community Development Organization (IHCDA). The City's homeless strategies are informed based on the needs, priorities and strategies of the overall CoC. While there is limited outreach done within the City, there are several points of entry into services and shelter provided by CoC members. The Salvation Army, Catholic Charities, North Township Trustee's Office, and the School City of East Chicago can all serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The Balance of State CoC has provided training, and service providers within Lake are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid re-housing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

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Addressing the emergency and transitional housing needs of homeless persons

As noted earlier, there is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters.

The City plans to financially support the existing shelters or other programs meant to serve the homeless or those at risk of homelessness during the term of the five-year plan.

There is a need for more transitional and permanent supportive housing. Shelters in Lake County are at capacity. Homeless service providers in the City and County cite that shelters are frequently at full capacity. There were 43 unsheltered people recorded in the 2023 Point-In-Time Count in CoC Region 1a

(which includes all of Lake County). The number of individuals requiring emergency shelter can be assumed to be much higher.

According to IHCDA's HIC report, there are 205 year-round, emergency shelter beds, and 418 Permanent Supportive Housing beds. There are no transitional housing beds in Lake County. Many emergency shelter beds that are available are reserved for families with children, youth, veterans, or those fleeing domestic violence. These resources and supportive services are as follows:

Emergency Shelter

- Ambridge Warming Shelter - 1 bed
- Brothers' Keeper - 26 beds
- City Rescue Mission - 12 beds
- Crisis Center, Inc. - 20 beds
- Gary Commission for Women - Rainbow DV Emergency Shelter - 28 beds
- Haven House Hammond - Haven House Domestic Violence Emergency Shelter - 26 beds
- Innermission, Inc. - Claude Street Shelter - 10 beds
- Missionaries of Charity - Sojourner Truth House - 18 beds
- Rebuilding the Bridge Ministries - Lydia's House - 6 beds
- St. Jude House - Safe Haven - 40 beds
- Veterans Life Changing Services - Emergency Shelter Program - 18 beds

Permanent Supportive Housing

- City of Gary - VASH - 90 beds
- Edgewater Systems for Balanced Living - Phoenix Apartments - 30 beds
- Edgewater Systems for Balanced Living - SPC - 40 beds
- Preservation Housing - Gary NWI Veterans - 44 beds
- Regional Mental Health Center - RMHC Scattered Site - 15 beds
- Regional Mental Health Center - Village of Hope - 92 beds
- Sojourner Truth House - Gary Pathway PH - 70 beds
- Sojourner Truth House - South Shore Commons - 37 beds

Rapid Rehousing

- City of Hammond - ESG Rapid Rehousing - 6 beds
- Edgewater Systems for Balanced Living - Edgewater ESG-CV Rapid Rehousing - 1 bed

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Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As an active participant in the CoC, the City plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to alleviate the need for emergency shelters.

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Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As noted above, the City will partner with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents and increasing prevention efforts to alleviate the need for emergency shelters.

In addition to direct funding, the City will coordinate with the CoC and publicly funded institutions to ensure that all discharge policies are being fully implemented to avoid discharge of a person under the care of a publicly funded institution into homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

According to the 2018-2022 American Community Survey estimates, approximately 90.6% of the City's housing stock was built prior to 1980. Until 1978, housing was not subject to lead-based paint (LBP) regulations, so the possible incidence and associated hazards of LBP in the housing stock is extremely high. In addition, East Chicago has other potential sources of lead contamination, such as contamination from former lead smelters and other heavy metal refining businesses, and though they were banned in new construction over 40 years ago Indiana is one of the top ten states in the number of lead drinking water pipes in the United States.

In the Indiana Department of Health's 2022 Childhood Lead Surveillance Report, of the 3,309 children in Lake County tested for lead exposure, 72 children had bloodborne lead levels of ≥3.5µg/dL and 48 exceeded 5 µg/dL, with 57 risks assessments completed. The 2022 Indiana Lead Census Tract Risk Map shows that with the exception of Census Tract 301, outlined in blue and rated as Moderate risk, every Census Tract within the City rates either High (brown) or Highest (red) in terms of Child Lead Exposure Risk.



The City is not taking any stand-alone action to specifically address lead-based paint (LBP) or lead poisoning hazards. Instead, LBP hazards will be addressed on a case-by-case basis for the housing units assisted through the City housing programs. The City will ensure all of its Federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

The EPA last updated its requirements regarding lead-safe work practices in 2016. They now apply to most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

In regard to the lead clean up in the former West Calumet Public Housing development and the surrounding neighborhood, the City has coordinated with EPA on their efforts to complete their scope of remediation. Now that the remediation is complete, the City has rezoned the property for light industrial use and has been addressing any remaining issues in West Calumet.

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How are the actions listed above related to the extent of lead poisoning and hazards?

As stated above, the City is not taking any stand-alone actions to address the extent of lead poisoning and hazards. The City will undertake all required actions related to the lead safe housing rule in its housing programs.

How are the actions listed above integrated into housing policies and procedures?

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, lead-based paint hazards will be addressed on a case-by-case basis for the housing units assisted through its housing programs. The City will ensure all of its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2018-2022 American Community Survey, the number of City residents in poverty is 26,173 or 27.0%. This poverty rate is more than double the rate for Indiana (12.3%) and Lake County (14.7%). The number of children under the age of 18 in poverty is 2,672. 40.7% of the City's poor is under the age of 18. Female-headed City households with children are particularly affected by poverty at 41.9%.

There are significant disparities in the poverty rates for different racial and ethnic group. The poverty rates for Whites, "Other Race", and African Americans are 18.6%, 23.9%, and 36.3% respectively. While lack of employment is an obvious indicator of poverty, an estimated 1,615 persons over the age of 16 were employed yet remained in poverty.

The City's goal is to reduce the extent of poverty by 5%, based on actions the City could control and work with other agencies/organizations. The City's anti-poverty strategy is based on supporting workforce development including job-training services for low-income residents and provide supportive services for target income residents. In addition, the City is working to attract a wide range of businesses and firms to the City to help provide a wide range of employment options.

The following Five-Year Goals will be used to help reduce the number of families living in poverty:

- **HS-5 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HO-1 Housing -** Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2 Operating and Support -** Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Rapid Re-Housing -** Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **SN-1 Housing -** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and construction of new housing.
- **SN-2 Social Services -** Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.

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- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **ED-1 Employment -** Support and encourage new job creation, job retention, and job training opportunities.
- **ED-2 Financial Assistance -** Support business and commercial growth through expansion and new construction to create new job opportunities.
- **ED-3 Redevelopment Program -** Plan and promote the development and redevelopment of vacant commercial and industrial sites.

The City over the next five (5) years plans to use its CDBG funds to fund the following types of economic development and anti-poverty programs include:

- Workforce development, including job training services
- Assist in job creation and retention
- Assistance for food, shelter, and training programs
- Promote new job opportunities
- Provide commercial/industrial infrastructure development

For the Five Year Consolidated Plan period of FY 2024-2028, the City of East Chicago's goal is to reduce the poverty rate by 5%. This could be achieved through the following:

- The City of East Chicago will continue to pursue new economic development opportunities to create jobs for the unemployed and underemployed in the City.
- CDBG funds are available for public service programs for education, health, and social services to raise the standard of living of families above the poverty level.
- The City through the various community and economic development agencies will fund different loan programs to attract new businesses and/or assist existing businesses to expand in the City.
- The City will construct new affordable housing for low- and moderate-income residents.

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How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

When feasible, the City will provide job training, employment, and contract opportunities for low- and

moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

Providing access to housing and increasing the supply of decent, safe, sound, and affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is to coordinate job training and new programs while providing affordable housing options.

The following Five-Year Housing Goals will be used to help reduce the number of families living in poverty:

- **HS-1 Homeownership -** Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.
- **HS-2 Housing Construction -** Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
- **HS-3 Owner-occupied Housing Rehabilitation -** Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Renter-occupied Housing Rehabilitation -** Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
- **HS-5 Rent and Utility Assistance -** Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HS-6 Fair Housing -** Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
- **HO-1 Housing -** Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2 Operating and Support -** Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Rapid Re-Housing -** Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **SN-1 Housing -** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and construction of new housing.

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- **SN-2 Social Services -** Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **ED-3 Redevelopment Program -** Plan and promote the development and redevelopment of vacant commercial and industrial sites.

The City provides funds for homeowner classes, owner-occupied rehabilitation, rehabilitation of renter-occupied units, subsidies for new rental and owner-occupied housing construction, low-income housing tax credit projects, rehabilitation of public housing, etc. to address the housing needs of the very low-income persons and households. In addition, the City funds fair housing service providers to provide fair housing training, education, outreach, and monitoring to affirmatively further fair housing in the City.

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SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The monitoring process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Long-term Affordability Monitoring for HOME.

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The City will review pay requests and periodic reports upon submittal for eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the City will disallow the pay request.

During the time when the project or program is underway, City staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development.

When applicable, subrecipients receiving federal funds from the City will be required to comply with the audit requirements of 24 CFR 200. The City will review each audit to identify any areas of concern. If the City identifies any potential areas of non-compliance, staff will schedule an on-site monitoring visit as described above to assist in the correction of all relevant findings.

In the expenditure of CDBG and HOME funds for housing construction or project improvements, the City's inspectors make periodic on-site inspections to ensure compliance with the local housing codes. The City also requires submittal of architectural drawings, site plans, and work specifications for this work. These are reviewed prior to issuance of building permits and the distribution of CDBG or HOME funds. As part of its monitoring strategy, rental units are also monitored yearly to ascertain condition and low-income occupancy. Homebuyer units are monitored to assure the original owner is maintaining the property as their principal residence.

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AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of East Chicago is receiving $1,240,722 in CDBG funds, $73,090.49 in CDBG Program Income, $228,387.11 in HOME funds, and $5,000 in HOME Program Income for the FY 2024 program year. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following priority needs:

- Housing Priority (HS);
- Homeless Priority (HO);
- Other Special Needs Priority (SN);
- Community Development Priority (CD);
- Economic Development Priority (ED); and
- Administration, Planning, and Management Priority (AM).

The expected amount of Federal funds available for the remainder of the Five Year Consolidated Plan is based on the FY 2024 Federal Allocation times five (5) years, this amount does not include program income.

- **FY 2024 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2025 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2026 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2027 -** CDBG = $1,240,722 / HOME = $228,387.11
- **FY 2028 -** CDBG = $1,240,722 / HOME = $228,387.11
- **Totals - CDBG = $6,203,610 / HOME = $1,141,935**

The expected amount of program income is based on the FY 2024 estimate times five (5) years:

- **FY 2024 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2025 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2026 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **FY 2027 -** CDBG PI = $73,090.49 / HOME PI = $5,000

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- **FY 2028 -** CDBG PI = $73,090.49 / HOME PI = $5,000
- **Totals - CDBG PI = $365,452.45 / HOME PI = $25,000**

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER), and then in annual CAPERs thereafter for the entire FY 2024-2028 Five Year Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,240,722	73,090.49	0.00	1,313,812.49	5,022,249.96	4 projects/activities will be funded with the FY 2024 CDBG allocation. Administration, Housing Rehab Programs, Public Services, and Public Improvements.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	228,387.11	5,000	0.00	233,387.11	933,548.44	3 projects/activities will be funded with the FY 2024 HOME allocation. Administration, Community Housing Development Organization and New Housing Construction. An additional 11 cents was provided to HOME funds and will be utilized for Construction for Single Family Homes. The extra cents is part of the allocation, but the 11 cents does not show up in certain parts of IDIS because it rounds up.

Table 47 - Expected Resources – Priority Table

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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

As a recipient of HOME funding, the City is required to generate matching funds. For the HOME Program, the City is required to match twenty-five percent of all project expenditures. In recent years, HUD has waived the City's HOME match requirement based on fiscal distress criteria. However, the City will continue to seek HOME match funds to contribute to future year match liabilities. The City expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units.

The City will also seek to leverage both HOME and CDBG funds from additional sources to meet its Consolidated Plan goals. Potential sources of leverage include but are not limited to general funds, redevelopment funds, private equity, tax credits, transit-oriented development funds, and brownfield remediation funds.

The following public (non-federal) and private financial resources are anticipated to be available to the City of East Chicago to address the needs identified in the Five Year Consolidated Plan and Annual Action Plans:

State of Indiana:

The City of East Chicago anticipates that it will be receiving State Grant Funds during the Five Year Consolidated Plan. It is unknown at this time what the amounts will be since the State's Budget has not been established for this year.

Low-Income Housing Tax Credits (LIHTC):

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.

Tax Incremental Financing (TIF):

The City of East Chicago and the Northwest Indiana Reinvestment Alliance (NWIRA) have collaborated on several housing, community and economic development initiatives including housing counseling and small business training. The NWIRA will continue to prepare TIF Plans and the TIF funding will be used for infrastructure improvements and loans to private developers.

Federal Home Loan Bank Affordable Housing Program (FHLB AHP):

Loans are provided through participating lenders as a sponsor for affordable housing development that benefit low- and moderate-income households.

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If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Many of these lots are too small to be developed. The City will work to re-plat small, contiguous lots to create larger, buildable lots and reach out to non-profits and developers to gauge interest in acquiring one of the lots for an eligible use under HOME or CDBG.

Discussion

The City of East Chicago has established its priorities and strategies based on its limited amount of HUD Federal Grant Funds.

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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 Homeownership**	2024	2028	Affordable Housing Public Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $18,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
2.	**HS-2 Housing Construction**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $210,087	Homeowner Housing Added: 6 Household Housing Unit
3.	**HS-3 Owner-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $589,285.00 HOME: $0	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4.	**HS-4 Renter-occupied Housing Rehabilitation**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0	Rental units rehabilitated: 0 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	**HS-5 Rent and Utility Assistance**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Harbor Action Plan Citywide	Housing Strategy	CDBG: $27,000 HOME: $0	Public service activities for Low/Moderate Income Housing Benefit: 40 households
6.	**HS-6 Fair Housing**	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Fair Housing	Harbor Action Plan Citywide	Housing Strategy	CDBG: $0 HOME: $0	Other: 1 Other
7.	**SN-2 Social Services**	2024	2028	Non-Homeless Special Needs	Harbor Action Plan Citywide	Other Special Needs Strategy	CDBG: $27,000 HOME: $0	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
9.	**CD-2 Infrastructure Improvements**	2024	2028	Non-Housing Community Development	HARBOR ACTION PLAN CITYWIDE	Community Development Strategy	CDBG: $343,715.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Other: 1 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10.	**CD-3 Public Service**	2024	2028	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $81,000	Public service activities other than Low/Moderate Income Housing Benefit: 366 Persons Assisted
11.	**CD-4 Food Programs**	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Harbor Action Plan Citywide	Community Development Strategy	CDBG: $27,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
12.	**AM-1 Overall Coordination**	2024	2028	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $248,144.40 HOME: $18,300	Other: 2 Other
13.	**AM-2 Special Studies**	2024	2028	Administration	Harbor Action Plan Citywide	Administration, Planning, and Management Strategy	CDBG: $14,000 HOME: $5,000	Other: 2 Other

Table 48 – Goals Summary

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Goal Descriptions

1.	**Goal Name**	**HS-1 Homeownership**
	Goal Description	Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.
2.	**Goal Name**	**HS-2 Housing Construction**
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.
3.	**Goal Name**	**HS-3 Owner-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
4.	**Goal Name**	**HS-4 Renter-occupied Housing Rehabilitation**
	Goal Description	Provide financial assistance to landlords to rehabilitate rental housing units and support new residential development for rent that is affordable to low- and moderate-income tenants.
5.	**Goal Name**	**HS-5 Rent and Utility Assistance**
	Goal Description	Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
6.	**Goal Name**	**HS-6 Fair Housing**
	Goal Description	Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.
11.	**Goal Name**	**SN-2 Social Services**
	Goal Description	Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

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12.	**Goal Name**	**CD-1 Public Facility Improvements**
	Goal Description	Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
13.	**Goal Name**	**CD-2 Infrastructure Improvements**
	Goal Description	Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
14.	**Goal Name**	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.
15.	**Goal Name**	**CD-4 Food Programs**
	Goal Description	Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
20.	**Goal Name**	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
21.	**Goal Name**	**AM-2 Special Studies**
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of East Chicago will fund the following projects through the FY 2024 Annual Action Plan:

FY 2024 CDBG Budget:

CDBG Administration - $245,812.49

- CDBG Administration - $231,812.49
- Planning (CDBG) - $14,000.00

Housing Programs - $589,285.00

- Housing Rehabilitation Program (CDBG) - $427,285.00
- Housing Rehabilitation Program Delivery (CDBG) - $162,000.00

Public Services - $135,000.00

- Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $18,000.00
- Meals on Wheels of NWI - $27,000.00
- Catholic Charities - $27,000.00
- We Care from the Heart, Inc. - $27,000.00
- Indiana Legal Services - $20,000.00
- Boys & Girls Clubs of Greater Northwest Indiana - $16,000.00

Public Improvements - $343,715.00

- Catalpa Street Reconstruction - $278,715.01
- Dr. Martin Luther King Center Improvements - $64,999.99

Total CDBG Budget: $1,313,812.49

FY 2024 HOME Budget:

HOME Administration - $23,300.00

- HOME Administration - $18,300.00
- Planning (HOME) - $5,000.00

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Community Housing Development Organization (CHDO) - $34,259.00

- Affordable Housing Program (HOME-CHDO) - $34,259.00

Construction of Single-Family Homes - $175,827.11

- Construction of Single-Family Homes - $175,828.11

Total HOME Budget: $233,387.11

Total CDBG and HOME Budget: $1,547,199.60

Projects

#	Project Name
1.	Administration
2.	Housing Rehabilitation Programs
3.	Public Services
4.	Public Improvements
5.	Community Housing Development Organization (CHDO)
6.	New Housing Construction

Table 49 – Project Information

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Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City allocated funds to projects based on the priority needs and goals established in the Strategic Plan. The largest obstacle to addressing underserved needs within the community is the lack of funding. To address this obstacle, the City will look for opportunities to leverage additional resources through grant opportunities and private financing and investment.

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the City's CDBG funds are budgeted for activities which principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2024 Program Year and each succeeding year in the FY 2024-2028 Five Year Consolidated Plan:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and

moderate-income status.

- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; to projects/activities that principally benefit low- and moderate-income persons; and/or slum and blight removal on a spot or area basis.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

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AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	HS-6 Fair Housing AM-1 Overall Coordination AM-2 Special Studies
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: $245,812.49 HOME: $23,300.00
	Description	Funds will be used for administration, planning, and fair housing for the CDBG and HOME Programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4 Organizations
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **CDBG Administration (CDBG - $231,812.49) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. (AM-1 Overall Coordination and HS-6 Fair Housing) • **CDBG Planning (CDBG - $14,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies). • **HOME Administration (HOME - $18,300.00) -** Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) (AM-1 Overall Coordination and HS-6 Fair Housing). • **HOME Planning (HOME - $5,000.00) -** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) (AM-2 Special Studies). **Eligibility:** General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap). **National Objective:** Not applicable to planning and administration
2.	**Project Name**	**Housing Rehabilitation Programs**
	Target Area	Citywide
	Goals Supported	HS-3 Owner-occupied Housing Rehabilitation HS-4 Renter-occupied Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: $589,285.00
	Description	Funds will be used for Housing Rehabilitation Programs: Residential Repair Program, Emergency Repair Program, Accessibility Program, Exterior Renovation Program, & Acquisition/Rehabilitation Program.
	Target Date	6/30/2025

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	Estimate the number and type of families that will benefit from the proposed activities	15 Housing units and 1 Organization. Estimated No. of Families: 16; AMI: 0 0% - 30%; 4 30% - 50%; and 12 50% - 80%.
	Location Description	Throughout the City, but with a focus on the NRSA, if approved.
	Planned Activities	The City is going to fund the following activities: • **Housing Rehabilitation (**$427,285.00**) -** Funds will be used to assist owners of existing single-family owner-occupied housing to repair their homes. • **Housing Rehabilitation Delivery (CDBG - $162,000) -** Funds will be used for delivery costs directly related to carrying out the Housing Rehabilitation Programs. **Eligibility:** Housing Rehabilitation (14A) **National Objective:** Low Mod Housing (LMH) Benefit
3.	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HS-5 Rent and Utility Assistance SN-2 Social Services CD-3 Public Service CD-4 Food Programs
	Needs Addressed	Housing Strategy Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: $135,000.00
	Description	Funds will be used for public service activities to benefit low- and moderate-income residents in the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	195 persons and 160 households.
	Location Description	Citywide

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	Planned Activities	The City is going to fund the following activities: • **Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101** (CDBG - $18,000.00) - Northwest Indiana Reinvestment Alliance will provide homebuyer workshops and workshop manuals. (100 households) (HS-1 Homeownership) • **Meals on Wheels of NWI** (CDBG - $27,000.00) - Meals on Wheels of NWI will provide nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. (75 persons) (CD-4 Food Program) • **Catholic Charities - Safe Haven Homeless Prevention Program** - (CDBG - $27,000.00) - Catholic Charities will provide financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company. (40 households) (H-5 Rent and Utility Assistance) • **We Care from the Heart, Inc. - Senior Services Program** (CDBG - $27,000.00) - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), will provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. (10 persons) (SN-2 Social Services) • **Indiana Legal Services- Legal Services for East Chicago Residents** (CDBG - $20,000.00) - Indiana Legal Services will provide free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. (55 persons) (CD-3 Public Service) • **Boys & Girls Clubs of Greater Northwest Indiana** (CDBG - $16,000.00) Will provide participants with after school sports and recreation activities. (75 youth) (CD-3 Public Service) **Eligibility:** 05 Other Public Services Not Listed in 03T and 05A-05Y. **National Objective:** Low/Mod Income Clientele Benefit (LMC).
4.	**Project Name**	**Catalpa Street Reconstruction**
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $278,715.01

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	Description	Funds will be used to reconstruct Catalpa Street from 140th Street to Guthrie Street.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Public Facility
	Location Description	Catalpa Street from 140th Street to Guthrie Street
	Planned Activities	**Eligibility:** 03 Other Public Facilities/Improvements. **National Objective:** Low/Mod Income Area Benefit (LMA)
5.	**Project Name**	**Community Housing Development Organization (CHDO)**
	Target Area	Citywide
	Goals Supported	HS-1 Homeownership HS-2 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: $34,259.00
	Description	CHDO funds will be used to provide assistance for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity. Estimated No. of Families: 1; AMI: 0 0% - 30%; 1 30% - 50%; and 0 50% - 80%.
	Location Description	The CHDO development location is yet to be determined.
	Planned Activities	**Eligibility:** 14G Acquisition for Rehabilitation. **National Objective:** Low/Mod Income Housing Benefit (LMH).
6.	**Project Name**	**New Housing Construction**
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: $175,828.11
	Description	HOME funds will be used to construct new housing in low- and moderate-income areas of the City.
	Target Date	6/30/2025

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	Estimate the number and type of families that will benefit from the proposed activities	1 Family
	Location Description	Citywide
	Planned Activities	The City is going to fund the following activities: • **Construction of Single-Family Homes -** $175,887.11 **Eligibility:** 12 Construction of Housing. **National Objective:** Low/Mod Income Housing Benefit (LMH)
7.	**Project Name**	**Dr. Martin Luther King Center Improvements**
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure Improvements
	Needs Addressed	Community Development Strategy
	Funding	CDBG: $64,999.99
	Description	CDBG funds will be used to replace and install a new boiler system to heat and control temperatures within the
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Public Facility 1,615 Low- and Moderate-Income Individuals overall 65.7% LMI Benefit, CT 303 BG 2; CT 307 BG 1 & 2
	Location Description	Dr. Martin Luther King Center: 4802 Melville Ave, East Chicago IN 46312
	Planned Activities	Eligibility: 03E Neighborhood Facilities National Objective: Low/Mod Income Area Benefit (LMA)

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City will carry out its NRSA strategies within the Harbor Area. Public services and some housing programs will be available throughout the City. The location of the CHDO project is still to be determined. The City is unable to indicate percentages that will be allocated to the NRSA at this time.

The following information provides a profile of the population age, and racial/ethnic composition of the City of East Chicago. This information was obtained from the U.S. Census Bureau American Factfinder website, http://data.census.gov. The 2018-2022 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Pittsburgh. The 5-year estimates are the most recent data available for the City. The 2020 U.S. Census data is included where possible.

Population:

The following illustrates the population trends for the City of East Chicago:

- The 2018-2022 American Community Survey estimates a population of 26,363 people, or a loss of 2,365 people since the 2013-2017 American Community Survey.
- In 2022, the City's estimated male population was 12,994 or 49.3% of the total population, and the City's female population was 13,369 or 50.7% of the population.

Age:

The following illustrates the age breakdown of the population in the City of East Chicago at the time of the 2018-2022 American Community Survey:

- The median age in the City of East Chicago was 36.0 years, compared to 39.3 years in Lake County and 38.0 years statewide in Indiana.
- Youth under the age of 18 accounted for 25.3% of the City's population.
- Seniors aged 65 or over make up 15.1% of the City's population. This is below the County's percentage of 17.1% of the population and Indiana's 16.2% of the population.

Race/Ethnicity:

The racial/ethnic composition of the City of East Chicago from the 2018-2022 American Community Survey is as follows:

- **Race**
  - 19.8% are White alone
  - 38.4% are Black or African American alone

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- 8.6% are Two or More Races
- 32.8% are Some Other Race

- **Ethnicity:**
  - 54.8% are Hispanic or Latino (of any race)

Income Profile:

The Median Family Household Income for a family of four is $90,900 in the Gary, IN Metro Division of the Chicago MSA according to HUD's FY 2024 Income Limits. The following is a summary of income statistics for the City of East Chicago from the 2018-2022 American Community Survey:

- 32.2% of households with earnings received Social Security income.
- 3.0% of households with earnings received cash public assistance.
- 21.3% of households with earnings received retirement income.
- 41.9% of female-headed households with children and no spouse present were living in poverty; 57.3% of such households with children under the age of five were living in poverty.
- 40.7% of all youth under 18 years of age were living in poverty.
- The median family income in the City of East Chicago was $44,928, which was dramatically lower than Lake County ($82,936) and the State of Indiana ($84,657).

Low/Mod Income Profile:

The low- and moderate-income profile for the City of East Chicago is a measurement of the area's needs. The City has an overall low- and moderate-income percentage of 65.8%.

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Geographic Distribution

Target Area	Percentage of Funds
HARBOR ACTION PLAN	0%
CITYWIDE	100%

Table 50 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City invested in the development of the NRSA program and will try to maximize its investment and leverage additional funds into the NRSA. All other funds will be available throughout the City.

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the City's CDBG funds are budgeted for activities which principally benefit low- and moderate-income

persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2024 Program Year:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and moderate-income status.
- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

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The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; to projects/activities that principally benefit low- and moderate-income persons; and/or slum and blight removal on a spot or area basis.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

Discussion

The City is allocating its CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; and to projects/activities that benefit the low- and moderate-income population.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to construct or rehabilitate affordable housing units and for rent and utility assistance. The one-year goals for affordable housing in the City of East Chicago for FY 2024 are as follows.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	61
Special-Needs	0
Total:	**61**

Table 51 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	40
Production of New Units	6
Rehabilitation of Existing Units	15
Acquisition of Existing Units	0
Total:	**61**

Table 52 - One Year Goals for Affordable Housing by Support Type

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Discussion

The City of East Chicago will assist the following projects with FY 2024 CDBG and HOME funds:

- The Housing Rehabilitation Programs funded with CDBG and HOME funds proposed to rehabilitate 40 housing units.
- The New Housing Construction project funded with HOME funds is proposed to construct 6 affordable housing units.

AP-60 Public Housing – 91.220(h)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. The Housing Authority of the City of East Chicago (East Chicago Housing Authority or ECHA) owns and operates all public housing developments and properties within the City and provides affordable rental housing through the Housing Choice Voucher Program. Housing Choice Vouchers provide assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low-income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

The City of East Chicago has its own public housing authority to provide public housing for low-income city residents, thereby creating environments that improve the quality of life for ECHA residents and program participants.

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Actions planned during the next year to address the needs to public housing

The City will coordinate with the Housing Authority on the redevelopment of the PHA's properties, especially those within the City's proposed Harbor NRSA. Over the next year, the ECHA will finish construction on Lake Shore Manor, a LIHTC property that will provide 206 units for the elderly and disabled. The construction of Lake Shore Manor will offset the demand for ECHA's public housing units for the elderly and disabled.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In an effort to address the needs of public housing, ECHA offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self-nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA.

ECHA also provides a variety of activities aimed at encouraging public housing residents and Housing Choice Voucher program recipients to become self-sufficient and become homeowners. The City will continue to market all of its homebuyer programs to public housing residents and Housing Choice Voucher recipients.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable. The East Chicago Housing Authority is not classified as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards.

Discussion

Not Applicable.

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AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section describes the City's one-year goals and actions steps for reducing and ending homelessness through outreach, assessment, shelter assistance, prevention, and transition to permanent housing. This section also outlines actions the City plans to undertake to address the housing and supportive service needs of persons with special needs.

The City of East Chicago is part of the Indiana Balance of State Continuum of Care (CoC) in Region 1a, which consists solely of Lake County. The Balance of State CoC is managed by the Indiana Housing and Community Development Authority (IHCDA). While the City does not receive ESG funding, it supports the efforts of the Continuum of Care and encourages organizations to submit applications for ESG funding requests to Lake County and the State.

Under this Five Year Consolidated Plan, the City of East Chicago in cooperation with the CoC has developed its Strategic Plan to address homelessness for FY 2024 through FY 2028. It is addressed in the following goals:

- **HS-5 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.
- **HO-1 Housing -** Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2 Operating and Support** - Assist non-profit housing providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Rapid Re-Housing -** Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **SN-1 Housing -** Support the rehabilitation and accessibility improvements to emergency shelters and transitional housing for the homeless.
- **SN-2 Social Services -** Support social service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

The Balance of State Continuum of Care completes a regular “Point In Time Survey” each January to determine the number of homeless individuals and families in the County. Based on the “Point In Time Survey,” conducted on January 25, 2023 the following numbers of homeless persons were reported:

- **Unsheltered -** 43 individuals and 2 families with children
- **Transitional Housing -** 0 individuals and 0 families with children

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- **Safe Haven -** 0 individuals and 0 families with children
- **Emergency Shelter -** 118 individuals and 21 families with children

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City is an active participant in the area Continuum of Care (CoC) organization. The City's homeless strategies are informed based on the needs, priorities and strategies of the overall CoC. While there is limited outreach done within the City, there are several points of entry into services and shelter provided by CoC members. The Salvation Army, Catholic Charities, North Township Trustee's Office, and the School City of East Chicago can all serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry (CE) helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid rehousing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

Individuals or households experiencing a housing crisis or homelessness will be quickly assessed and offered appropriate interventions that align with their needs and will resolve the crisis. CE will align available resources effectively to end homelessness in East Chicago. The mission of the State Continuum of Care's Coordinated Entry process is to rapidly connect households that are facing or are at-risk of facing homelessness with the most appropriate need based interventions.

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Addressing the emergency shelter and transitional housing needs of homeless persons

As noted earlier, there is a lack of emergency and transitional units within the City and throughout the CoC as a whole. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include more funding for housing and preventative

services to alleviate the need for emergency shelters.

While the most recent Point In Time Count was conducted on January 25, 2024, the results will not be released until summer 2024. The 2023 Point In Time Count for Region 1a (Lake County) reported the following homeless counts for the unsheltered, those in Transitional Housing, and those staying in an Emergency Shelter:

- **Unsheltered -** 43 individuals and 2 families with children
- **Transitional Housing -** 0 individuals and 0 families with children
- **Safe Haven -** 0 individuals and 0 families with children
- **Emergency Shelter -** 118 individuals and 21 families with children

The priority homeless needs in the City of East Chicago are as follows:

- **Emergency Shelters Family beds –** low priority Individual beds – medium priority
- **Transitional Housing Family beds –** low priority Individual beds – medium priority
- **Permanent Supportive Housing Family beds –** medium priority Individual beds – medium priority
- **Safe Haven Family beds –** low priority Individual beds – medium priority

The CoC has a long-term goal of increasing the number of homeless moving from transitional housing to permanent housing. In order to achieve this objective, the CoC meets regularly with providers to monitor and review their progress. The CoC also works toward strengthening relationships with affordable housing providers (such as housing authorities) to assist consumer's transitions into permanent housing. Effective services and support while in transitional housing are critical to the effective move into permanent housing.

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Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

In conjunction with the Indiana Balance of State CoC, the City plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The City will coordinate with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents, creation of a new shelter, and increasing prevention efforts to

alleviate the need for emergency shelters.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

As noted above, the City will partner with the CoC and local homeless service providers to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. Potential strategies include support for a rehousing program for City residents and increasing prevention efforts to alleviate the need for emergency shelters.

To meet its goals, the City will fund one public service agency that provides services to prevent low-income individuals and families from becoming homeless. The City will provide funding to Catholic Charities for their Safe Haven Homeless Prevention program.

Discussion

During the consultation process, the following priority needs for the homeless population and special needs populations were stressed:

- Need for more affordable rental housing.
- Need for supportive services such as counseling, life skills training, case management, childcare, transportation, legal services financial education, and job training.
- Lack of available shelter capacity.

To meet its special needs goals, the City will fund two public service agencies that provide services to elderly, frail elderly, and disabled adults. The City will provide funding to Meals on Wheels and We Care From the Heart.

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AP-70 HOPWA Goals - 91.220 (l)(3)

The City of East Chicago does not receive HOPWA funding. Not applicable.

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In the coming year, the City will dedicate the majority of the federal funding available to affordable housing programs. This includes owner occupied rehabilitation, the acquisition and rehabilitation of properties to increase the supply of affordable housing stock in standard condition, the rehabilitation of existing affordable housing stock, and the assistance to a Community Housing Development Organization (CHDO) for the development of affordable housing.

Actions planned to reduce lead-based paint hazards

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, LBP hazards will be addressed on a case-by-case basis for the housing units assisted through the City housing programs. The City will ensure all of its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources. The City will continue to work in partnership with the US EPA until their remediation of the West Calumet area is complete.

Actions planned to reduce the number of poverty-level families

The 2018-2022 American Community Survey estimates that 27.0% of the City of East Chicago's residents live in poverty, while only 11.4% of Lake County residents live in poverty and 8.5% of the State of Indiana's residents live in poverty. While only 24.4% of East Chicago families fall below the poverty level, female-headed City households with children are particularly affected by poverty at an estimated 41.9%; the number rises to 57.3% of such households when the children are under 5 years of age. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and by working with other agencies/organizations.

The City funded projects/activities under the following goals and strategies to reduce the number of families living in poverty:

- HS-3 Owner-occupied Housing Rehabilitation
- HS-4 Renter-occupied Housing Rehabilitation
- HS-5 Rent and Utility Assistance
- HO-3 Prevention and Rapid Re-Housing
- SN-2 Social Services
- CD-3 Public Service
- CD-4 Food Programs
- ED-1 Employment
- ED-2 Financial Assistance

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The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs should focus on ensuring working age members of a household are employable through job training and have access to employment opportunities through supportive services such as childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

The City will continue to redevelop the Harbor area and pursue the economic revitalization. This will, in turn, create more economic opportunities and job prospects for City residents. In addition, the City will use public service funding to provide the expansion and improvement of public services primarily benefitting low- and moderate-income persons, which includes poverty-level families. These programs will provide supportive services to families as they seek to gain self-sufficiency.

Actions planned to develop institutional structure

The City will continue to work with its non-profit public service agencies to strengthen and improve the delivery of their services. The City will also work to certify additional CHDO organizations.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will work with neighboring grantees the City of Gary, the City of Hammond, and Lake County over the program year to see where they can assist each other in improving Lake County's housing.

Discussion:

Not Applicable.

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Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

This page provides information on requirements specific to the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME) received by the City.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$73,090.49
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$ 0.00
3. The amount of surplus funds from urban renewal settlements	$ 0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$ 0.00
5. The amount of income from float-funded activities	$ 0.00
Total Program Income:	**$73,090.49**

Other CDBG Requirements

1. The amount of urgent need activities	$ 0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   The City will not employ other forms of investment beyond those identified in Section 92.205.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. The full policy is attached as an appendix to this report.

   The policy is based on the HOME Program rules found in 24 CFR Part 92.254. The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

   See above. The full policy is attached as an appendix to this report.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

   The City of East Chicago does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. Not Applicable.

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For the HOME program, describe eligible applicants, your process for soliciting and funding applications/proposals, and where information can be obtained. Does the city plan to limit the beneficiaries or give preferences to a particular segment of the low-income population in its HOME program, and if so, provide a description of the limitation or preference.

For the HOME-funded Homeowner Rehabilitation, eligible applicants include all income-qualified homeowners. The City does not plan on limiting or providing any type of preferences for a specific segment of the population. Additional information can be obtained from the Redevelopment Development Department at City Hall.

For homes developed by a CHDO, the City does not expect to provide any limitations or direction to the CHDO in the marketing of their units. Additional information can be obtained from the Redevelopment Department once the CHDO is selected.

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Discussion:

HOME Match Requirements:

- The City of East Chicago is exempt from the HOME Match Requirement.

HOME Program Income:

- The City of East Chicago anticipates it will receive $5,000 in HOME Program Income from mortgage and rent receipts during this program year.

CDBG Program Income:

- The City of East Chicago anticipates it will receive $73,090.49 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 18.89%
- Public Service Percentage - 13.70%
- Low and Moderate-Income Percentage - 100%
- No Slum and Blight Activities.

Appendix - Alternate/Local Data Sources

1.	**Data Source Name** 2020 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 2020.
	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? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete
2.	**Data Source Name** 2018-2022 American Community Survey
	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 American Community Survey 5-Year Estimates were completed in 2022.
	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? 2018-2022
	What is the status of the data set (complete, in progress, or planned)? Complete
3.	**Data Source Name** CoC 2023 Point in Time County
	List the name of the organization or individual who originated the data set. CoC of Northwest Indiana
	Provide a brief summary of the data set. Annual Homeless Count
	What was the purpose for developing this data set? Annual Homeless Count

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	Provide the year (and optionally month, or month and day) for when the data was collected. January 25, 2023
	Briefly describe the methodology for the data collection. Survey of all shelters and places unfit for human habitation.
	Describe the total population from which the sample was taken. The total population included the homeless households and individuals identified during the Point in Time Count.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Homeless individuals
4.	**Data Source Name** PIH Info Center - Web data
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set. Public Housing Information for East Chicago Housing Authority
	What was the purpose for developing this data set? compliance with HUD regulations
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is for residents within the East Chicago Housing Authority developments
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023
	What is the status of the data set (complete, in progress, or planned)? Complete

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FIRST PUBLIC HEARING

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Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

I, Yuade Moore, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Mar. 8, 2024

Notice ID: SLwKcegiiUA1RNGmcNro
Publisher ID: 86044
Notice Name: Public Hearing Notice CDBG FY 2024

PUBLICATION FEE: $123.33

Yuade Moore
Agent

SHANNEA H HOLMES
NOTARY PUBLIC
STATE OF NEW JERSEY
My Commission Expires August 1, 2026

VERIFICATION

State of New Jersey
County of Hudson

Signed or attested before me on this: 03/08/2024

Shannea H. Holmes
Notary Public
Notarized remotely online using communication technology via Proof.

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PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
FY 2024 COMMUNITY DEVELOPMENT BLOCK GRANT AND
FY 2024 HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice is hereby given that the City of East Chicago, IN will hold an in-person and virtual public hearing. Pursuant to COVID-19 emergency, and Executive Order 20-09, the public hearing shall take place on **Tuesday, March 19, 2024 at 5:00 PM,** prevailing time, in the City of East Chicago, Common Council Chambers, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. Or virtual via Zoom video conference.

The Zoom link for access to the public meeting is:

https://us02web.zoom.us/j/82427670117?pwd=SGIXbURSeEdtRi9vM-254R0NibytTdz09
Phone: 1-312-626-6799
Meeting ID: 824 2767 0117
Passcode: 911018

The purpose of this public hearing is to gather information for the City's Five Year Consolidated Plan for FY 2024-2028, the Annual Action Plan for FY 2024, 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 $1,276,665 for FY 2024 based off the previous FY 2023 CDBG allocation. The City is eligible to receive approximately $299,400 in HOME funds in FY 2024 based off the FY 2023 HOME allocations. These funding levels are contingent upon the final approval of the Federal Budget for FY 2024. 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 following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

HOME funds may be used for any of the following: rehabilitation of owner-occupied housing, assistance to homebuyers, rental housing activities, tenant-based rental assistance, and administrative purposes.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of housing units (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for housing;
- 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.

CDBG Public Service Application for Section 501(c)(3) Organizations

Available Online: https://portal.neighborlysoftware.com/ecredevelopment/participant
Application Available : March 15, 2024
Application Deadline: April 12, 2024 at 4:00 PM CST

CDBG Public Service: Application Software Training (Virtual)

Wednesday, March 27, 2024 at 10:00 AM CST

The link for access to the Application Software Training is:

https://us02web.zoom.us/j/86051788030?pwd=NXc4YVFmcWlPSW4rcG-MyWXN5bk1JZz09
Phone: 1-312-626-6799
Meeting ID: 860 5178 8030
Passcode: 101870
Any person(s) requiring special accommodations for the Public Meeting to be held on Tuesday, March 19, 2024, should contact Ms. Alysia Dunbar, at (219) 391-8513 between the hours of 8:30 a.m. - 4:30 p.m. CST or via email at adunbar@eastchicago.com by **Friday, March 15, 2024**.

All interested citizens are encouraged to attend the public hearing and will be given the opportunity to present oral and/or written comments concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2024. Written comments may be addressed to Ms. Alysia Dunbar, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd. - 2nd Floor, East Chicago, IN 46312; or Phone: (219) 391-8513; or Fax: (219) 391-7005; or via email at adunbar@eastchicago.com.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment
3/8 - 86044

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CDBG AND HOME FIRST PUBLIC HEARING

FY 2024-2028 FIVE YEAR CONSOLIDATED PLAN, FY 2024 ANNUAL ACTION PLAN, AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

March 19, 2024 at 5:00 PM

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Opening Remarks – Mr. Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

Overview –

- What is a Five-Year Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments to Fair Housing Choice?
- Eligible CDBG Activities
- Ineligible CDBG Activities
- Eligible HOME Activities
- Estimated FY 2024 CDBG and HOME Allocations
- Review of Past Performance

Public Comments –

- What are the Needs of the City of East Chicago over the next five (5) years?

Closing Remarks and Adjournment –

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

EAST CHICAGO, INDIANA

REGULAR MEETING

March 19, 2024

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BOSS REPORTERS

Gary & Merrillville, Indiana

3893 East Lincoln Highway (Rt. 30)

Merrillville, Indiana 46410

(219) 769-9090

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on March 19, 2024, scheduled to begin at 5:00 p.m. in the evening.

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GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Debbra Gritters, Executive Secretary
Alysia Dunbar, Program Director
and
Members of the Public

APPEARANCES (VIA ZOOM):

Boss Reporters
Shelice Tolbert, Attorney
Karl Haglund, Urban Design

* * * * *

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* * * * *

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PRESIDENT SERNA: I'd like to call to order today's meeting of the East Chicago Redevelopment Commission regular meeting for March 19th, 2024. The time is 5:01 p.m.

If we could all please rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

We have all Board Commission members here -- all Commissioners here.

At this time we have on our agenda the public hearing. Public hearing.

Mr. Rivera, if you would like to speak on that.

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DIRECTOR RIVERA: Yeah, we have Mr. Karl Haglund from Urban Design Ventures. He's our contractor that we've hired for the next 5 years for our particular needs over here for the East Chicago Department of Redevelopment, so he'll go over the 5-Year Consolidated Plan of what we plan on doing over the next 5 years.

PRESIDENT SERNA: So our public hearing is on the 5-year plan?

DIRECTOR RIVERA: Yes.

PRESIDENT SERNA: Thank you.

DIRECTOR RIVERA: If you can, Karl.

MR. HAGLUND: Yes. Okay. So what is the 5-Year Consolidated Plan and Annual Action Plan and Analysis of Impediment of Fair Housing Choice? So these three documents are done -- the 5-year plan is done every 5 years. Analysis of Impediment is done every 5 years as part of it. The Annual Action Plan is done every year as looking back at each of the activities from the 5-year plan.

So the 5 years serves as your framework to identify your housing and your community development priorities that align for the

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community to focus funding from the CDBG and the HOME Investment Partnership Programs. And then you use the Annual Action Plan, which provides a concise summary of the actions, the activities and the specific federal and non-federal resources that will be used each year to address these priority needs and the specific goals identified in the 5-year plan.

Your Analysis of Impediment looks at what Fair Housing barriers exist in the community and provides strategies to eliminate those barriers. So those are what the three plans are that we're kind of talking about today. But to kind of look at those, we also need to know kind of what is eligible with CDBG and with HOME.

So the eligible CDBG activities are acquisition of real property, relocation/demolition, rehab of residential/nonresidential structures, construction of public facilities and improvements such as water, sewer facilities, streets, neighborhood centers and the conversion of school buildings for eligible

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purposes, like a neighborhood center, public service activities, and also activities related to energy conservation and renewable energy resources, provisions of assistance to profit-motivated businesses to carry out economic development and job creation activities.

Ineligible CDBG activities consist of acquisition, construction or reconstruction of buildings for the general conduct of government, political activities, certain income payments and a construction of new housing by units of general local government.

The eligible HOME activities are new construction of affordable housing, rehab of affordable housing, reconstruction of affordable housing, reconversion to affordable housing, site improvements related to the development of affordable housing, refinancing of debt on a single family owner-occupied unit up to four units, purchase of property by home buyers, soft costs such as architectural, engineering and other related services, costs to provide the information services such as affirmatively

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marketing and fair housing information, CHDO operating costs such as the cost of project specific technical assistance and site-controlled loans, relocation costs for displacement of households and funds will be -- are eligible for administration and planning costs for the HOME program.

So at this point we do not have your 2024 allocation yet. HUD is -- told us to base your allocations off of the 2023 allocation. So right now for budgetary purposes, the City has estimated that it's going to receive $1,276,665 in CDBG funds and $299,400 in HOME funds. These funds are preliminary and are subject to change once the federal budget has been passed.

Now, currently, the federal budget for HUD programs have been approved, but the allocation is probably still going to be 60 days out once they start looking into how they're dividing up the allocations. The CDBG program overall states status quo at the same allocation as it was in 2023. So we're assuming that there will be a slight decrease because every year there is new federal

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entitlement communities are added to the list, but usually the redaction is minimal, so maybe a couple hundred to maybe a thousand dollars. But we won't know for sure until most likely the beginning of May.

Okay. So review of the past performance. So the City, as part of its 2022 CAPER, which was the fourth CAPER of the 2019 through 2023 5-Year Consolidated Plan, the City spent a hundred percent of its CDBG funds to assist low and moderate-income persons. The City assisted 11.83 percent of its funds for public service. The City did not expend or obligate any of its funds for admin.

The City of East Chicago was over the 1.5 maximum drawn-down ratio with a ratio of 2.79. The City has been working very hard over the last many months. Right now we are at 2.33, but the City is still continuing to work to get under that point, so we can be at 1.5 by the beginning of May.

Now I'd like to kind of open this public hearing to the public comments, and kind of as part of developing the 5-year plan, we have been having consultations with agencies

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and organizations, department heads, to kind of see what the needs are in the community. And so what we'd like to use this meeting for is to kind of see what the community sees and the Commission sees as the needs for the City of East Chicago over the next 5 years. You know, what are some of the community development? What are some of the housing, the homeless, economic developments that you see that, you know, we should look to add as part of our 5-year strategy?

So at this point I turn it over to the Commission and to the public.

PRESIDENT SERNA: We'll open it for public comments at this time.

COMMISSIONER ARTIS: Yes.

PRESIDENT SERNA: Commissioner Artis.

COMMISSIONER ARTIS: Yes. I have a question here. For the -- I live in the Calumet community. Speaking of Martin King Center, will Martin King Center will be eligible for the CDBG funds for rehabbing? Will they use the funds to rehab the King Center with those funds?

MR. KARL HAGLUND: Frank, can you give me

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a little background as to where the King Center is located?

COMMISSIONER ARTIS: It's --

DIRECTOR RIVERA: 40 -- go ahead.

COMMISSIONER ARTIS: It's 4804 Melville.

MR. HAGLUND: And who owns the facility?

DIRECTOR RIVERA: The City of East Chicago.

COMMISSIONER ARTIS: City of East Chicago.

MR. HAGLUND: So --

DIRECTOR RIVERA: It's one of those recreational centers.

COMMISSIONER ARTIS: Yes.

MR. HAGLUND: Okay. So as long as -- so what we would need to do is we would have to look back to see if -- look at the service area, so who's using the facility. And as long as we can -- there's two ways to look at it for eligibility. One is the individuals that are actually coming for services in the program, are they considered low and moderate, or is there a presumed benefit? Or two, is the service area, so the block groups and census traffic that make up the service

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area, are they low and moderate income. And if they are below 51 -- or above 51 percent, then we can do improvements at the facility.

COMMISSIONER ARTIS: Well, another question on that. Right now the center is closed right now. It's been closed for a short period of -- long period of time. So are we talking about -- like if the community wanted to open it back up and I was thinking that in order to open it back up, we're going to need some funds to rehab it because it needs some things done in there. So it's been closed and not being utilized at this particular time and could those funds be utilized to rehab it and open it back up? That's my question.

MR. MESICH: Yes, as long as we can show that the beneficiaries of that service area would be low/mod, then yes, you could use funds to rehab the facility so it could reopen.

COMMISSIONER ARTIS: Thank you.

PRESIDENT SERNA: Is there any other public comments? Any other public comments?

DIRECTOR RIVERA: Public comments on this

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agenda right here.

PRESIDENT SERNA: On the public hearing for the 5-year plan.

DIRECTOR RIVERA: We have Robert Garcia who wants to put in a public comment on this process.

MR. GARCIA: My name is Robert Garcia. I have a public comment. I know this references the 5-year plan. I know most of the people on the Commission (inaudible) but City Council should be included in this plan. We have six districts that represent this City and we've got six different councilmen that could probably talk about the subject, so if you could include the council as a whole in this, it would be best for all the districts for the 5-year plan.

PRESIDENT SERNA: Thank you.

Any other public comments? If no other public comments, Counsel, can we go about closing the public hearing?

ATTORNEY TOLBERT: (No response).

PRESIDENT SERNA: Counsel, do we go about closing the public hearing? Normally in public hearings we have a presentation and

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then we have public comments. That being all the public comments, I believe that we can close the public hearing. All right. The public hearing is closed.

MR. HAGLUND: Thank you.

PRESIDENT SERNA: Yes, sir.

Director Rivera.

DIRECTOR RIVERA: Yes, I'd like to --

THE REPORTER: I can't hear you. Can you speak into the speaker.

PRESIDENT SERNA: Go ahead, Director Rivera, you were speaking.

DIRECTOR RIVERA: I was saying basically, before we move on, I'd like to make a motion to change the order of the agenda to move Mr. Tracey Gillis to open up the bids because we've only got one bid so that way we can move on that one. He's coming out of Chicago.

PRESIDENT SERNA: You're asking if we would move the eighth item, which is the opening of bids for 3729 Main Street, Levin Building Project, and take care of that now?

DIRECTOR RIVERA: Yes.

PRESIDENT SERNA: Can I have a motion to

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do just that. To move the opening of the bids for 3729 Main Street, the Levin Building Project, up to now on the agenda.

SECRETARY FRENCH: Motion to approve.

VICE PRESIDENT RUSSELL: Second by Christine Russell.

PRESIDENT SERNA: Motion made by Secretary French, second by Vice President Russell. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

So we will now do the opening of the bids for 3729 Main Street, Levin Building Project.

DIRECTOR RIVERA: Okay. It's closed right now. If you don't mind, Tracey, pass it around to show everybody that it's closed,

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that it's sealed, that it's not open.

PRESIDENT SERNA: Can you please state your name.

MR. GILLIS: Tracey Gillis.

PRESIDENT SERNA: All right. We have the opening bid for 3729 Main Street project.

MR. GILLIS: This is for the cement pad replacement, preparation for the new storefront. Bids were sent out to four contractors, local contractors, and we only received one.

So the total cost is for $63,500, and that was to remove and replace the existing cement pad.

DIRECTOR RIVERA: Who's the contractor?

MR. GILLIS: The contractor is Big Concrete & Excavation.

PRESIDENT SERNA: Thank you. That's our bid opening. There's no action needed by the Commission, is there, Director Rivera?

DIRECTOR RIVERA: We would like to award it so we can move the project forward because there's only one bid.

VICE PRESIDENT RUSSELL: Is everything in the packet that needs to be in there?

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MR. GILLIS: Yes.

PRESIDENT SERNA: I would need to see that so I can say for the record what it is.

(DOCUMENT TENDERED.)

PRESIDENT SERNA: All right. I'll entertain a motion to approve awarding this bid -- awarding this work to Big, B-I-G, Concrete & Excavation Incorporated for the Levin Building Project at 3729 Main Street, and that price is $63,500. I'll entertain a motion to approve.

COMMISSIONER ARTIS: So moved.

SECRETARY FRENCH: Second by Christopher French.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Secretary French. Any questions on the motion?

Yes, sir, Mr. Artis.

COMMISSIONER ARTIS: Where they from?

MR. GILLIS: I think they're from -- it's on there.

PRESIDENT SERNA: According to this, their business address is: Big Concrete & Excavating Incorporated, 6707 Broadway Avenue, Merrillville, Indiana.

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COMMISSIONER ARTIS: (Inaudible) for the City before?

THE REPORTER: I can't hear you, Mr. Artis.

COMMISSIONER ARTIS: Oh, sorry. I asked if Big had done work -- previous work for the City before.

MR. GILLIS: Yes. They did sufficient work.

PRESIDENT SERNA: Any other questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

We'll move on with our agenda. The next item on the agenda is the approval of the regular meeting minutes from March 5th, 2024.

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I'll entertain a motion to approve those minutes.

SECRETARY FRENCH: Motion to approve by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: I'll abstain.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Next item on the agenda, approval of the dockets.

DIRECTOR RIVERA: No, it's the approval of the minutes.

PRESIDENT SERNA: No. It's approval of

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the dockets. We just approved the minutes.

DIRECTOR RIVERA: Oh, I'm sorry. Thank you. My fault.

Okay. So approval of the dockets. We'll start out with the first docket of the day, which is a City of East Chicago Accounts Payable Warrant Report, which is a dated 3/13/2024. That warrant number is 030824RD in the amount of $12,425. If I can have a motion, please.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

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VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our next Accounts Payable Warrant Report is dated 3/13/2024. The warrant number is 031924RD in the amount of $36,418.81. If I can have a motion, please.

COMMISSIONER VALDEZ-MEDINA: So moved, Valdez-Medina.

VICE PRESIDENT RUSSELL: Second, Christine Russell.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Vice President Russell. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

DRAFT

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our last Accounts Payable Warrant Report is dated 3/14/2024. Warrant number is 031424RD in the amount of $1,241,090. If I could have a motion, please.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

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DIRECTOR RIVERA: Thank you.

Now we go on to the Harborside Apartments Vendor Aging Report, which is based on the billing date as of 3/13/2024, with a total amount of $94,399.70. If I can have a motion, please.

SECRETARY FRENCH: Motion to approve by Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

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Now we turn our attention to the following action items. And the first action item for the day is a motion to approve the Filmtec Corporation invoice in the amount as listed and to authorize the Executive Director to sign the necessary documents.

The Redevelopment Department received two invoices from Filmtec Corporation for membranes for the Water Department Filtration Project that Redevelopment will fund using CDBG funds. The invoices are being submitted for approval along with the request for purchase order for pre-approval. The total cost of the membranes for this project is $1,241,000.

Action is recommended to approve the prepayment of Filmtec Corporation invoices in reference to SB-317 allowing prepayments for local purchases and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the Filmtec Corporation invoices in the amounts as listed and to authorize the

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Executive Director to sign the necessary documents.

VICE PRESIDENT RUSSELL: Motion to approve.

COMMISSIONER ARTIS: Motion to -- second by Randy Artis.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Artis. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: All right. The next item is a motion to approve a request for purchase order in the amount of $13,891 for additional funding to complete the roof replacement at 3729 Main Street.

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The East Chicago Department of Redevelopment is seeking approval for a request of purchase order for Korellis Roofing Incorporated for additional funds needed for the roof at 3729 Main Street, the Levin Building. The amount will be added to the original P.O. The total additional cost is $13,891, which will be funded using Lakefront TIF funds.

Action is recommended to approve the request for purchase order for Korellis Roofing and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve a request for purchase order in the amount of $13,891 for additional funding to complete the roof replacement at 3729 Main Street and the Executive Director to sign the necessary documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

VICE PRESIDENT RUSSELL: Second, Valdez-Medina.

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PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

We go to our next item, which is a motion to approve payment for invoice 23120012 in the amount of $13,189.75 for the boundary survey quote from Robinson Engineering approving a request for purchase order.

The East Chicago Department of Redevelopment received Invoice No. 23120012 from Robinson Engineering for professional services, including a boundary survey, for the Cross Church property in the amount of

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$13,189.75. This boundary survey is for the purpose of describing the parcel to be conveyed by the City of East Chicago Department of Redevelopment to the Cross Church.

Action is recommended to approve payment of the invoice for Robinson Engineering using Lakefront TIF funds and to approve a request for purchase order, pay the outstanding invoice, and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve payment for invoice 23120012 in the amount of $13,189.75 for the boundary survey quote from Robinson Engineering, approve a request for purchase order and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER VALDEZ-MEDINA: So moved, Valdez-Medina.

SECRETARY FRENCH: Second, Christopher French.

PRESIDENT SERNA: Motion made by

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Commissioner Valdez-Medina, second by Secretary French. Any questions on the motion?

Yes, Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: My question is does the Cross Church rent or own that center? And if so, should we be paying for this plat survey?

DIRECTOR RIVERA: As a matter of fact, they are fixing to purchase. They have been paying their purchase amount. They have a golden parachute, I believe, coming up?

MR. MESICH: They have a balloon payment.

DIRECTOR RIVERA: A balloon payment. And plus the parcels that are in addition are added into this balloon payment. And if you recall, I indicated at the last meeting it was $34,000 additional. So yeah, the survey is our responsibility because that survey is what we need in order for them to be able to use that survey for whatever they are going to be building there.

PRESIDENT SERNA: Any further questions?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

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COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

We go on to the next action item, which is the motion to approve the TIF reimbursements for the invoices in the amounts listed.

The Redevelopment Department received three invoices from the Community Builders representing Northtown Village Townhomes I, II and III regarding TIF reimbursement. The invoices are as follows:

Date 3/05/24, invoice number NTV I-24. The TIF reimbursement amount is $46,994.52.

On 3/5/24, NTV II-24. Total amount of that reimbursement is $26,489.52.

The next invoice number that was dated 3/5/24, which is NTV SR-24, for the total

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amount of the reimbursement amount from TIF dollars is $36,716.94.

Action is recommended to approve the TIF reimbursement and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the TIF reimbursements for the invoices and in the amounts as listed and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

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Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Commissioners.

We go on to our next action item, which is a motion to approve the amended contract for the Conditional Sale of Real Estate between East Chicago Redevelopment and the Cross Church of East Chicago Incorporated regarding 3620 Elm Street, increasing the number of parcels for sale.

The East Chicago Department of Redevelopment has received a request from the Cross Church of East Chicago, Indiana, Incorporated regarding 3620 Elm Street to amend the contract for the Conditional Sale of Real Estate to include additional land. The proposed amendment indicates the addition of two parcels and an increase in the purchase price. The First Amended Contract For Conditional Sale of Real Estate is attached for review.

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Action is recommended to approve the First Amended Contract for Conditional Sale of Real Estate modifying the number of parcels and purchase price and to authorize the Executive Director to execute the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the First Amended Contract For Conditional Sale of Real Estate between East Chicago Department of Redevelopment and the Cross Church of East Chicago, Indiana, Incorporated regarding 3620 Elm Street, increasing the number of parcels and the sale price and to authorize the Executive Director to execute any necessary documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

SECRETARY FRENCH: Second, Christopher French.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Secretary French. Any questions on the motion?

Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: I would like

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to be able to get a schedule of payments, what that balloon payment looks like, and also the original contract would be nice to have.

PRESIDENT SERNA: Director Rivera.

DIRECTOR RIVERA: Absolutely. We'll make sure that all the Commissioners receive the same documents.

PRESIDENT SERNA: Thank you. Commissioner Artis.

COMMISSIONER ARTIS: Only question I had is this: The two parcels. It has two parcels. Is this the amount for the sale of two parcels, the amount of $279,000?

DIRECTOR RIVERA: That's with the addition, yes.

COMMISSIONER ARTIS: So they're going to pay $279,000 for two parcels?

DIRECTOR RIVERA: No. For all of it because they have a balloon payment.

MR. MESICH: They have a balloon payment coming up. It's going to be roughly about $150,000 in addition to, and that was the agreement that was presented at the board at a previous meeting, if I am not mistaken. Is

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that correct, Frank?

DIRECTOR RIVERA: Yes.

PRESIDENT SERNA: Any further questions?

Commissioner Valdez-Medina.

COMMISSIONER VALDEZ-MEDINA: Yes, I'm sorry. To add onto my previous request, can we have a picture of the land that they'll be purchasing as well?

DIRECTOR RIVERA: Oh, yeah. There's a survey -- wasn't there a survey tucked to this, behind it?

COMMISSIONER VALDEZ-MEDINA: I don't think so.

DIRECTOR RIVERA: No, there wasn't. Okay. I'll get you a copy of the survey. It's small, little print, but it shows you exactly where the land is at.

COMMISSIONER VALDEZ-MEDINA: Is it in the front or back of the building?

DIRECTOR RIVERA: No, it's a little bit in the front, on the side and two in the back.

COMMISSIONER VALDEZ-MEDINA: That's a lot. Okay. Thank you.

PRESIDENT SERNA: Any further questions?

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Mr. Secretary roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: No.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Commissioners.

We go on to the next action item, which is a motion to approve a request for a purchase order for additional funding to complete the maintenance and clean-up at 3729 Main Street utilizing Lakefront TIF funds.

The East Chicago Department of Redevelopment is seeking approval for a request of purchase order for STM Enterprises, LLC, for additional funds needed for maintenance and clean-up at the vacant structure, 3729 Main Street, Levin Building. The total amount of the additional cost is

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$35,000, using Lakefront TIF funds.

Action is recommended to approve the request for purchase order for STM Enterprises, LLC, and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve a request for purchase order in the amount of $35,000 for additional funding to complete the maintenance and clean-up at 3729 Main Street and the Executive Director to sign the necessary documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

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AGENCY SURVEYS

CITY OF EAST CHICAGO, INDIANA
FY 2024-2028 CDBG CONSOLIDATED PLAN
AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: _____

Address: _____

Contact: _____ **Title:** _____

Phone: _____ **E-Mail:** _____

1. **Brief description of programs your agency provides:** (Attach any brochures)

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2. **Please respond to the following questions if they apply to your agency or organization.**

Does your organization provide any services or programs for the following?
(Check all boxes that apply.)

☐ Social/Human Services	☐ Housing	☐ Planning
☐ Community Development	☐ Housing Payments	☐ Business Loans
☐ Homelessness/CoC	☐ Housing Rehabilitation	☐ Justice/Corrections
☐ Public Health	☐ Fair Housing	☐ Advocacy
☐ Job Training	☐ Job Training	☐ Economic Development
☐ Higher Education	☐ Higher Education	☐ Other: _____

3. **What clientele does your program(s) serve?** (Check all boxes that apply.)

☐ Low-Income	☐ Immigrants/Refugees	☐ Families
☐ Incarcerated Individuals	☐ Disabled	☐ Elderly
☐ Neighborhood/Target Areas	☐ Children/Youth	☐ Homeless
☐ LGBTQIA	☐ Domestic Violence Victims	☐ Other: _____

4. **What are the unmet social service and human service needs in the City of East Chicago?**

5. **What are the unmet housing needs in the City of East Chicago?**

6. **What are the unmet community development needs in the City of East Chicago? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

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7. **What are the unmet economic development needs in the City of East Chicago?**

8. **What Fair Housing Issues do you observe in the City of East Chicago?**

9. **Does your organization have plans to add any new programs or to expand existing programs? Please describe.**

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10. Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

11. Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

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7. **What are the unmet economic development needs in the City of East Chicago?**

The unmet economic development need in the City of East Chicago are Host more job fairs and job training.

8. **What Fair Housing Issues do you observe in the City of East Chicago?**

The Fair Housing Issues I have observed in the City of East Chicago are the need for More bedrooms inside an apartment.

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9. **Does your organization have plans to add any new programs or to expand existing programs? Please describe.**

10. Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

11. Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

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RESIDENT SURVEYS

East Chicago Residents!

Would you like to let your voice be heard?

The City of East Chicago is preparing a document to assess community development needs and Fair Housing issues

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https://www.surveymonkey.com/r/EastChicago24-28ConPlan

Take the survey above and let us know about what you'd like to see in your community!

CITY OF EAST CHICAGO, IN – CONFIDENTIAL RESIDENT QUESTIONNAIRE

The City of East Chicago is conducting a survey to identify residents' needs in the community in addition to fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. This survey will help the City prepare its Five-Year Consolidated Plan, Annual Action Plan and its Analysis of Impediments to Fair Housing Choice for CDBG and HOME funding. Please take a few minutes and complete this **confidential questionnaire**. Please complete this survey online at https://www.surveymonkey.com/r/EastChicago24-28ConPlan or return a completed hard copy of the survey to the **East Chicago Department of Redevelopment at 4525 Indianapolis Boulevard East Chicago, IN 46312.** The City would appreciate your response by **Friday, March 1, 2024.**

1. **What is your street name and neighborhood where you live in the City of East Chicago?**

   Street Name:_____ Neighborhood: _____

2. **Gender:** ☐ Male ☐ Female ☐ Other:_____ ☐ Prefer Not to Say

3. **Race (Choose all that apply):**

   ☐ White ☐ Black or African-American ☐ American Indian or Alaskan Native ☐ Asian

   ☐ Native Hawaiian/ Pacific Islander ☐ Some Other Race ☐ Two or More Races

4. **Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ _____

5. **What is your age?** ☐ 17 or younger ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 or older

6. **Number of persons living in your household?** ☐ One ☐ Two ☐ Three ☐ Four ☐ Five ☐ Six +

7. **Based on the number of persons living in your household, check whether your household income is more or less than the listed income?**

1 person household	$50,050	☐ More ☐ Less	4 person household	$71,450	☐ More ☐ Less
2 person household	$57,200	☐ More ☐ Less	5 person household	$77,200	☐ More ☐ Less
3 person household	$64,350	☐ More ☐ Less	6 person household	$82,900	☐ More ☐ Less

8. **Choose your housing status:** ☐ Homeowner ☐ Renter ☐ Homeless ☐ Living with friends/relatives

   ☐ Temporary Shelter ☐ Hotel/Motel ☐ Mobile Home ☐ Vehicle ☐ Other:_____

9. **Identify housing/rental issues in the City of East Chicago (Choose all that apply):**

   ☐ Affordability ☐ Minor Rehabilitation ☐ Major Rehabilitation ☐ Housing Options/Inventory

   ☐ ADA Accessibility ☐ Historic Preservation ☐ Negligent Landlords ☐ Asbestos ☐ Lead Paint/Pipes

   ☐ Other:_____

10. **Identify any needs or improvements to parks/recreational facilities (Choose all that apply):**

    ☐ Playground Equipment ☐ Benches & Picnic Tables ☐ Basketball Courts ☐ Tennis Courts

    ☐ ADA Surfacing ☐ ADA Equipment ☐ Open Grass Fields ☐ Splash Pads ☐ Pools ☐ Skateparks

    ☐ Walking/Biking Trails ☐ Ice Skating ☐ Other_____

11. **Are there any problems in your neighborhood with the following (Choose all that apply):**

    ☐ Streets ☐ Curbs/Sidewalks ☐ Handicap Access ☐ Parking ☐ Flooding ☐ Traffic ☐ Storm sewers

    ☐ Sanitary Sewers ☐ Litter ☐ Property Maintenance ☐ Public Safety ☐ Other:_____

12. **Identify any crime issues within the City of East Chicago (Choose all that apply):**

    ☐ Theft ☐ Drugs ☐ Violent Crime ☐ Gangs ☐ Domestic Violence ☐ Graffiti ☐ Vandalism

    ☐ Loitering ☐ Sexual Assault ☐ Hate Crimes ☐ Other_____

DRAFT

(Turn Over to Complete)

13. **Do you use any of the social services programs available in the City? (Choose all that apply)**

☐ Medical ☐ Mental Health ☐ Homeless ☐ Senior Services ☐ Legal ☐ Addiction ☐ Employment

☐ Disabled ☐ Youth Services ☐ Education/Job Training ☐ Food Access ☐ Housing Counseling

☐ Childcare ☐ Immigrant/Refugee ☐ LGBTQIA+ ☐ None ☐ Other:_____

14. **Identify any employment issues in the City of East Chicago (Choose all that apply):**

☐ Lack of Job Opportunities ☐ Discriminatory Practices ☐ Lack of Job Training ☐ Legal Barriers

☐ Lack of Accommodation ☐ Lack of Childcare ☐ Lack of Transportation ☐ Other_____

15. **Identify transportation issues in the City of East Chicago (Choose all that apply):**

☐ Unreliable Public Transit ☐ Not Enough Service Hours ☐ Cost of Service ☐ Disconnected Routes

☐ Unsafe Public Transit ☐ Bike Routes/Lanes ☐ Lack of Parking ☐ Walkability ☐ Other_____

16. **Identify any blight (clearance/demolitions) issues in the City of East Chicago? (Choose all that apply)**

☐ Open Dumping Lots ☐ Overgrown property ☐ Vacant Lots ☐ Squatting ☐ Vacant Commercial Structures ☐ Vacant Residential Buildings ☐ Fire Risk ☐ Pest Control ☐ Site Pollution ☐Other:_____

17. **Are there any programs or services that are missing or under-funded in the City? Please list:**

_____

_____

Fair Housing impediments include any act of discrimination or barriers that limit the housing choices of families and individuals. The Fair Housing Act protects people from discrimination based on race, color, national origin, religion, sex, familial status or disability, when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

18. **Are you aware of how to report fair housing violations in the City of East Chicago?**

☐ Yes ☐ No ☐ Unsure

19. **Identify the reasons why fair housing complaints may not be reported? (Choose all that apply):**

☐ Fear/Retaliation ☐ Don't Know How ☐ Length of Reporting Process ☐ Distrust of Process

☐ Other:_____

20. **If you are a renter, has your landlord refused to make a reasonable accommodation?** ☐ Yes ☐ No

21. **If 'Yes' What was the request?** _____

22. **Do you believe that the following situations result in further discriminations and/or barriers to fair housing in the City of East Chicago?**

State or Local laws and policies that limit housing choice	☐ Yes	☐ No	☐ Unsure
Lack of fair housing organizations in the City	☐ Yes	☐ No	☐ Unsure
Lack of knowledge among bankers/lenders regarding fair housing	☐ Yes	☐ No	☐ Unsure
Lack of knowledge among landlords and property managers regarding fair housing	☐ Yes	☐ No	☐ Unsure
Lack of knowledge among real estate agents regarding fair housing	☐ Yes	☐ No	☐ Unsure
Lack of knowledge among residents regarding fair housing	☐ Yes	☐ No	☐ Unsure
Lack of accessible housing for persons with disabilities	☐ Yes	☐ No	☐ Unsure
Lack of accessibility in neighborhoods (i.e. curb cuts)	☐ Yes	☐ No	☐ Unsure
Lack of fair housing education	☐ Yes	☐ No	☐ Unsure
Lack of affordable housing in certain areas	☐ Yes	☐ No	☐ Unsure
Concentration of subsidized housing in certain neighborhoods	☐ Yes	☐ No	☐ Unsure
Other barriers	☐ Yes	☐ No	☐ Unsure

23. **Are there any additional comments or concerns that you wish to share?**

_____

_____

_____

DRAFT

¡Residentes del East Chicago!

¡Deja que se escuche tu voz!

La Ciudad de East Chicago está preparando un documento para evaluar las necesidades de desarrollo comunitario y cuestiones de Vivienda Justa

DRAFT

https://es.surveymonkey.com/r/EastChicago24-28Espanol

¡Responda la encuesta anterior y cuéntanos qué te gustaría ver en tu comunidad!

CIUDAD DEL EAST CHICAGO, IN – CUESTIONARIO CONFIDENCIAL PARA RESIDENTES

La ciudad de East Chicago está realizando una encuesta para identificar las necesidades de los residentes en la comunidad, además de las preocupaciones sobre vivienda justa, como actos de discriminación o barreras que podrían limitar las opciones de vivienda de familias e individuos. Esta encuesta ayudará a la ciudad a preparar su Plan Consolidado de Cinco Años, su Plan de Acción Anual y su Análisis de Impedimentos para la Elección de Vivienda Justa para la financiación de CDBG y HOME. Tómese unos minutos y complete este cuestionario confidencial. Complete esta encuesta en línea en https://es.surveymonkey.com/r/EastChicago24-28Espagnol o envíe una copia impresa completa de la encuesta al East Chicago Department of Redevelopment, 4525 Indianapolis Boulevard East Chicago, IN 46312. La Ciudad agradecería su respuesta antes del viernes 1 de marzo de 2024.

1. ¿Cuál es el nombre de su calle y vecindario donde vive en la ciudad de East Chicago?

   Nombre de la calle:_____ Vecindario: _____

2. Género: ☐ Masculino ☐ Femenino ☐ Otra:_____ ☐ Prefiero no decirlo

3. Raza (Elija todas las que correspondan):

   ☐ Blanco ☐ Negro o afroamericano ☐ Indio americano o nativo de Alaska ☐ Asiático

   ☐ Hawaiano nativo / isleño del Pacífico ☐ Alguna otra raza ☐ Dos o mas razas

4. Etnicidad: ☐ Hispano o latino ☐ No hispano o latino ☐ _____

5. Cuál es tu edad? ☐ 17 o menos ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 o más

6. ¿Número de personas que viven en su hogar? ☐ Uno ☐ Dos ☐ Tres ☐ Quatro ☐ Cinco ☐ Seis +

7. Según la cantidad de personas que viven en su hogar, marque si los ingresos de su hogar son mayores o menores que los ingresos indicados.

1 persona en el hogar	$50,050	☐ Más ☐ Menos	4 persona en el hogar	$71,450	☐ Más ☐ Menos
2 persona en el hogar	$57,200	☐ Más ☐ Menos	5 persona en el hogar	$77,200	☐ Más ☐ Menos
3 persona en el hogar	$64,350	☐ Más ☐ Menos	6 persona en el hogar	$82,900	☐ Más ☐ Menos

8. Elija su estado de vivienda: ☐ Dueño de casa ☐ Inquilino ☐ Sin hogar ☐ Viviendo con amigos / familiars ☐ Albergue temporal ☐ Hotel/Motel ☐ Caravana ☐ Vehículo ☐ Otra:_____

9. Identifique problemas de vivienda/alquiler en la ciudad de East Chicago (elija todas las que correspondan): ☐ Asequibilidad ☐ Rehabilitación Menor ☐ Rehabilitación mayor ☐ Opciones/inventario para vivienda ☐ Accesibilidad de la ADA ☐ Preservación histórica ☐ Propietarios negligentes ☐ Asbesto ☐ Pintura/tuberías con plomo ☐ Otra:_____

10. Identifique cualquier necesidad o mejora en parques/instalaciones recreativas (elija todas las que correspondan): ☐ Equipo de juegos infantiles ☐ Bancos y mesas de picnic ☐ Canchas de baloncesto ☐ Canchas de tenis ☐ Firme de la ADA ☐ Equipo de la ADA ☐ Campos de césped abiertos ☐ Splash Pads ☐ Piscinas ☐ Parques de skate ☐ Senderos para caminar/monter las bicicletas ☐ Patinaje sobre hielo ☐ Otra:_____

11. ¿Hay algún problema en su vecindario con lo siguiente (elija todas las que correspondan):

    ☐ Calles ☐ Frenar/Aceras ☐ Acceso para discapacitados ☐ Estacionamiento ☐ Inundación ☐ Tráfico ☐ Alcantarillado pluvial ☐ Alcantarillado sanitario ☐ Basura ☐ Mantenimiento de la propiedad ☐ Seguridad pública ☐ Otra:_____

12. Identifique cualquier problema de delincuencia dentro de la ciudad de East Chicago (elija todas las que correspondan): ☐ Robo ☐ Drogas ☐ Crimen violento ☐ Pandillas ☐ Violencia doméstica ☐ Pintada ☐ Vandalismo ☐ Merodeando ☐ Agresión sexual ☐ Crímenes de odio ☐ Otra:_____

(Dar la vuelta para completar)

DRAFT

13. ¿Utiliza alguno de los programas de servicios sociales disponibles en la Ciudad? (Elija todas las que correspondan) ☐ Médico ☐ Salud mental ☐ Sin hogar ☐ Servicios para personas mayores ☐ Legal ☐ Adiccion ☐ Empleo ☐ Discapacidad ☐ Servicios para jóvenes ☐ Educación/capacitación laboral ☐ Acceso a los alimentos ☐ Asesoramiento de vivienda ☐ cuidado de niños ☐ Inmigrante / Refugiado ☐ LGBTQIA+ ☐ Ninguno ☐ Otra:_____

14. Identifique cualquier problema de empleo en la ciudad de East Chicago (elija todas las que correspondan): ☐ Falta de oportunidades laborales ☐ Prácticas discriminatorias ☐ Falta de capacitación laboral ☐ Barreras legales ☐ Falta de alojamiento ☐ Falta de cuidado infantil ☐ Falta de transporte ☐ Otra:_____

15. Identifique problemas de transporte en la ciudad de East Chicago (elija todas las que correspondan): ☐ Transporte público poco fiable ☐ Horas de servicio ☐ Costos de servicio ☐ Rutas desconectadas ☐ Transporte público inseguro ☐ Rutas/carriles para bicicletas ☐ Falta deestacionamiento ☐ Accesibilidad para peatones ☐ Otra:_____

16. ¿Identificó algún problema de deterioro (limpieza/demoliciones) en la ciudad de East Chicago? (Elija todas las que correspondan) ☐ Propiedad cabierta de basura ☐ propiedad cubierta de maleza ☐ Lotes vacíos ☐ Allanamiento ☐ Estructuras omerciales vacantes ☐ Edificios residenciales vacantes ☐ Riesgo de incendio ☐ Control de plagas ☐ Contaminación del sitio ☐Otra:_____

17. ¿Hay programas o servicios que faltan o no cuentan con fondos suficientes en la Ciudad? Por favor enumere:_____

Los impedimentos de Vivienda Justa incluyen cualquier acto de discriminación o barreras que limiten las opciones de vivienda de familias e individuos. La Ley de Vivienda Justa protege a las personas de la discriminación por motivos de raza, color, origen nacional, religión, sexo, situación familiar o discapacidad, cuando alquilan o compran una casa, obtienen una hipoteca, buscan asistencia para la vivienda o participan en otras actividades relacionadas con la vivienda.

18. ¿Sabe cómo denunciar infracciones de vivienda justa en la ciudad de East Chicago?
☐ Si ☐ No ☐ Inseguro

19. ¿Identificar las razones por las cuales las quejas de vivienda justa no pueden ser reportadas? (Elija todas las que correspondan): ☐ Miedo/Represalias ☐ No se como ☐ Duración del proceso de presentación de informes ☐ Desconfianza en el proceso ☐ Other:_____

20. Si usted es inquilino, ¿se ha negado su arrendador a realizar una adaptación razonable? ☐ Si ☐ No

21. En caso afirmativo, ¿cuál fue la solicitud?_____

22. ¿Cree usted que las siguientes situaciones resultan en más discriminaciones y/o barreras para vivienda justa en la ciudad de East Chicago?

Leyes y políticas estatales o locales que limitan la elección de vivienda	☐ Si	☐ No	☐ Inseguro
Falta de organizaciones de vivienda justa en la ciudad	☐ Si	☐ No	☐ Inseguro
Falta de conocimiento entre banqueros/prestamistas sobre vivienda justa	☐ Si	☐ No	☐ Inseguro
Falta de conocimiento entre propietarios y administradores de propiedades sobre vivienda justa	☐ Si	☐ No	☐ Inseguro
Falta de conocimiento entre los agentes inmobiliarios sobre vivienda justa	☐ Si	☐ No	☐ Inseguro
Falta de conocimiento entre los residentes sobre vivienda justa	☐ Si	☐ No	☐ Inseguro
Falta de vivienda accesible para personas con discapacidad	☐ Si	☐ No	☐ Inseguro
Falta de accesibilidad en los vecindarios (tal como, cortes de aceras)	☐ Si	☐ No	☐ Inseguro
Falta de educación sobre vivienda justa	☐ Si	☐ No	☐ Inseguro
Falta de viviendas asequibles en determinadas zonas	☐ Si	☐ No	☐ Inseguro
Concentración de vivienda protegida en determinados barrios	☐ Si	☐ No	☐ Inseguro
Otras barreras	☐ Si	☐ No	☐ Inseguro

23. ¿Hay algún comentario o inquietud adicional que desee compartir?
_____

DRAFT

Q1 What street do you live on in the City of East Chicago?

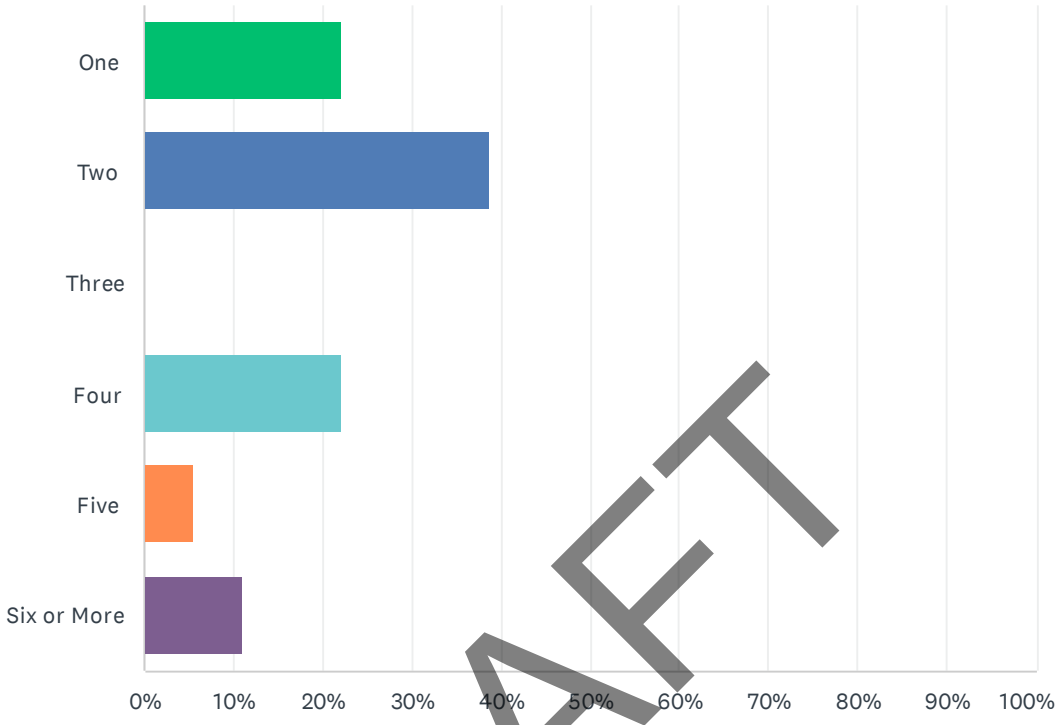
Answered: 18 Skipped: 0

#	RESPONSES	DATE
1	Butternut	6/21/2024 11:39 AM
2	Ivy St.	6/21/2024 11:38 AM
3	Wegg Ave.	6/21/2024 11:35 AM
4	Elm Street	3/8/2024 5:28 PM
5	Northcote	3/5/2024 8:17 AM
6	Northcote	2/9/2024 9:26 AM
7	Olcott	2/6/2024 5:05 PM
8	Fir	2/2/2024 11:50 AM
9	Hawthorne st	2/1/2024 12:26 PM
10	Pulaski	1/31/2024 11:53 PM
11	47th Euclid Ave	1/31/2024 10:38 PM
12	Cardinal Drive	1/31/2024 9:25 PM
13	Magoun	1/31/2024 9:11 PM
14	Deodar	1/31/2024 5:46 PM
15	Tod ave	1/31/2024 1:44 PM
16	Block Ave	1/31/2024 12:02 PM
17	Stewart Court	1/24/2024 7:25 PM
18	4916 homerlee	1/19/2024 10:37 AM

DRAFT

Q7 How many people are living in your household?

Answered: 18 Skipped: 0

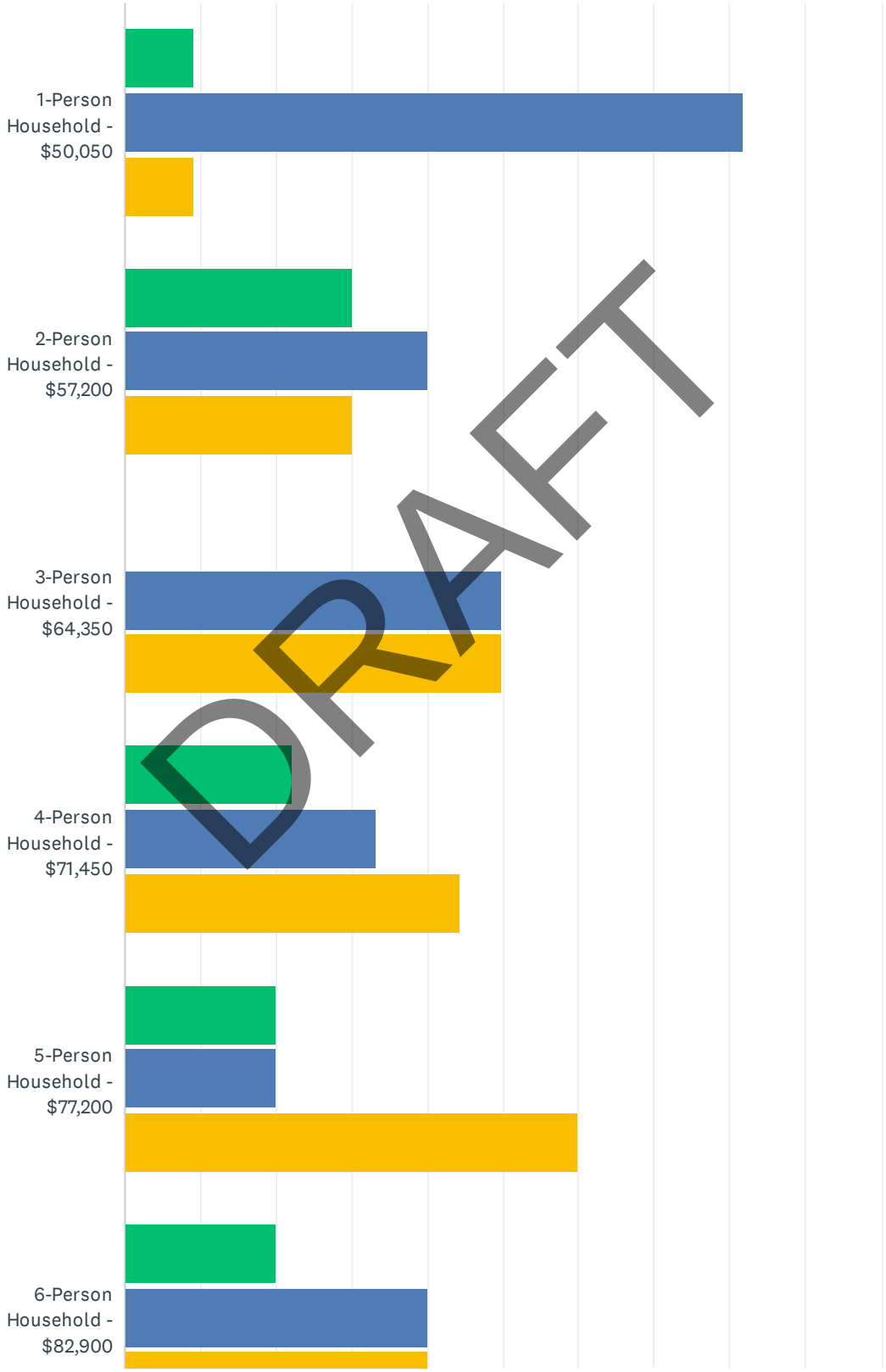


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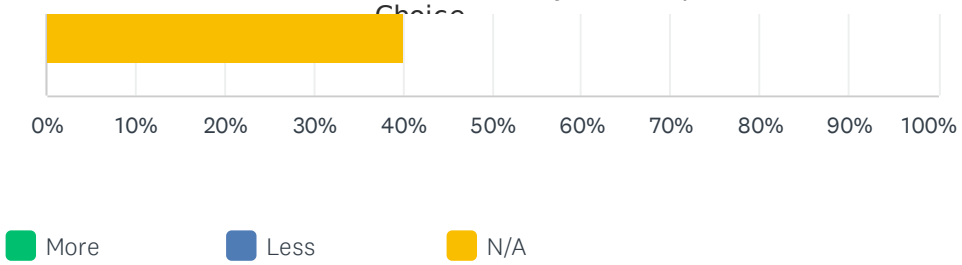
ANSWER CHOICES	RESPONSES
One	22.22%
Two	38.89%
Three	0.00%
Four	22.22%
Five	5.56%
Six or More	11.11%
TOTAL	

Q8 Based on the number of persons living in your household, mark whether your household income is more or less than the listed income:

Answered: 18 Skipped: 0



DRAFT

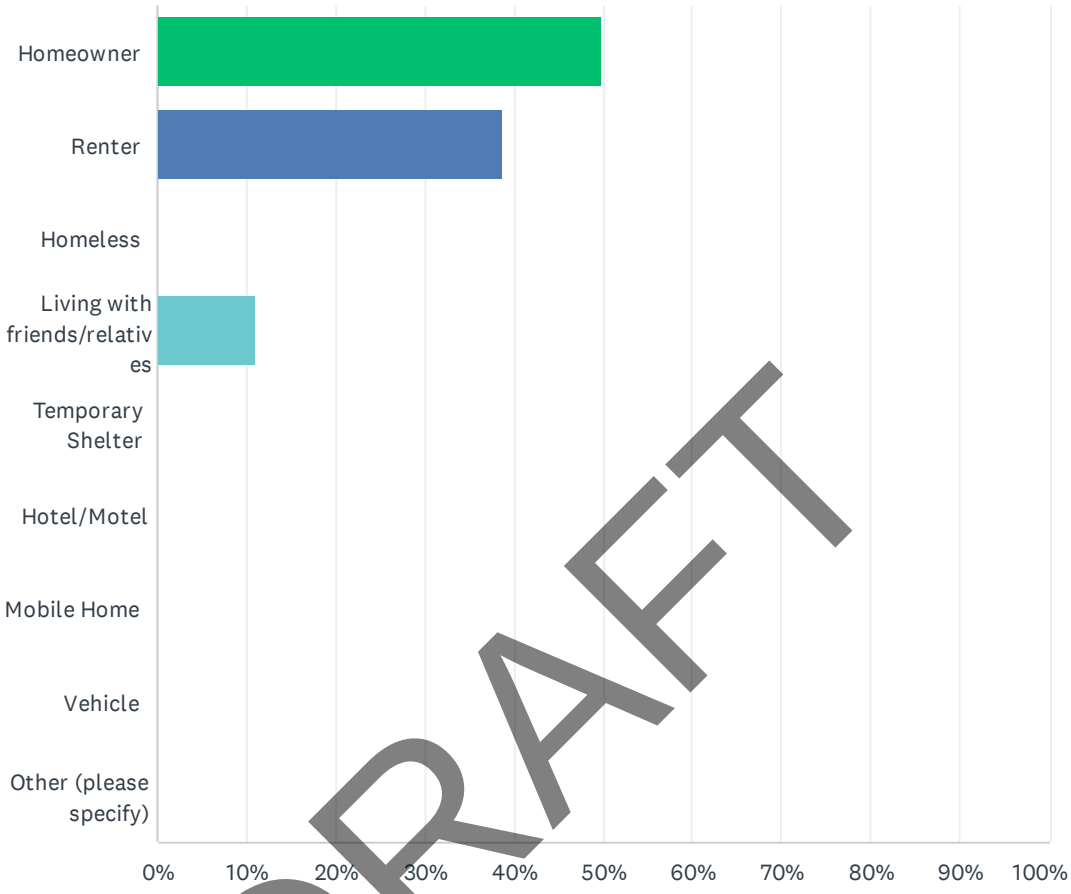


	MORE	LESS	N/A	TOTAL
1-Person Household - $50,050	9.09% 1	81.82% 9	9.09% 1	
2-Person Household - $57,200	30.00% 3	40.00% 4	30.00% 3	
3-Person Household - $64,350	0.00% 0	50.00% 4	50.00% 4	
4-Person Household - $71,450	22.22% 2	33.33% 3	44.44% 4	
5-Person Household - $77,200	20.00% 1	20.00% 1	60.00% 3	
6-Person Household - $82,900	20.00% 1	40.00% 2	40.00% 2	

DRAFT

Q9 What is your current housing status?

Answered: 18 Skipped: 0



DRAFT

ANSWER CHOICES	RESPONSES
Homeowner	50.00%
Renter	38.89%
Homeless	0.00%
Living with friends/relatives	11.11%
Temporary Shelter	0.00%
Hotel/Motel	0.00%
Mobile Home	0.00%
Vehicle	0.00%
Other (please specify)	0.00%
Total Respondents: 18	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

DRAFT

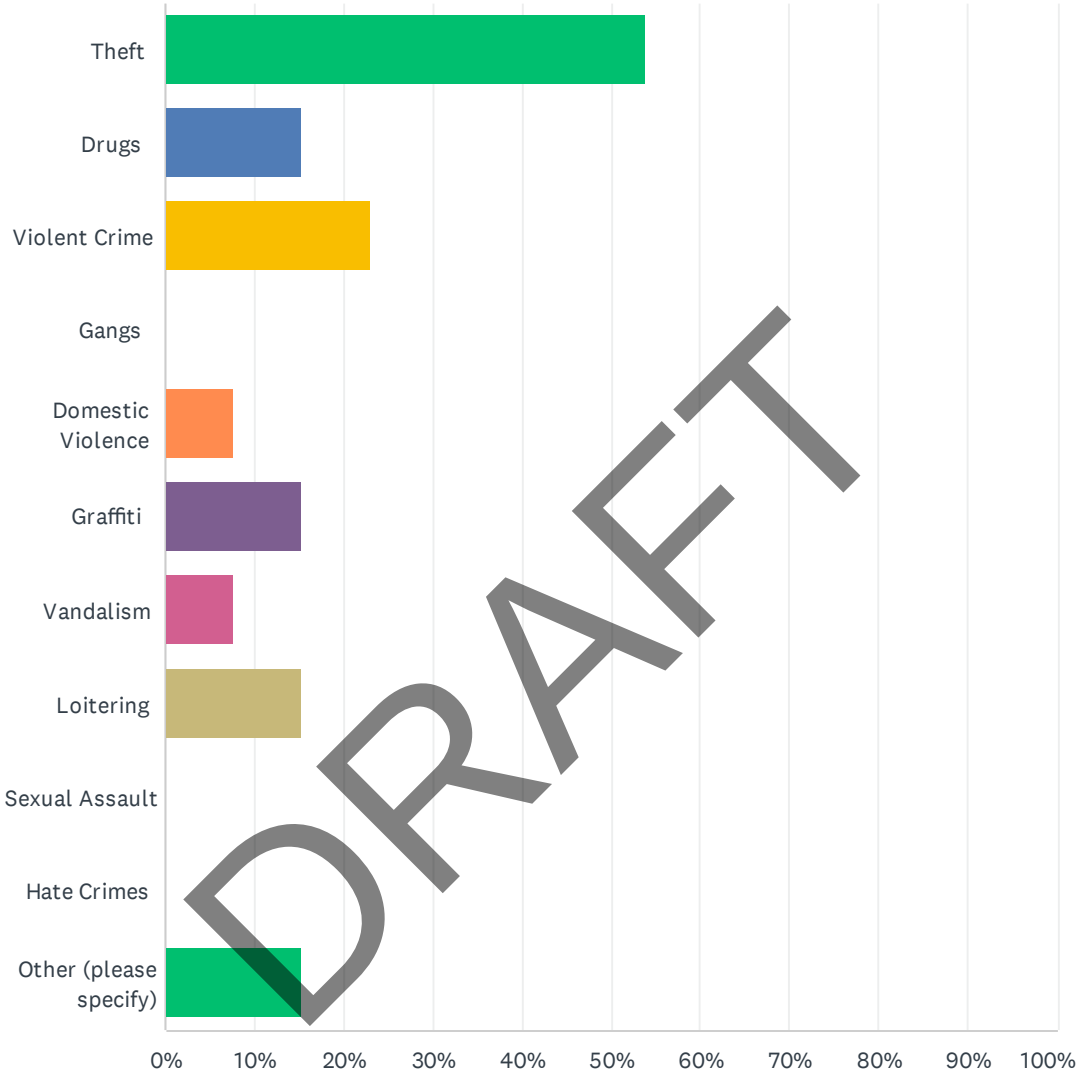
ANSWER CHOICES	RESPONSES
Streets	0.00%
Curbs/Sidewalks	7.69%
Handicap Access	7.69%
Parking	38.46%
Flooding	7.69%
Traffic	23.08%
Storm Sewers	0.00%
Sanitary Sewers	0.00%
Litter	38.46%
Property Maintenance	23.08%
Public Safety	15.38%
Other (please specify)	7.69%
Total Respondents: 13	

#	OTHER (PLEASE SPECIFY)	DATE
1	Speeding running stop signs	1/31/2024 1:56 PM

DRAFT

Q13 Identify any crime issues within the City of East Chicago (Choose a that apply):

Answered: 13 Skipped: 5



DRAFT

ANSWER CHOICES	RESPONSES
Theft	53.85%
Drugs	15.38%
Violent Crime	23.08%
Gangs	0.00%
Domestic Violence	7.69%
Graffiti	15.38%
Vandalism	7.69%
Loitering	15.38%
Sexual Assault	0.00%
Hate Crimes	0.00%
Other (please specify)	15.38%
Total Respondents: 13	

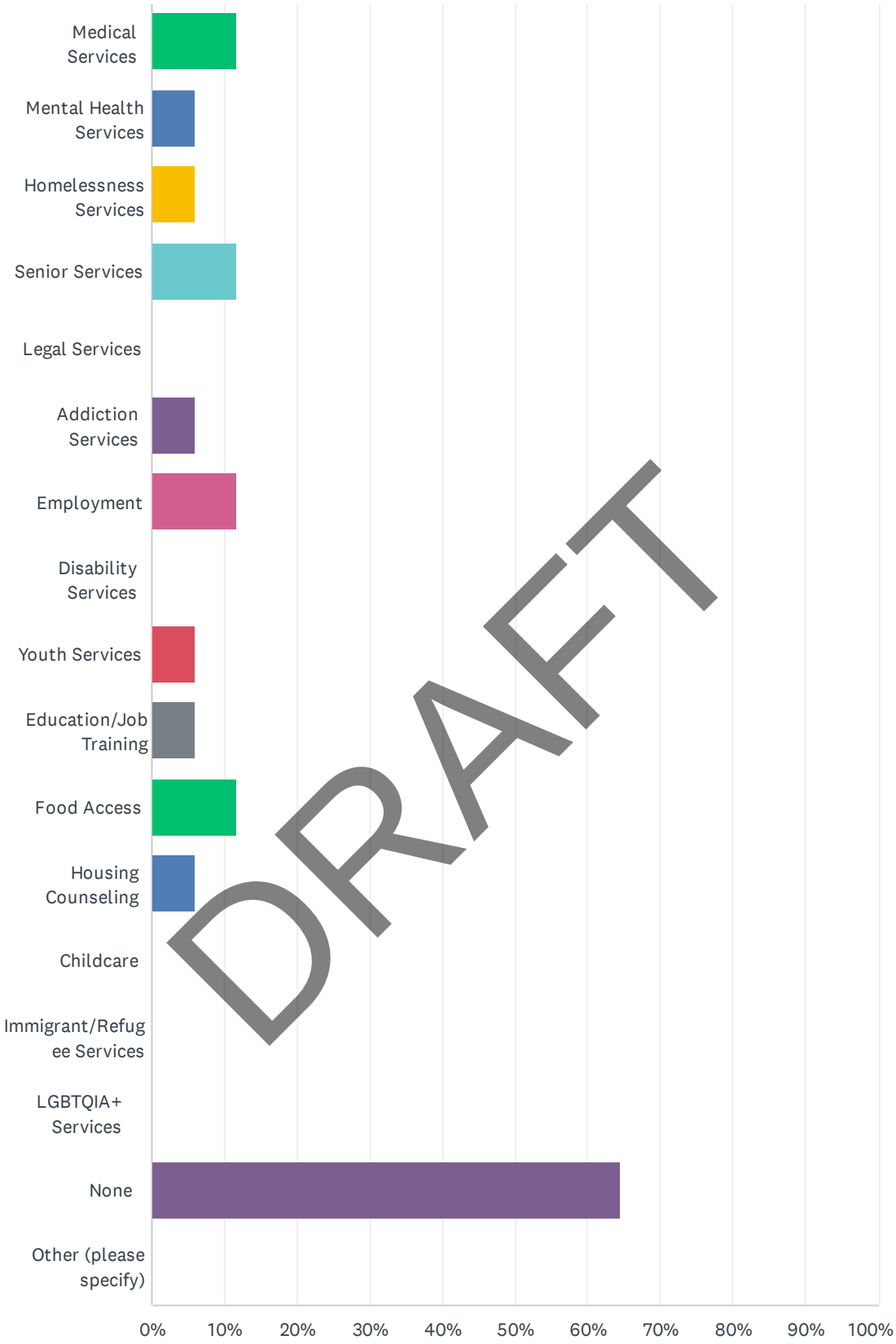
#	OTHER (PLEASE SPECIFY)	DATE
1	Gunshots heard at various times	1/31/2024 9:37 PM
2	Gun shots	1/31/2024 1:56 PM

DRAFT

Q14 Do you use any of the social service programs available in the City (Choose all that apply)

Answered: 17 Skipped: 1

DRAFT


Medical Services
Mental Health Services
Homelessness Services
Senior Services
Legal Services
Addiction Services
Employment
Disability Services
Youth Services
Education/Job Training
Food Access
Housing Counseling
Childcare
Immigrant/Refugee Services
LGBTQIA+ Services
None
Other (please specify)
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%

DRAFT

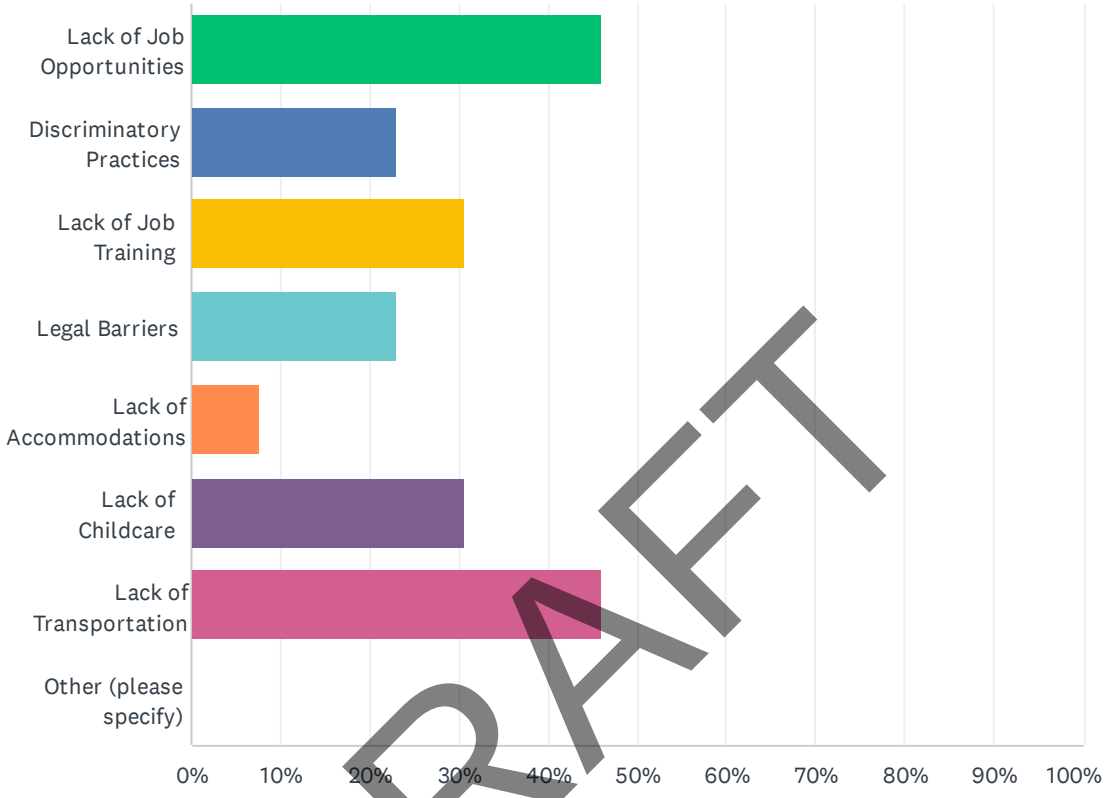
ANSWER CHOICES	RESPONSES
Medical Services	11.76%
Mental Health Services	5.88%
Homelessness Services	5.88%
Senior Services	11.76%
Legal Services	0.00%
Addiction Services	5.88%
Employment	11.76%
Disability Services	0.00%
Youth Services	5.88%
Education/Job Training	5.88%
Food Access	11.76%
Housing Counseling	5.88%
Childcare	0.00%
Immigrant/Refugee Services	0.00%
LGBTQIA+ Services	0.00%
None	64.71%
Other (please specify)	0.00%
Total Respondents: 17	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

DRAFT

Q15 Identify any employment issues in the City of East Chicago (Choos all that apply):

Answered: 13 Skipped: 5



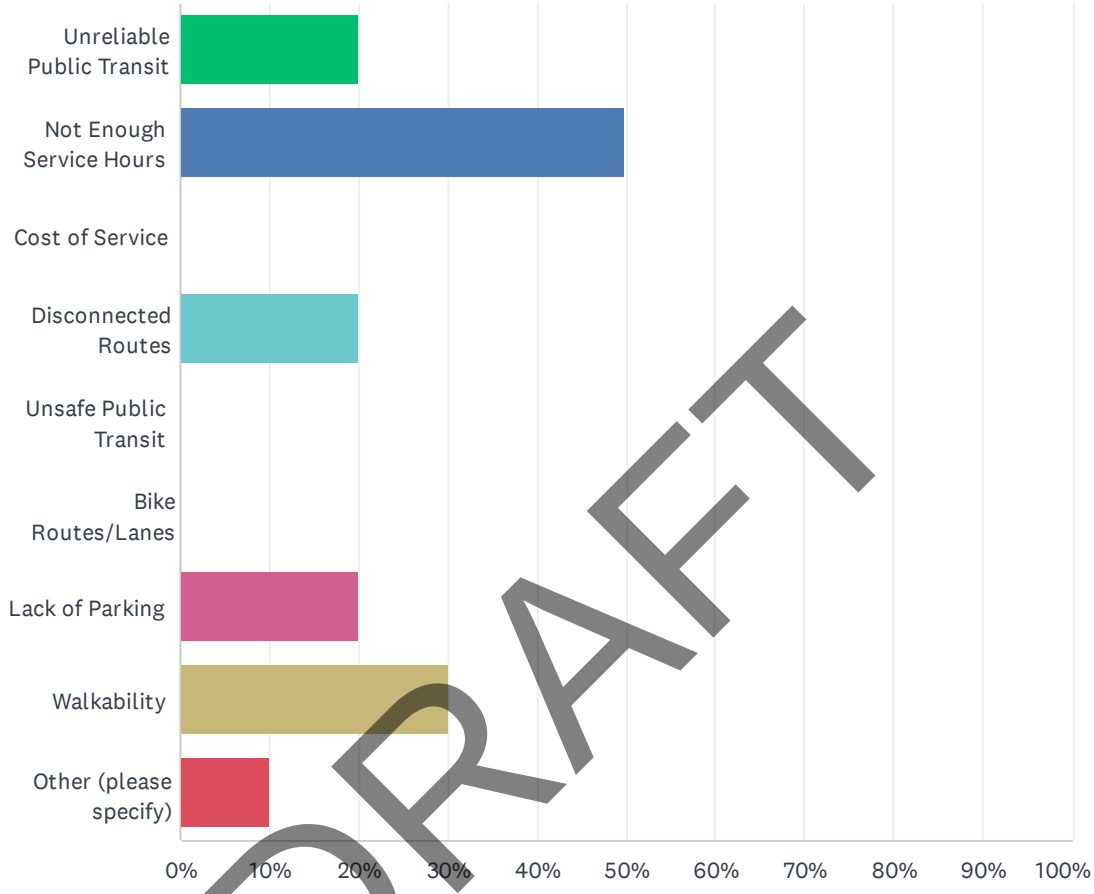
DRAFT

ANSWER CHOICES	RESPONSES
Lack of Job Opportunities	46.15%
Discriminatory Practices	23.08%
Lack of Job Training	30.77%
Legal Barriers	23.08%
Lack of Accommodations	7.69%
Lack of Childcare	30.77%
Lack of Transportation	46.15%
Other (please specify)	0.00%
Total Respondents: 13	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q16 Identify transportation issues in the City of East Chicago (Choose a that apply):

Answered: 10 Skipped: 8



DRAFT

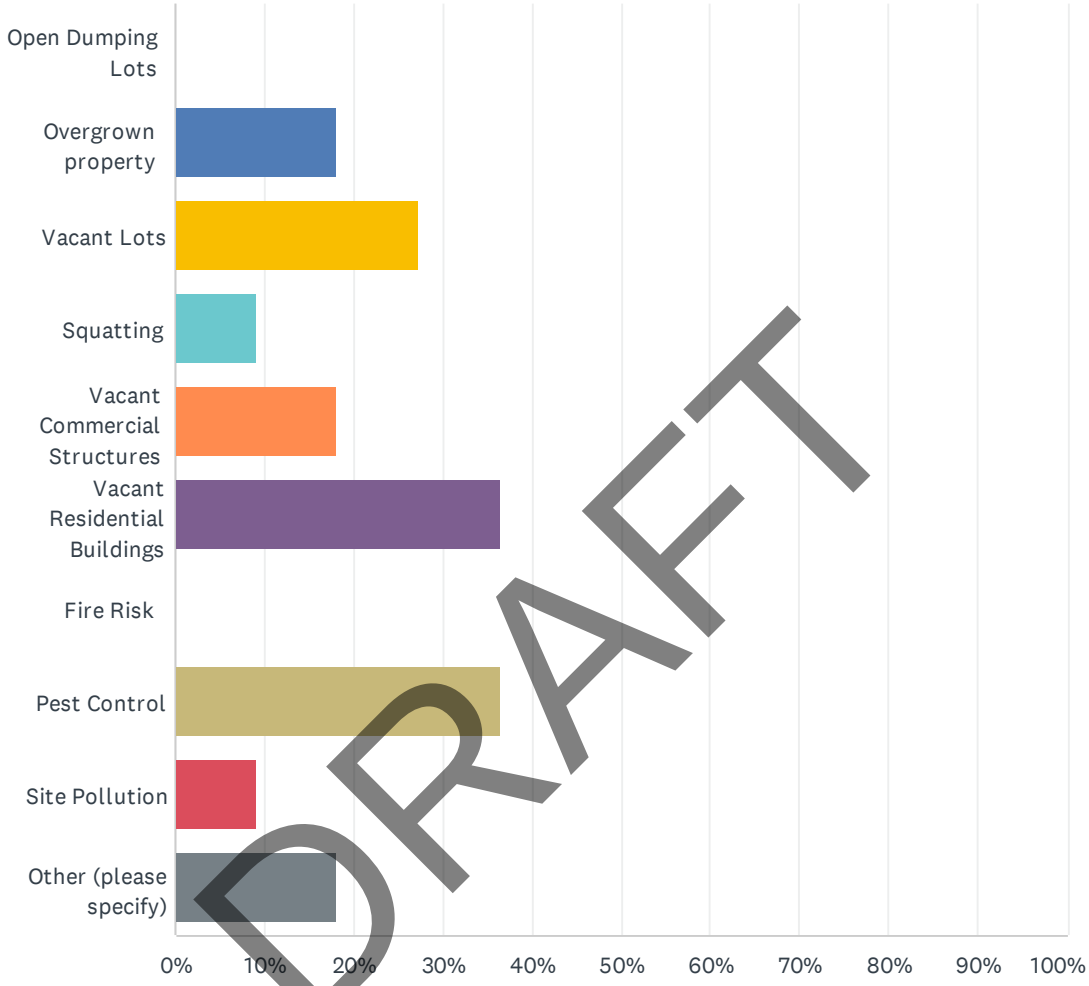
ANSWER CHOICES	RESPONSES
Unreliable Public Transit	20.00%
Not Enough Service Hours	50.00%
Cost of Service	0.00%
Disconnected Routes	20.00%
Unsafe Public Transit	0.00%
Bike Routes/Lanes	0.00%
Lack of Parking	20.00%
Walkability	30.00%
Other (please specify)	10.00%
Total Respondents: 10	

#	OTHER (PLEASE SPECIFY)	DATE
1	Too much construction all at once. Trucks coming through neighborhoods, cars wandering.	2/9/2024 9:38 AM

DRAFT

Q17 Identify any blight (clearance/demolitions) issues in the City of Eas Chicago (Choose all that apply):

Answered: 11 Skipped: 7



DRAFT

Q22 If 'Yes,' what was the request?

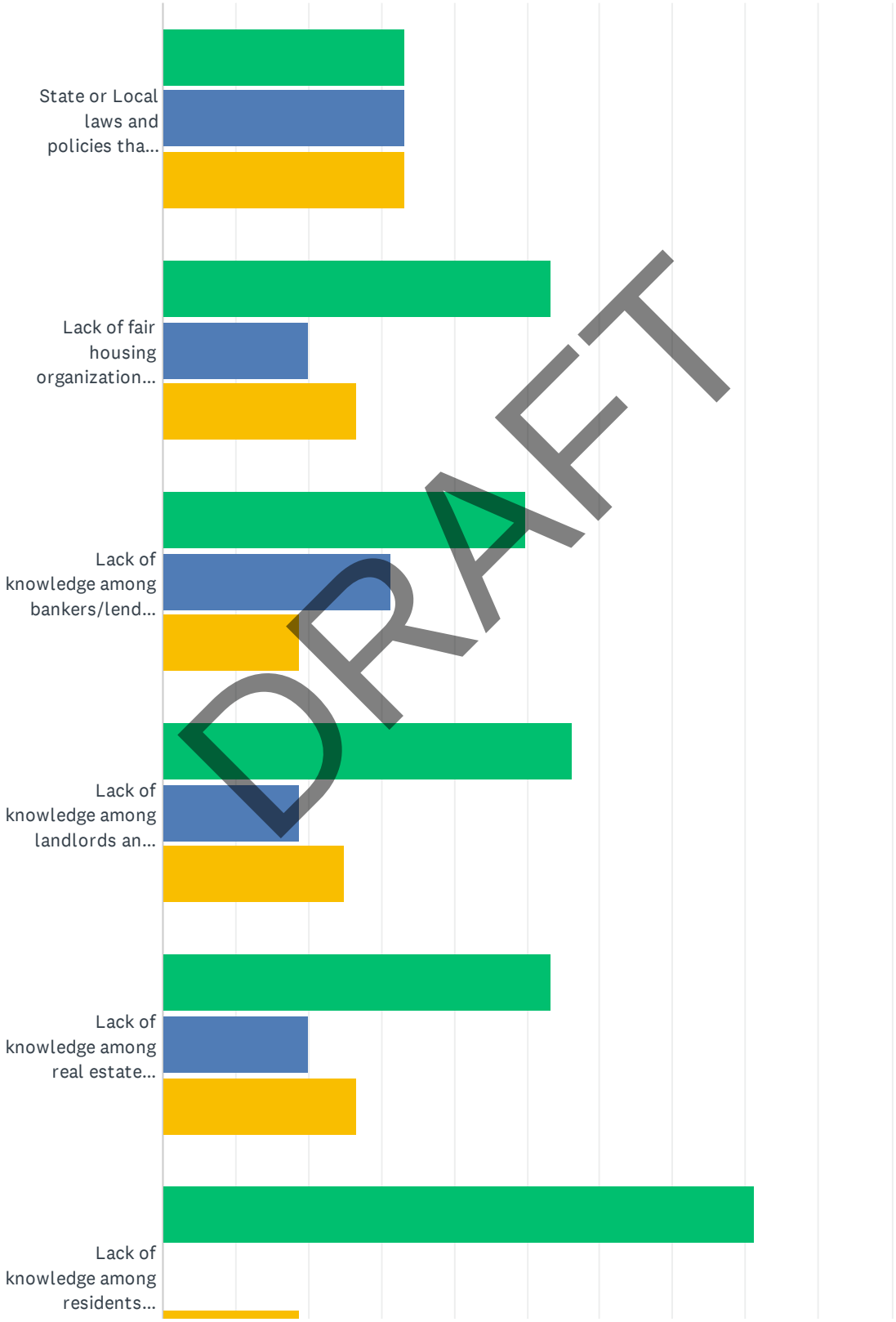
Answered: 2 Skipped: 16

#	RESPONSES	DATE
1	Only problem I have with the landlord is that they take all day to fix stuff that's broken in your apartment and you have to make so many work orders before they do anything.	1/31/2024 12:18 PM
2	Mold	1/23/2024 10:00 AM

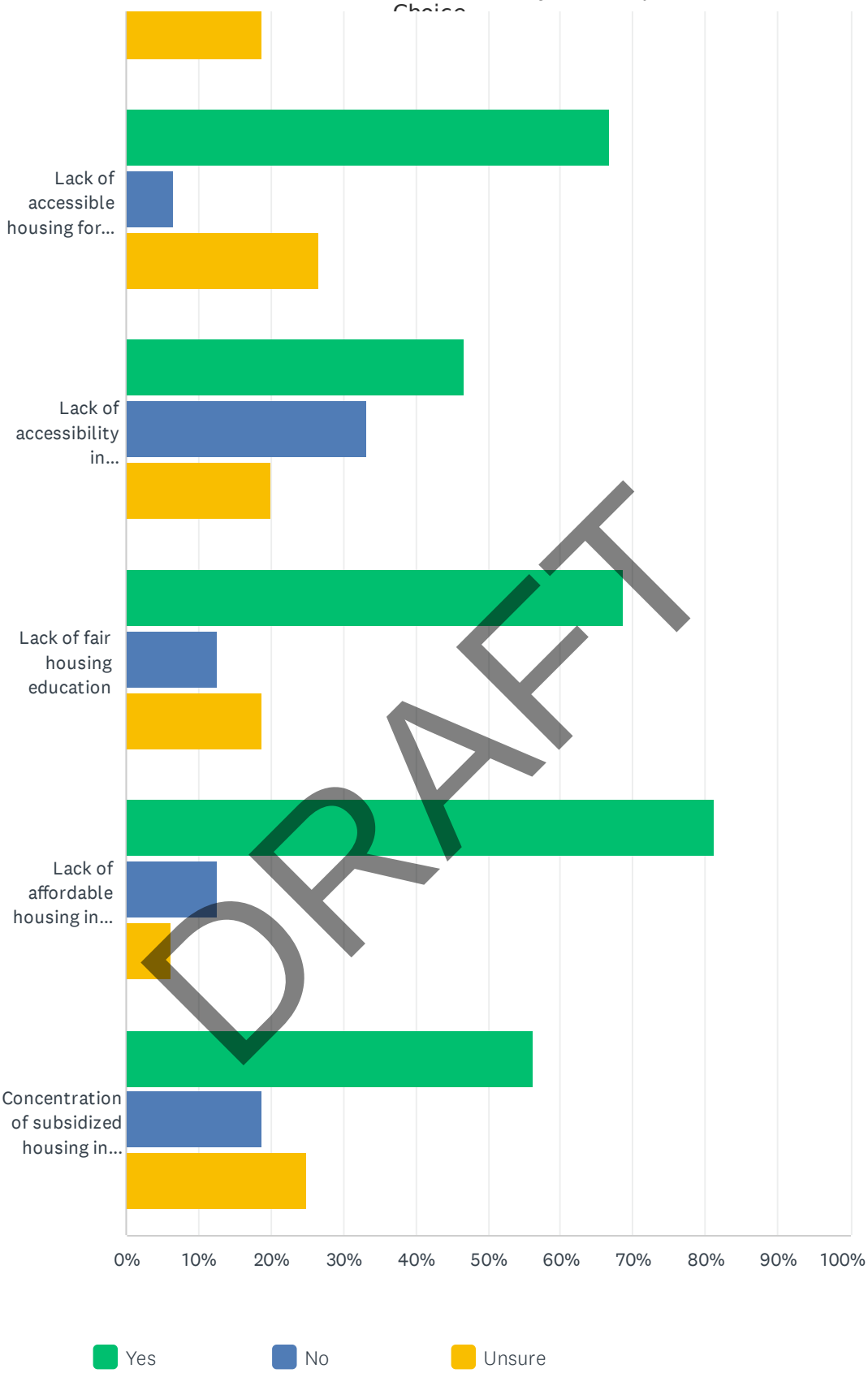
DRAFT

Q23 Do you believe that the following situations result in further discriminations and/or barriers to fair housing in the City of East Chicago

Answered: 16 Skipped: 2



DRAFT


Lack of accessible housing for...
Lack of accessibility in...
Lack of fair housing education
Lack of affordable housing in...
Concentration of subsidized housing in...
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes
No
Unsure

DRAFT

	YES	NO	UNSURE	TOT
State or Local laws and policies that limit housing choice	33.33% 5	33.33% 5	33.33% 5	
Lack of fair housing organizations in the City	53.33% 8	20.00% 3	26.67% 4	
Lack of knowledge among bankers/lenders regarding fair housing	50.00% 8	31.25% 5	18.75% 3	
Lack of knowledge among landlords and property managers regarding fair housing	56.25% 9	18.75% 3	25.00% 4	
Lack of knowledge among real estate agents regarding fair housing	53.33% 8	20.00% 3	26.67% 4	
Lack of knowledge among residents regarding fair housing	81.25% 13	0.00% 0	18.75% 3	
Lack of accessible housing for persons with disabilities	66.67% 10	6.67% 1	26.67% 4	
Lack of accessibility in neighborhoods (i.e. curb cuts)	46.67% 7	33.33% 5	20.00% 3	
Lack of fair housing education	68.75% 11	12.50% 2	18.75% 3	
Lack of affordable housing in certain areas	81.25% 13	12.50% 2	6.25% 1	
Concentration of subsidized housing in certain neighborhoods	56.25% 9	18.75% 3	25.00% 4	

#	OTHER BARRIERS (PLEASE SPECIFY)	DATE
1	Too many to list	1/31/2024 1:58 PM

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Q24 Are there any additional comments or concerns that you wish to share?

Answered: 10 Skipped: 8

#	RESPONSES	DATE
1	No	6/21/2024 11:36 AM
2	It's somewhat frustrating that theres no bus or some form of public transportation connecting East Chicago to Whiting or other parts surrounding the city. While there is a route one can take to travel to Whiting via public transport it unfortunately takes 10 or 12 hours to arrive and involves numerous changes to bus and train. I'm not sure if that is something that's in the city's power to change. There is no easy or effective way to access the beach near the city on foot. Bus stops may help in knowing where buses arrive and benches to go along with it may provide rest to those waiting for the bus in some locations.	3/8/2024 6:08 PM
3	I love living in EC. I was born and raised here. I own a home and also work here. I enjoy seeing all of the improvements, construction of new housing, the parks, plants and decorations, and the city events. I hope that people continue to come to EC to live, but the community and city services need to be more welcoming to both re-locaters from Illinois and immigrants. Lets help people fall in love w/ EC. Tell them what services are available, the rules, the businesses that are here. EC has alot to offer, but many people never know about it.	2/9/2024 9:53 AM
4	No	2/2/2024 11:55 AM
5	We need a grocery store in the Harbor. We had one and it became obsolete. People who have cars are ok, but what about people who lack transportation, i.e. senior citizens. You're making all these senior buildings, but lack of grocery store and pharmacy close to them.	2/1/2024 12:42 PM
6	Sadly the political atmosphere has TIES to certain political parties and favorites GET PRIORITY 1ST.	2/1/2024 12:00 AM
7	I feel since this a low Minimum wage state . I feel the landlord shouldn't charge tenants more than what the minimum wage is. It's not right for landlord to expect a person to make 3× the rent when they only making $10.00 an hours..I think they need to lower their expectations..	1/31/2024 9:27 PM
8	No	1/31/2024 5:54 PM
9	I would like ec to expand it's police pod camera program by adding more camera. And also install signage throughout the city of the security cameras and enforcement of the laws of the state and city. Remember it's very effective that the best sign of security is (a sign that says security)	1/31/2024 2:03 PM
10	None at the moment	1/31/2024 12:19 PM

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STAKEHOLDER MEETINGS

ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
City Government			
Dept/ of Planning & Economic Development	Debra Gritters, Planning Department Associate	(219) 391-8205	
Department of Engineering	Julio Arichavala jarichavala@eastchicago.com , City Engineer / Olga Cosme	(219) 391-8355	OCosme@eastchicago.com
Department of Public Works (incl. Sanitary Solids, Streets, General Services, etc.)	Rene Cid, Director	(219) 391-8463	
East Chicago Water Department	Winna Guzman, Director	(219) 391-8469	Wguzman@eastchicago.com
Building Department	James Portalatin, Director	(219) 391-8294	
Code Enforcement	James Portalatin, Director	(219) 391-8351	
Department of Parks and Recreation	Marino Solorio, Director	(219) 391-8474	msolorio@eastchicago.com
Police Department	Jose Rivera, Chief of Police	(219) 391-8400	
Fire Department	Damon Carpenter, Fire Chief	(219) 391-8472	
Bus Transit	Frank Rosado, Director	(219) 391-8465	
Department of Redevelopment	Frank Rivera, Executive Director	(219) 391-8513	FRivera@eastchicago.com
Department of Redevelopment	Alysia Dunbar, Community Development Programs Manager	(219) 391-8513 x 2090	adunbar@eastchicago.com
Mayor Anthony Copeland's Office	Sandra Favela, Chief of Staff	(219) 391-8200	Sfavela@eastchicago.com
City of East Chicago Health Department	Diana Garcia-Burns, Director	(219) 391-8467	
Other Government Agencies			
Indiana Housing and Community Development Authority (CoC)	Emily Krauser, Chief Deputy Director of Programs	219-613-7571 (local)	EKrauser@ihcda.IN.gov
School City of East Chicago Administration	Dr. Marlon Mitchell, Interim Superintendent of Schools	(219) 391-4100	mmitchell@ecps.org
Health & Social Services			
Indiana Parenting Institute	Jená Bellezza, Board Secretary	219-886-1111	jena@indianaparentinginstitute.org
Foundations of East Chicago	Rosa M. Peña, Executive Director	219-392-4225	rpena@foundationsec.org
Lake Area United Way	Jenny Jameson (Bell?), Executive Director	219-923-2302 X 303	director@lakeareaunitedway.org
Urban League of NWI, Inc.	Vanessa Allen-McCloud, President and CEO	219-887-9621	info@ulofnwi.org

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ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
Sojourner Truth House/Missionaries of Charity	Angela Paul, Executive Director	219- 885-2282	acurtis@sojournertruthhouse.org
Northwest Indiana Community Action Agency	Jen Trowbridge, President/Chief Executive Officer	219-794-1829	director@nwi-ca.org
North Township Trustee Office	Virginia Carter, Chief Deputy	219-932-2530	carterv@ntto.net
The Salvation Army of East Chicago	Capt. Crystal Sherack	219-398-2939	Crystal.Sherack@USC.salvationarmy.org
Catholic Charities, Diocese of Gary	LaShawn Jones-Taylor	219-397-5803	ljtaylor@catholic-charities.org
NAACP East Chicago Branch	Charlene Mahone, President	219-433-2635	charlene.mahone@sbcglobal.net
NAACP Gary Branch	Stephen C. Mays, President	(219) 775-5507	info@naacpgary.org
We Care from the Heart Social Services	Dianne Craft, Founder; Kim Hunt, CEO	219-397-6177	hammondwecarefromtheheart@yahoo.com
Indiana Family and Social Services, Office of Healthy Opportunities	Dawn Sanford, MSW, Director of Barrier Reduction	317-864-9212	dawn.sanford2@fssa.in.gov
United Neighborhoods, Inc., Hammond	Lavetta Sparks-Wade	219-937-0200	unihammond@outlook.com
Lisa's Safe Haven Child Care, LLC	Lisa Johnson	219-937-8909	lisasafehaven@sbcglobal.net
East Chicago Katherine House Boys and Girls Club	Lydia Munoz, Club Director	219-398-1344	lmunoz@bgcgreaternwi.org
Healthy East Chicago	Cynthia Rivas, Executive Director*	219-354-8089	crivas@healthyec.org
HealthLinc East Chicago	Donella Bradford*	(219) 398-9685	dbradford@healthlincchc.org
Haven House	Carrie Greer, Executive Director	219-931-9800	carrieg.havenhouse@gmail.com
Meals on Wheels of NWI	Sandra Noe, CEO	219-756-3663	sandra@mownwi.org
Regional Health Systems/Geminus	Jennifer Gescheidler, Clinical Director	(219) 769-4005	jennifer.gescheidler@rhs.care
Grace Beyond Borders NWI, Inc.	Marcus Martin, Executive Director & Founder	219-392-9932	mmminc53@gmail.com
St. Joseph's Carmelite Home	Thomas Lemke, Interim Director	219-397-1085	tlemke.carmelite@gmail.com
Rahab's Daughters	Terri Griffin, Program and Events Consultant	219-796-0490	terri@rahabsdaughters.org
Community and Economic Development Agencies			
NWI Small Business Development Center	Lorri Feldt, Regional Director	(219) 644-3515	lfeldt@isbdc.org

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ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
Northwest Indiana Reinvestment Alliance (E.Chicago's Homebuyer Classes)	Toyia Moore, HUD Housing Counselor	(219) 750-1206	toyiamoore@nwira.org
WorkOne Express, Gary (IN Dept of Workforce Development)		(219) 981-1520	
WorkOne Express, Hammond (IN Dept of Workforce Development)		(219) 933-8332	
Indiana Department of Workforce Development	Richard Paulk, Commissioner		askdwdcommissioner@dwd.in.gov
Black Chamber of Commerce of Northwest Indiana	Lois Whittaker, President & Founder	219-802-0229	info@nbccin.org
NWI Hispanic Chamber of Commerce	Rita De La Rosa		
Lakeshore Chamber of Commerce	Robert Migliorini, Interim Executive Director	219-931-1000	bob@lakeshorechamber.com
Indiana Plan	Northern Indiana Office	(219) 884-4503	
Ivy Tech Community College, Lake County Campus at East Chicago	Marcos Rodriquez, Jr., Chancellor, Lake County	219-256-7514	mrodriqu@ivytech.edu
Housing Agencies			
East Chicago Housing Authority	Tia Cauley	219-397-9974	tcauley@echa-in.org
The Community Builders	Will Woodley, VP of Real Estate Development, Midwest	312-577-5270	wwoodley@tcbinc.org
NWI Habitat for Humanity	Dawn Michaels, Executive Director	219-923-7265 x 1306	ed@nwihabitat.org
Harbor Meadows Apartments (Tria Adelfi LLC)	Michelle Murray, Regional Manager	(203) 865-0141*	info@triaadelfi.net
RMC/Harborside Apartments	Molly Judd	219-286-6071	mbj@rmc4rent,com
Fair Housing Groups			
Indiana Legal Services, Inc.	Ron Gyure, Resource Development Director	219-738-6040 (Merrellville office), (317) 829-3082 (direct)*	ron.gyure@ilsi.net
Indiana Legal Services, Inc.	Mark Mora, Staff Attorney	(219) 293-8652	mark.mora@ilsi.net
Major Employers and Banks			
East Chicago Urban Enterprise Association	Ruqayyah Rahim, Office Manager	219-392-3660	admin@eastchicagouea.org
First Merchants Bank	Ricardo Arambula, Community Home Loan Officer	(219) 228-2209	rarambula@firstmerchants.com
BMO Harris Bank		(219) 398-4400	
Centier Bank	Lilli Del Toro	(219) 378-9583	lillideltoro@centier.com

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ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
Peoples Bank	Kellie Taillon	(219) 378-1000	ktallion@bankpeoples.com
PNC Bank	Sandra Garcia	(630) 434-8189	sandra.garcia@PNC.com
Advanced Financial Federal Credit Union	Diane Oryhan	(219) 392-3900	doryhan@advancefcu.org
Tech Credit Union	Sherry Williams	(219) 738-1137	s.williams@techcu.org
Cleveland Cliffs	Christine Foreman, Community Relations Representative	219.399.6615	christine.foreman@clevelandcliffs.com
Ameristar Casino (Owned by Pinnacle Entertainment, Inc.)	Ryan Coppola	(219) 378-3125	ryan.coppola@pennentertainment.com
Calumet Lumber	William J. Glueckert, Junior CEO	(219) 397-2345	
Safety Kleen	Jason Shoff	(219) 384-1153	jason.shoff@safety-kleen.com
St. Catherine's Hospital	Leo Correa	(708) 670-6089	leo.correa@comhs.org
Tradebe USA (formerly Pollution Control Industries/PCI)	Chris Schlotman	(219) 399-1137	chris.schlotman@clevelandcliffs.com
Progress Rail Service	Ed Haynes, Facility Mgr.	(219) 397-5326	
Linde Inc.	Michael Sidener	(219)391-5829	mike.sidener@linde.com
Strack & Van Til (NWI's largest independent grocery operator)	Dave Peksenak	(219) 378-1300	peksenakdj@s-vt.com
United States Gypsum	Dan Coyner	(219) 392-4602	dcoyner@usg.com
United Steelworkers Local 1011 /USW East Chicago	Ron Jackson, Vice President	219-398-3150 x 19/ 219-613-6815	RonJackson1011@yahoo.com
Pastors/Faith Based Organizations			
Greater Destiny Bible Church	Apostle Kelly B. Williams	(219) 354-0100	info@greaterdestinybcintl.org
Faith Temple Church of God in Christ	Superintendent Lonnie Hogan	(219) 397-0172	
First Baptist Church of East Chicago	Pastor Doug Sloss	(219) 398-0758	pastorsloss@aol.com
Greater First Baptist Church	Bishop Tavis Grant/ 219-712-8808	(219) 378-0914	Bishopgrant2@aol.com
New Second International	Rev. Dave Williams	(219) 398-4322	new2.muchprayer@Gmail.com
Tabernacle Missionary Baptist Church	Rev. Antonio Daggett	(219) 398-2943	adtabernaclembc@att.net
Zion Missionary Baptist Church	Dr. Charles Thompson Jr.	(219) 397-1676	

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ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
Antioch Missionary Baptist Church	Rev. Justin Charles Kidd	(219) 398-2589	abcvictory@sbcglobal.net
Grace Missionary Baptist Church	Pastor Robert Johnson	(219) 398-3063	welcome@graceofec.com
Friendship Missionary Baptist Church		(219) 397-1107	churchinc@sbcglobal.net
New Starlight Missionary Baptist Church	Pastor Mark Frazier/ 219-677-1665	(219) 398-1493	
Mission of Jesus Christ	Pastor Willie Johnson	(219) 398-7207	
The Cross Church	Pastor Donald Ramirez	219-397-0023	contact@thecrosschurchfamily.org
St. Patrick Catholic Church	Rev. Diego Florez	(219) 398-1036	co.spc@live.com
Our Lady of Guadalupe	Rev. Diego Florez	(219) 398-0253	olguadalupe@hotmail.com
Holy Trinity Croatian	Rev. Terry J. Steffens	(219) 398-3061	
St. Stanislaus	Msgr. John J. Siekierski	(219) 398-2341	john_s96@yahoo.com
St. Mary	Rev. Julio Bedoya	(219) 398-2409	office@stmaryec.com
Twin City Ministerial Alliance			
Kingdom Covenant Fellowship			
Northwest Indiana District Church of the Nazarene			
Northwest Indiana Federation of Interfaith Organizations			fednwi@sbcglobal.net
St. Luke AME Church	Rev. Gwendolyn Sanders	(219) 397-1626	stlukeame@comcast.net
St. Mark AME Zion Church		(219) 398-4653	
Iglesia Batista Fundamental East Chicago	Pastor Misael Menjívar	(219) 407-9388	info@ibfesatch.org
Iglesia Cristiana Pentecostés	Rev. Jose Santiago	(219) 398-4448	info@icpmi.org
East Chicago Church	Pastor Manuel Corazzari	(219) 742-7699	theeastchicagochurch@gmail.com
Goodwill Christian Church	Pastor Cedrick Howard	(219) 397-6771	
Harbor Lighthouse Assembly of God	Rev. Moses Paez	(219) 398-9004	harborlighthouse@sbcglobal.net

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ORGANIZATION	CONTACT	PHONE NUMBER	EMAIL
St. George Serbian Orthodox Church	Rev. Aleksandar Savic	219-397-0240	stgharbor1912@gmail.com; fraleksandar@sbcglobal.net
St. Nicholas Romanian Catholic Church		219-398-3760	
Strong Tower Church	Pastor Esequiel Becerra		Corbanbuilders@yahoo.com

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Meeəng Notes for Housing Authority - 1/22/2024

In aǧendance:

- Alysia Dunbar (City of East Chicago)
- Karl Haglund (Urban Design Ventures)
- Mike Long (Urban Design Ventures)
- Tia Cauley (East Chicago Housing Authority)
- Chris Vincent (East Chicago Housing Authority)
- Chonn Whiəng (East Chicago Housing Authority)
- Sharon Huǧon (East Chicago Housing Authority)

Notes:

Housing needs:

- Want ranch-style homes for those aging in place and those with disabiliəes
- Need for more vouchers
- James Hunter Building needs new windows
- Weatherizaəon, new roofing, sidewalks, plumbing, and adjustments for safety and code standards are needed
- 1 LIHTC project is under construcəon for elderly/disabled. 206 project-based vouchers
- People are not able to find units--out of 50, only 35 can find units.
- Looking to create a homeownership program
    - Looking for the voucher to do the monthly payment
- Looking to build new units in Harbor side.
- ECHA currently has a stable 98% occupancy rate.
    - Does not have much turnover in properəes
    - But there is turnover among Secəon 8 residents--due to port outs aƉer living in East Chicago for 12 months.
    - Does not have a high delinquency rate--people are behind 30 days at most.
- Need for conənued assistance.
- Looks to partner with City to do infill housing in the Calumet neighborhood.
    - Looking to do smaller rental projects (2 to 4 units)

Community Service Needs:

- Laterals between the City line and the unit need to be replaced.
- The City does a good job maintaining parks.
- There is a need for more acəviəes and recreaəon for young people.
    - Issues with aƉer school care, before school care, mental health, social skills, social anxiety, stable homes, undocumented homeless
- Need adult day care
    - Current program can only assist 30 seniors
- Transportaəon is down to 5 days from 7 days

Fair Housing

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- ECHA holds a fair housing event once per year.

Meeəng Notes for Economic Development Agencies - 1/23/2024

In aǧendance:

- Alysia Dunbar (City of East Chicago)
- Karl Haglund (Urban Design Ventures)
- Mike Long (Urban Design Ventures)
- Lorri Feldt (NWI Small Business Development Center)
- Lois Whiǧaker (Black Chamber of Commerce of Northwest Indiana)
- Toyia Moore (Northwest Indiana Reinvestment Alliance)
- Paula Mathis (Lakeshore Chamber of Commerce)

Summary:

Mike Long introduced himself and Karl Haglund from Urban Design Ventures, a contractor working with the city of East Chicago. They were joined by Alysia Dunbar from the city sta . Toyia Moore from the Northwest Indiana Reinvestment Alliance also introduced herself, explaining their organizaəon's work on first-ame home buyer classes, foreclosure counseling, and financial educaəon. They also run a small business program called Diverse Women in Business (DWIB) and are members of the Naəonal Community Reinvestment Coaliəon.

East Chicago Housing A ordability and Economic Development

There was a discussion about the housing issues in East Chicago with Mike Long, Toyia Moore - NWIRA, Karl Haglund, Lois Whiǧaker, and Alysia Dunbar. The main concern was the a ordability of housing, with both renters and homeowners facing high costs. The panel also discussed the impact of Covid-19, noəng that while interest rates were lower, the cost of housing was səll a significant barrier. They also touched on the challenges faced by those receiving Secəon 8 vouchers in finding suitable homes. The conversaəon then transiəoned to economic development, with Karl Haglund asking about the needs for starəng a new business.

Small Business Challenges Amidst Pandemic

Lois Whiǧaker, Lorri Feldt, Toyia Moore, Karl Haglund, and others discussed the challenges faced by small business owners, including financial constraints, o ce space issues, bookkeeping di culəes, and a shortage of skilled workers, all of which have been exacerbated by the Covid-19 pandemic. The conversaəon revealed that many business owners struggle with credit issues and lack necessary documentaəon, which hinders their ability to access funding. Despite these challenges, the team highlighted an increase in the demand for services related to small businesses, leading to a doubling of their team size. The discussion concluded with the team emphasizing the need for more sources of small funding for startups and early-stage businesses, as well as alternaəve ways of assistance to bypass federal funds and red tape.

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O ce Space Incubators and Technical Assistance in East Chicago

The team discussed the need for o ce space incubators and technical assistance in East Chicago. Alysia Dunbar menəoned that the East Chicago Urban A airs Associaəon might have o ce spaces for rent and suggested contacəng them for more informaəon. The conversaəon also touched on the idea of contractor incubators, where muləple businesses or support sta could operate from the same locaəon, which Lois Whiğaker noted would be especially beneficial for contractors needing to verify their locaəons for MBE cerəficaəon.

Small, Mid-Size Business Needs and Workforce Readiness

The parəcipants discussed the needs of small businesses, parəcularly in areas such as collaboraəve invoicing and bookkeeping. There was also a conversaəon about the increasing interest among younger people in starəng their own businesses. The discussion then shiĎed to the needs of mid-size and larger businesses, with a focus on updaəng technology and addressing workforce issues. The importance of workforce readiness and soĎ skills was also highlighted.

SoĎ Skills, Community Development, and Environmental Impact

The meeəng focused on the importance of basic soĎ skills for young professionals and the need for more training in these areas. The parəcipants emphasized the role of community development in supporəng economic growth, including infrastructure improvements and a ordable housing. The potenəal impact of environmental factors on businesses was also discussed. The early departure of Toyia Moore for a board meeəng was noted, and Karl Haglund thanked everyone for their insights, which provided new perspecəves for the team to consider. No further issues or acəon items were discussed.

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Meeəng Notes for Social Service Agencies Meeəng #1 - 1/24/2024

In ağendance:

- Walt Haglund (Urban Design Ventures)
- Mike Long (Urban Design Ventures)
- Andy Stephens (Urban Design Ventures)
- Bill Trowbridge (Regional Care Group)
- Jennifer Gescheidler (Regional Care Group)
- Jennifer Malone (NWI Community Acəon Agency)
- Anna Schoon (NWI Community Acəon Agency)
- Cynthia Kennedy (Regional Health Systems)
- LaShawn Jones-Taylor (Catholic Chariəes)
- Erika Watkins (Lisa's Safe Haven Child Care)

Summary:

Consolidated Plan and Annual Acəon Plan for East Chicago

Mike Long from Urban Design Ventures led a discussion about the five-year Consolidated Plan and Annual Acəon Plan for East Chicago. The plan, which is administered through HUD and aims to assist low- to moderate-income residents and areas, is required every five years to maintain federal funding. The city receives approximately $1.3 million per year for the CDBG program and $300,000 per year for the HOME program. The meeəng involved various social service providers sharing their experiences and percepəons of issues in East Chicago. The discussion ended with a quesəon about housing needs in East Chicago, with LaShawn Jones-Taylor noəng the ongoing need for rent assistance in the area.

Housing Crisis in East Chicago: Covid-19 Impacts

The team discussed the severe shortage of housing in East Chicago and surrounding areas, exacerbated by Covid-19, with rental prices rising and families struggling to find alternaəve housing. The role of large leasing companies was also highlighted, with some refusing to accept housing assistance from social service agencies. Jennifer Malone shared Lake County's experience with the housing choice voucher program, noəng that despite e orts to increase rents, vouchers remain unused due to a lack of available housing. The discussion also touched on the issue of homelessness in East Chicago, with a lack of local shelters and challenges posed by Covid-19 restricəons.

Independence, Funding, and Housing Challenges

Sandra Noe from Meals on Wheels of Northwest Indiana discussed the importance of their service in helping people live independently, especially those in East Chicago. She highlighted the challenge of funding, with each meal cosəng more than the amount received from funding sources. Sandra also menəoned the di culty in providing services for individuals on waiəng lists. A separate conversaəon about homelessness and housing issues in the area led to the discussion of new rules and financial barriers imposed by landlords, as shared by Cynthia Kennedy from Regional Health System. LaShawn Jones-Taylor added that at least one leasing company was refusing any assistance from social service agencies.

Special Needs and Elderly Housing Challenges in East Chicago

The team discussed the challenges faced by special needs populaəons and the elderly in East Chicago. Bill Trowbridge highlighted the lack of appropriate housing for those with developmental and intellectual disabiliəes, noəng that while group homes are not opening due to a state-imposed moratorium, residenəal assistance services are permiǧed. Jennifer Malone emphasized the lack of accessible housing for the elderly, with the only opəon oƉen being residenəal care faciliəes. The team also touched on the specific needs of the elderly, including social interacəon and wellness checks, as provided by services like Meals on Wheels of Northwest Indiana. There were also concerns about domesəc violence vicəms and the lack of specific services for them. Addiəonally, the team discussed community development needs, including improvements in infrastructure, public safety, and public transportaəon.

Community Needs and Economic Development

The meeəng discussed the needs of the East Chicago community, focusing on infrastructure, transportaəon, and economic development. Erika Watkins confirmed there were no major infrastructure

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issues and that the city had been acəve in organizing events and acəviəes. However, she raised concerns about the transit system, with UDV menəoning a reducəon in bus transit to five days a week. Jennifer Malone emphasized the need for addiəonal demand, response, and wheelchair accessible transportaəon, as a major transportaəon provider had closed. The conversaəon then shiDed to economic development, with UDV asking about specific needs and potenəal strategies to ağract businesses and provide job training. Erika menəoned the need for East Chicago ciəzen representaəon in job projects and the involvement of Ivy Tech. Discriminaəon, parəcularly in mental health mağers, was idenəfied as a concern by Erika and Cynthia Kennedy from Regional Health System. The topic of fair housing was raised, but no definiəve decisions or next steps were made.

Discriminaəon, Funding, Food Deserts, and Housing Wraparound Services

The meeəng primarily focused on the issue of discriminaəon and the means to report it within the community. Erika Watkins emphasized the community's ability to rally around important issues. The conversaəon then shiDed to funding sources and their use, with Sandra Noe from Meals on Wheels of Northwest Indiana sharing their posiəve experience with the city of East Chicago's funding. The discussion also touched on the topic of food deserts and their impact on communiəes, with Sandra suggesəng the need for transportaəon to access grocery stores. Towards the end, Anna Schoon from Northwest Indiana Community Acəon expressed interest in housing wraparound services and homeless outreach. UDV advised reaching out to the city for more informaəon about eligible uses of funds and the applicaəon process.

Posiəve Experiences and Healthcare Discussions

The team expressed their posiəve experiences working with Frank and Alysia, commending their willingness to engage in discussions and resolve issues. They also highlighted UDV's availability for any quesəons or concerns and encouraged the team to reach out via email before discussing with Frank or Alysia. The discussion focused on healthcare, specifically in relaəon to CDBG funds and potenəal opportuniəes for health-related programs. Sandra Noe from Meals on Wheels of Northwest Indiana shared about their successful transportaəon program for healthcare needs, while Bill Trowbridge menəoned their provision of transportaəon to a federally qualified health clinic in East Chicago. The meeəng wrapped up with UDV thanking everyone for their əme and input, emphasizing that any further quesəons about CDBG funding should be directed to Alysia and Frank from East Chicago.

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Meeəng Notes for IHCDA - Weatherizaəon and Energy - 1/24/2024

In ağendance:

- Alysia Dunbar (City of East Chicago)
- Karl Haglund (Urban Design Ventures)
- Mike Long (Urban Design Ventures)
- Greg Glassley (IHCDA)

Summary:

Karl Haglund and Mike Long from the City of East Chicago consultancy team and Alysia Dunbar with the City of East Chicago met with Greg Glassley to discuss the needs and trends in the region, especially regarding the city of East Chicago. Karl explained their role in developing a five-year consolidated plan for the city, which is a requirement for receiving CDBG and HOME funds. They are aiming to understand the goals and plans of the state for the region to meet the needs. Karl also menəoned that they are looking for insights and data to beğer understand the problems and find soluəons. Greg, although not directly involved in the COC applicaəon process, agreed to provide what assistance he could.

Energy Assistance Programs

Greg Glassley discussed the energy and uəlity programs he is involved with, including the energy assistance program and weatherizaəon assistance program. He menəoned a temporary water assistance program that ended due to Covid-era funding. Greg also shared that their agency applied for a solar grant through the EPA and that their work is statewide. Karl Haglund inquired about the nature of the programs, with Greg explaining that the energy assistance program is funded through Health and Human Services and provides uəlity bill assistance. He also noted that the water assistance program is no longer available.

Weatherizaəon and Rehab Challenges Discussed

Greg Glassley and Karl Haglund discussed the high demand for their programs, parəcularly in Lake County, and the challenges faced in their weatherizaəon program. They highlighted that while their program has income eligibility criteria, not all homes can be weatherized due to condiəon requirements. The discussion also touched upon the financial implicaəons of rehabbing old houses versus building new ones. Karl menəoned that they do around 10 to 15 rehabs a year, spending anywhere from 20 to 50,000 on each, while Alysia added that some rehabs can go up to 60,000 to 100,000, parəcularly when dealing with lead issues. There was a consensus on the need to find the most e cient use for each dollar spent to avoid duplicaəon of benefits.

Weatherizaəon Project Funding Discussed

Greg Glassley discussed the funding and allocaəon of funds for weatherizaəon projects. He menəoned that the Department of Energy (DOE) allows an average cost per unit not to exceed $8,000, but some agencies may spend more depending on their risk tolerance. He also described how each home undergoes an energy audit, and measures are chosen based on a cost-benefit analysis with a savings to investment raəo of 1 or greater. Greg also highlighted a health and safety carve-out and a weatherizaəon readiness fund, which has a limited allocaəon and is not guaranteed to conənue. He emphasized that there are several pots of funds that can go into one home, each with its own specific and allowable uses.

Weatherizing Older Homes: Challenges and Opportuniəes

Karl and Greg discussed the challenges and opportuniəes of weatherizing older homes. They agreed that homes built between 50 to 75 years ago and those built over 100 years ago presented unique challenges, with the lağer oƊen requiring lead safe work pracəces. Greg emphasized that while older homes oƊen had significant draƊs and thus potenəal for energy savings, they may also have other issues that need to be addressed before weatherizaəon could occur. They also touched on the topic of window replacement,

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with Greg staəng that while it could help, the cost oDen outweighed the benefits and they do not deal with windows in their weatherizaəon process.

Energy Costs and Weatherizaəon in Indiana

Greg and Karl discussed the issues related to energy costs and weatherizaəon in Indiana. Greg highlighted the challenges faced by individuals with high energy burdens, who oDen must choose between heaəng their homes and paying other bills. He suggested that the soluəon to these problems could be the implementaəon of a solar program to combat price volaəlity. Karl raised the quesəon of whether areas near the lake, such as East Chicago, would be suitable for solar panels due to the potenəal for more sunny days.

Solar Panels on Roofs: Viability and Funding Discussed

The team discussed the viability of installing solar panels on roofs, with Greg Glassley expressing concern over the condiəon of roofs and electrical systems. He also raised the quesəon of whether the electrical system could handle the capacity of solar panels, with no clear answer provided. The discussion then shiDed to the use of Federal funding for home weatherizaəon, with Alysia raising concerns about renovaəng historic homes. Greg assured that any addiəonal steps would be undertaken if necessary. Greg also menəoned the potenəal for installing solar panels on flat roofs and the possibility of receiving a grant to fund the project.

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Meeəng Notes for Social Service Agencies Meeəng #2 - 1/25/2024

In ağendance:

- Alysia Dunbar (City of East Chicago)
- Mike Long (Urban Design Ventures)
- Gavin O'Connor (Urban Design Ventures)
- Janelle Reed (Daymar)
- Garrie Greer (Haven House)
- Ebony Jackson (Haven House)
- Marcus Marən (Grace Beyond Borders)
- Gerald Wağ (Katherine House Boys & Girls Club)
- Terri Gri n (Rahab's Daughters)

Summary:

The discussion revolves around the city of East Chicago's 5-year Consolidated Plan for CDBG and HOME funding, which aims to express the city's prioriəes and goals for using CDBG and HOME funds for community development, housing construcəon, and many other similar things. The city receives approximately $1.3 million per year in CDBG funds, while HOME receives around $300,000 per year. Janelle Reed, the execuəve director of Daymar Services, introduced her organizaəon, which is in the

process of ge ǩ ng their DCS licensure and plans to introduce an intensive auəsm helpline and group homes for children with auəsm.

A ordable Housing Challenges and Soluəons

Marcus Marən discussed the di culəes faced by those in need of a ordable housing, including landlords not accepəng vouchers and challenges with the waiəng list. He suggested a potenəal soluəon of asking landlords to reserve 10% of their properəes for a ordable housing. Carrie from Haven House echoed these senəments, highlighəng the struggles of their residents to find safe and a ordable housing. She also highlighted the challenges faced by people fleeing domesəc violence and the need for more opportuniəes for them. The conversaəon also touched upon the issues faced by people seeking a ordable housing, including problems with landlords not properly maintaining their properəes and the di culty of people with low incomes to a ord rent. The discussion concluded with a focus on the need for resources to help people transiəoning out of homelessness.

Homelessness, Domesəc Violence, and Human Tra cking Concerns

Marən raised concerns about the growing number of single mothers and their children experiencing homelessness, the rise in domesəc violence, parəcularly a ecəng black women, and potenəal human tra cking involving migrants. The meeəng was interrupted for Terri Gri n and Gerald Waǧ to introduce their organizaəons. Terri is with Rahab's Daughters, a nonprofit that helps human tra cking survivors, and Gerald is the program director at the East Chicago Catherine House Boys Club, an aƉer-school program serving over 200 kids.

East Chicago Homelessness and Tra cking Concerns

The discussion revolved around the issue of homelessness and human tra cking in the East Chicago area. Terri Gri n shared insights on the prevalence of these issues, noəng that the area is a prime target for tra cking due to its crossroads status and the presence of a large homeless populaəon. She highlighted the various tacəcs used by tra ckers, such as befriending vulnerable individuals, and pointed out hotspots like hotels and truck stops. Terri Gri n also stressed the need for community awareness and educaəon on the signs of human tra cking.

Homelessness and Housing Crisis in East Chicago

Marcus Marən shared his experiences and concerns about the homeless populaəon in East Chicago, parəcularly the elderly and those on fixed incomes. He highlighted the issue of landlords buying up properəes and increasing rent, forcing many to leave their homes. Marən emphasized the need for significant financial resources to address these issues, suggesəng that the current allocaəon of funds is not enough. He also pointed out the challenge of finding suitable housing opəons for these individuals and the lack of support from federal funds. Marən concluded by expressing his hope for more substanəal funding to tackle these problems.

Addressing Resource Needs for Vulnerable Populaəons

There was a discussion about the need for more resources to assist non-residents in di cult situaəons, with a focus on ensuring safety for all, especially women and children. The parəcipants highlighted the challenges faced by the elderly, those hit by hard əmes, and homeless youth. The consensus was that more funding was needed to provide basic necessiəes such as shelter, food, and safety. Terri Gri n

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emphasized the need for collaboraəon to tackle the issues in East Chicago, while Janelle Reed discussed the challenges faced in Marion County, parəcularly in terms of accessibility and acceptability for children with auəsm and other mental disabiliəes. Carrie from Haven House pointed out trends in the populaəon they've been serving, such as an increase in homeless individuals seeking shelter without a history of domesəc violence and the prevalence of mental health issues. She highlighted the lack of resources available, which is a major challenge they face in helping these individuals.

Community Needs and Preservaəon

The meeəng addressed community needs, with Terri Gri n highlighəng the need for improved access to grocery stores, job training, and diverse business aǧracəon. She also suggested recognizing certain buildings as historic to preserve the city's unique culture. Marən noted that the city had been successful in addressing infrastructure needs such as installing new water pipes. The discussion concluded with open quesəons and suggesəons for further exploraəon, including aǧracəng businesses and technology to the area and creaəng diverse opportuniəes for the community.

Economic Development and Housing Discussion

The team discussed economic development and housing issues, highlighəng the importance of addressing the housing situaəon to progress economic development. Terri Gri n focused on fair housing issues, ciəng challenges faced by renters due to increased costs and potenəal discriminaəon in the housing sector. Marən expressed concerns about discriminaəon through background and credit checks, which oDen disadvantage marginalized groups. The conversaəon concluded with a discussion on reporəng discriminaəon, with Terri suggesəng that the average person might not know where to report it.

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Meeəng Notes for Banks & Major Employers - 1/26/2024

In aǧendance:

- Alysia Dunbar (City of East Chicago)
- Mike Long (Urban Design Ventures)
- Andy Stephens (Urban Design Ventures)
- Michelle Demkowicz (Advanced Federal Credit Union)
- Ania Ediger (Cleveland Cli s)
- Chrissy Foreman (Cleveland Cli s)
- Ricardo Arambula (First Merchants Bank)
- Ruqayyah Rahim (East Chicago Urban Enterprise)

Summary:

Mike Long and Andy Stephens from Urban Design Ventures discussed the 5-Year Consolidated Plan, Annual Acəon Plan, and Analysis for fair health and choice with local stakeholders. They explained that this document, which the city of East Chicago needs to fill out every five years, allows them to receive funding to fund programs using CDBG and home funds. The funds are intended to serve low- and

moderate-income residents of East Chicago. Mike Long menəoned that they are trying to understand the issues East Chicago is facing to put together a list of goals and strategies. The stakeholders introduced themselves and their organizaəons, and they discussed the major economic development needs for East Chicago, including job training and financial educaəon.

East Chicago School-Industry Partnership and Financial Educaəon

The team discussed partnerships with schools in East Chicago to promote manufacturing and steel making skills. Ania Ediger and Chrissy Foreman highlighted their e orts to connect with schools and provide tours for students to understand the manufacturing process. There was also a discussion about the need for financial educaəon in the community, with Ricardo Arambula emphasizing the importance of basic financial literacy skills. Mike Long further explained the two major sources of funding for this plan, CDBG and HOME, which can be used for a wide range of projects including job training, housing, and social services. Ruqayyah Rahim menəoned their e orts to establish a small business incubator on Main Street in the Harbor area.

Community Development and Housing Challenges

Mike Long discussed community development and housing issues in East Chicago with several stakeholders. Chrissy Foreman menəoned that food insecurity conənues to be a challenge in certain areas, while Andy Stephens highlighted the issue of homelessness and transportaəon. Ricardo Arambula raised concerns about the lack of a ordable and available housing, noəng that inventory is a significant issue. The discussion also touched upon the quality of the exisəng housing stock and the challenges faced by renters. No specific issues related to special needs populaəons or discriminaəon based on protected categories were discussed.

Environmental Impact and Community Development in East Chicago

The team discussed the environmental impact of the steel mills in East Chicago and the importance of community development in making the city more livable. Ania Ediger from Cleveland Cli s menəoned the company's commitment to implemenəng various environmental improvement projects and operaəng responsibly. Mike Long clarified that the 5-year plan for the city will be made public for public comments in a few months. The team also expressed interest in partnering with community organizaəons to understand and support the community's needs.

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Meeəng Notes for Religious Leaders Meeəng #1 - 1/30/2024

In aǧendance:

- Alysia Dunbar (City of East Chicago)
- Mike Long (Urban Design Ventures)
- Andy Stephens (Urban Design Ventures)
- Pastor Donald Ramirez (The Cross Church)
- Apostle Kelly Williams (Greater Desəny Bible Church)

Summary:

The meeəng involved discussions about the 5-Year Consolidated Plan and the Annual Acəon Plan for the city of East Chicago, which are documents to be submiǧed to the Department of Housing and Urban Development to secure funding. The funding, worth approximately $1.3 million per year for the CDBG and $300,000 for the home program, is intended to serve lower and moderate-income residents and areas predominantly populated by these groups. The aim is to idenəfy major issues in the city to guide the allocaəon of these funds. Pastor Donald Ramirez and Apostle Kelly Williams from the Cross Church and Greater Desəny Bible Church, respecəvely, shared their community outreach e orts and the importance of homeownership in baǧling poverty. The meeəng also included introducəons and acknowledgments of relaəonships between aǧendees.

Housing and Financial Literacy in East Chicago

The discussion revolved around the issue of housing and financial literacy in East Chicago. Apostle Kelly Williams and Donald Ramirez idenəfied a lack of financial literacy and the ability to make down payments as significant challenges. They highlighted the need to educate the community about financial management, budgeəng, and the possibility of homeownership. They also pointed out the high rate of rental properəes and the need to shiD towards promoəng homeownership. The idea of collaboraəng with banks and rental companies to facilitate homeownership was also brought up.

East Chicago Renters' Plight Discussed

The meeəng focused on the problems faced by renters in East Chicago, parəcularly regarding poor condiəons and frequent evicəons by some landlords. The speakers, Apostle Kelly Williams, Donald Ramirez, and UDV, idenəfied the presence of "slumlords" who profit from their properəes without maintaining them. The speakers agreed on the need for beǧer regulaəon and accountability of these landlords. Donald emphasized the importance of holding landlords accountable for maintaining safe and livable condiəons for their tenants. The discussion concluded with UDV inquiring about Donald's views on evicəons.

Homelessness and Border Crisis in East Chicago

The discussion focused on the issue of homelessness and border crisis in East Chicago. Donald Ramirez noted the presence of homelessness in the city, aǧribuəng it to various factors including job loss and lack of transportaəon. Donald and Apostle Kelly Williams also touched upon the potenəal impact of migraəon and the border crisis on the city's homeless populaəon. Apostle Kelly Williams highlighted that a significant number of homeless cases were not documented, especially those living with family, and emphasized the challenges in finding programs and housing for them.

Addressing Unemployment and Homelessness: A Comprehensive Program Proposal

Apostle Kelly Williams discussed the need for a comprehensive program that addresses unemployment and homelessness in the city. She suggested a program that teaches life skills and maintenance skills for homeownership. She also highlighted the importance of trade professionals in teaching these skills. Apostle Kelly Williams menəoned the success of some government programs, but emphasized the need for a holisəc approach. Donald Ramirez pointed out the lack of awareness about available resources, such as regional mental health services and health links that o er mental health services. He stressed

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the importance of educaəon about these resources and the need for churches to bridge gaps in knowledge and accessibility.

Communicaəon, Community, and City Development

Apostle Kelly Williams emphasized the importance of e ecəve communicaəon and community engagement, highlighəng the need to uəlize various tools such as social media, text adverəsing, and emails to ensure all community members are informed about important programs and events. The discussion also touched upon the role of community partners in catering to special needs and the exisəng resources and tools available for this purpose. The conversaəon then shiDed to community development, with Apostle Kelly Williams underscoring the posiəve changes in the aestheəcs and infrastructure of East Chicago, including improved schools and city streets. The role of city government in beauəfying the city and ensuring public transit was also discussed.

Transportaəon, Development, and Job Training in East Chicago

The discussion revolved around the transportaəon and economic development needs of East Chicago. It was noted that public transportaəon was used for shopping in major stores outside of East Chicago, as well as for commuəng to work. Apostle Kelly Williams proposed the need for another grocery store on the harbor side of town to ağract homeowners and market the city. The topic of job training was also brought up, with Apostle Kelly Williams emphasizing the importance of creaəng a pipeline from schools to local jobs. The issue of drug tesəng in the city was briefly menəoned, with Apostle Kelly Williams suggesəng that it might be a challenge for those in impoverished communiəes.

Economic Development and Community Challenges in Chicago

Donald Ramirez discussed the current state of economic development in Chicago, highlighəng new housing projects, a senior building, and various employment opportuniəes. He expressed concerns over the lack of grocery stores in the area and the di culəes seniors face in accessing necessiəes. Furthermore, he emphasized the need for youth engagement acəviəes, suggesəng the addiəon of a YMCA to the city. The conversaəon also touched on the potenəal for discriminaəon in housing, although Donald personally had not encountered this issue.

Fair Housing Discussion with East Chicago Residents

Donald and Apostle Kelly Williams discuss the importance of discussing fair housing and discriminaəon with residents of East Chicago. Apostle Kelly Williams suggests distribuəng a flyer and a survey to gather input from residents. They also discuss the possibility of reaching out to faith communiəes in East Chicago to address concerns about housing discriminaəon.

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Meeəng Notes for IHCDA - Conənuum of Care - 2/06/2024

In ağendance:

- Alysia Dunbar (City of East Chicago)
- Mike Long (Urban Design Ventures)

- Emily Krauser (IHCDA)
- Krisən Garvey (Homeless Services)

Notes:

AƉer introducing herself and Krisən Garvey, Emily Krauser spoke about how they provide sta support for homelessness programs and have 79 projects currently underway as part of IHCDA's Conənuum of Care.

Regarding the trends statewide in homelessness:

- PIT count numbers have been trending up though Emily believes this is largely due to more counəes parəcipaəng in the counts.
- County-level data will be available between April and June

There are supporəve housing programs funded by IHCDA acəve in East Chicago. There is more presence with veterans through partnerships and programs with veterans organizaəons.

Pandemic funding is going away, ending aid for many and fewer programs overall. According to Emily and Krisən, rising housing costs are the main driver for homelessness in the state. Emily and Krisən also acknowledged that Fair Housing is a major issue but not sure if there has been a real upəck. Trends look di erently in di erent regions of Indiana, so it's tough to generalize about needs and prevalence.

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Meeəng Notes for Religious Leaders Meeəng #2 - 2/7/2024

In aǧendance:

- Alysia Dunbar (City of East Chicago)
- Mike Long (Urban Design Ventures)
- Pastor Wade (JE Wade Ministries, Inc.)
- Bishop Tavis Grant (Greater First Bapəst Church)
- Rev. Johnny Bonilla (Harbor - Iglesia Pentecostal Emanuel)
- Rev. Esequiel Becerra (Strong Tower Church)

Summary:

Mike Long and Alysia Dunbar, along with other parəcipants, discussed the development of a five-year plan for the city of East Chicago. The plan aims to strategically use Community Development Block Grant (CDBG) and HOME funds to inform HUD about the city's prioriəes and strategies for using these funds. Mike led the discussion, highlighəng the city's challenges and potenəal soluəons. Alysia explained how the city uses CDBG funds and the eligibility criteria, but concerns were raised about the transparency of the program by Bishop Tavis Grant.

Discussion on Sunnyside Facade Renovaəon and City Infrastructure Improvement

Rev. Wade proposed a detailed face-to-face discussion to understand Bishop Tavis Grant's plan. Alysia Dunbar highlighted specific requirements for a facade renovaəon program in Sunnyside, emphasizing that both sides of the property must be owner-occupied to prevent landlord exploitaəon. She also explained the city's operaəonal plan based on Federal guidelines, which divides the city into əers for infrastructure improvement. Alysia also discussed the historical lead problem in the West Hymn area and the city's e orts to ensure resident safety. Bishop Tavis Grant quesəoned the lack of investment in Westcad and the lack of consideraəon for the housing stock. Alysia clarified that the decision not to invest in West Cayman was due to federal guidelines, not a lack of iniəaəve, and menəoned the start of reinvestment e orts in partnership with an Indiana governmental agency.

Leadership, Communicaəon, and Mental Health

The team discussed Rev. Wade's proposal for a face-to-face leadership meeəng to beğer understand and discuss presented ideas. Mike Long emphasized the importance of public meeəngs as part of the process, while also highlighəng the challenges of remote working and the importance of e ecəve communicaəon tools like Zoom. Bishop Tavis Grant and Alysia Dunbar discussed the availability of their annual acəon plans online and the need for feedback and quesəons. The discussion also focused on the importance of addressing grief and mental health issues, as highlighted by Rev., including job loss, family loss, anxiety, depression, and the impacts of war and other news events.

Eligibility Criteria and Clarity in Investment Programs

Alysia Dunbar clarified that the organizaəons eligible for their investment are 501 C, 3 status organizaəons or religious insətuəons like a church. However, programs operated out of a House of Worship may not be eligible for federal awards. There was also a discussion about the need for improved clarity and communicaəon about the various programs available. The Rev raised issues concerning immigrants and landlords, suggesəng a collecəve discussion about these issues to determine how they could be addressed. Alysia reiterated that all their programs must be approved by HUD and emphasized the importance of ensuring that all projects or plans are eligible acəviəes according to HUD guidelines.

Community Leaders' Role in Public Engagement

Bishop Grant emphasized the crucial role of community leaders, especially faith leaders, in informing and engaging individuals who might not have the necessary knowledge or skills to parəcipate in public meeəngs or decisions. Bishop Grant and Mike Long discussed a community outreach plan, which included the distribuəon of a survey to collect input. Bishop Tavis Grant proposed that the faith community could expedite the survey process by collecəvely distribuəng and compleəng it. The survey would be open for two months, with responses accepted throughout that period. Alysia Dunbar inquired about the best email to forward the survey informaəon.

Immigrant Challenges and Funding Soluəons

Mike Long and Rev. Wade discussed the challenges faced by immigrants, parəcularly in regards to a ordable housing and employment opportuniəes. Rev. highlighted that food and clothing were major issues and raised the quesəon of childcare and educaəon. Mike confirmed that funding for aDer-school programs and other assistance programs was possible. Alysia Dunbar clarified that if a program is

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operated in a church, it may not be eligible for federal funding. She explained that nonprofit organizaəons would need to apply for grants, with the next grant cycle for fiscal year 2024 opening later in the year, pending federal budget approval.

Sanctuary City Challenges and Community Development

Alysia Dunbar led a discussion on the challenges faced by the city of East Chicago, focusing on the impact of being a sanctuary city. Esequiel shared his experiences and concerns about migraəon and homelessness, suggesəng the need for addressing related issues such as housing. Mike then shiDed the conversaəon to larger issues like housing, special needs, community development, and economic development. He asked if there were any serious issues that had not been addressed yet in the meeəng. Furthermore, Esequiel suggested keeping Zoom accessible for those who cannot parəcipate physically.

Discriminaəon in Housing: Educaəon and Soluəons

Mike Long discussed the issue of discriminaəon in housing, emphasizing the importance of fair housing educaəon and resources to help those facing discriminaəon. Alysia Dunbar, the community development programs manager, explained how the city invests their funds in various programs, including those run by sub-recipients such as Indiana Legal and Catholic Chariəes. The team also addressed the problem of landlords not fulfilling their responsibiliəes, which could potenəally be related to discriminaəon. Towards the end of the meeəng, they agreed to disseminate a survey and other relevant informaəon via email once they receive the recipients' email addresses.

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Meeəng Notes for Department of Redevelopment - 3/1/2024

In aǧendance:

- Frank Rivera (City of East Chicago)
- Alysia Dunbar (City of East Chicago)
- Karl Haglund (Urban Design Ventures)
- Mike Long (Urban Design Ventures)

Summary:

City's Needs, Educaəon vs Cerəficaəon, and A ordable Housing

The meeəng focused on idenəfying the city's needs for the upcoming years, with a focus on transportaəon, services for the homeless, and opportuniəes for youth. The parəcipants also discussed the value of higher educaəon versus cerəficaəon in terms of employment opportuniəes. Challenges in recruiəng East Chicago residents for certain programs and the issue of homelessness were highlighted. Alysia shared her personal experiences, emphasizing a mismatch between the value of higher educaəon and job market demands. The group also explored the concept of 'new a ordable housing' and the need for training opportuniəes to address the issue of a ordable housing.

Collaboraəve Construcəon and Development

The meeəng focused on a collaboraəve project involving property construcəon and development, with an emphasis on a ordability and quality. The mayor's preferences for construcəon materials and the aim to create a desirable environment were discussed. Concerns were raised about union issues and the challenges faced by the Indiana Plan Group. The lack of representaəon from other organizaəons in their meeəngs and the potenəal for alignment of plans was also touched upon. Frank discussed ongoing issues and the need for collaboraəon with Milton Reid to bring something to market. However, frustraəon was expressed over the lack of progress and evoluəon in their discussions. No specific decisions or next steps were outlined.

One-Stop Shop Center Plans Discussed

The team discussed plans for a one-stop shop that would provide a variety of services, including social services, infrastructure needs, and mental health services for the elderly. They also discussed the need for a filtraəon plan and water management issues. The idea of expanding the plan was brought up, along with the potenəal use of CDBG funds for this expansion. The team also touched on job creaəon and economic development strategies, including the potenəal for self-su ciency in water supply.

A ordable Housing and Home Ownership in East Chicago

The parəcipants discussed the topic of a ordable housing in certain regions, with a focus on East Chicago. Alysia noted that while the average income in Southern ciəes or towns might allow for the purchase of a $300,000-$400,000 house, in East Chicago, many people aspire to own a home. The conversaəon also touched on the potenəal use of funds from home ownership to generate revenue. Karl inquired about the capital account, and Alysia explained that it is linked to the percentage of home ownership.

Emergency Shelters and Public Services Improvement

The parəcipants discussed the potenəal for improvements in their city, especially regarding emergency shelters and public services. They acknowledged Debra Griğers from the planning department as having innovaəve ideas on these mağers. There was a consensus on the need for a plan to address the immediate needs of those using the emergency shelters, as well as plans for what happens aƉer. They also discussed the possibility of job training to help residents compete in the global market.

Job Opportuniəes, Training, and Collaboraəon

Alysia and Frank had a wide-ranging discussion about job opportuniəes, the shiƉ towards service-based jobs, and the potenəal of remote work. They touched on their involvement with the Greater Northwest Indiana Associaəon of Realtors and a down payment assistance program. The conversaəon emphasized the importance of training for younger generaəons and the potenəal of technology. The team highlighted the importance of childcare in their projects and the need for collaboraəon.

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Meeəng with Department of Parks and Recreaəon - 3/4/2024

In aǧendance:

- Marino Solorio (Director of Parks and Recreaəon, City of East Chicago)
- Mike Long (Urban Design Ventures)

Summary:

Mike and Marino deliberated on a community plan focusing on housing improvements from 2024 to 2028, with a strong emphasis on the role of parks in enhancing the quality of life. Marino, as the Park Director, shared about park system improvements, including new playgrounds, shelters, fitness equipment, and bike trails. They also discussed the need for space-conscious designs and the potenəal for addiəonal grants. Marino highlighted the importance of infrastructure improvements in community centers and parks, emphasizing the need for more green spaces to miəgate water quality issues, improve air quality, and enhance the aestheəc appeal of urban areas. The potenəal use of CDBG funds for these iniəaəves was also discussed.

Greenhouse Project: Importance and Future Plans

Marino emphasized the importance of programming in the coming years and the potenəal of their greenhouse project. He discussed the current use of the faciliəes, including an aquaponics project and an outdoor gym, and expressed a desire to commercialize and extend their use. Marino also highlighted the need for maintenance to ensure the longevity of these faciliəes. He menəoned partnerships with Catholic Chariəes of the Diocese of Gary and the possibility of creaəng a cafe using the produce grown in the greenhouse. Marino also expressed an interest in incorporaəng cultural aspects into the greenhouse, including introducing new plant species and hosəng educaəonal workshops.

Greenhouse, Parks, and Bus System Improvements

Marino discussed the importance of biodiversity and accessibility in the greenhouse and parks, with a focus on exceeding minimum ADA compliance. He menəoned the need for infrastructure improvements, including the introducəon of an irrigaəon system and the upgrade of certain surfaces. He also highlighted the importance of improving accessibility in faciliəes and the potenəal of using lighəng to enhance safety. Marino also discussed the need to connect the dots in the city's bus system, proposing the creaəon of a hub where all buses would come to connect with each other.

East Chicago's Challenges and Soluəons

Marino discussed the challenges facing East Chicago, focusing on issues such as the quality of housing, the lack of land, and the problemaəc school system. He emphasized the need for densificaəon to accommodate more people and the importance of improving public safety. Marino also highlighted the need for beǧer access to knowledge and the potenəal of implemenəng free or discounted Wi-fi throughout the city. The conversaəon also touched upon the need for job diversificaəon and educaəon, as well as the criəcal role of public transportaəon in making resources like parks more accessible to the community.

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Workforce Training and Infrastructure Concerns

Marino and Mike discussed the importance of advocaəng for and providing training in fields such as plumbing and electrician work. Marino pointed out the current shortage of workers in these fields and suggested partnering with organizaəons to create job training programs. He also emphasized the significance of accessibility to these jobs, parəcularly in the context of an aging workforce and a shortage of replacements. Marino pointed out the need for improved infrastructure in the city, especially the lack of sidewalks in certain areas, and expressed surprise that the city, which has been invesəng in infrastructure, səll lacks basic ameniəes like sidewalks.

Homelessness Visibility and Soluəons Post Covid

Marino emphasized the increased visibility of homelessness since Covid, noəng that it's not necessarily due to an increase in homeless people, but due to it becoming more visible. He stressed the need for diverse housing soluəons tailored to di erent groups such as students, seniors, veterans, and single families. Marino pointed out the high number of homeless veterans and the importance of addressing mental health issues among the homeless populaəon. He also discussed the need to create communiəes and housing specifically for homeless people to tackle the issue. Marino highlighted that proacəve measures like aggressive homelessness rehousing and housing creaəon actually save ciəes money in the long run. He also pointed out the problem of homelessness in Gary and Chicago and emphasized the need to tackle this problem both physically and mentally.

Fair Housing: Infrastructure, Accessibility, and Bias

Marino and Mike discussed the issues surrounding fair housing. Marino pointed out the lack of infrastructure, housing quality, and availability as major impediments to fair housing. He emphasized the need for beğer planning to ensure new housing opəons are available when old ones close, and criəcized the versaəlity of the voucher system. Marino highlighted the importance of accessibility to housing, quality of housing, and adaptability of housing in ensuring fair housing. They also discussed the role of zoning and the need for flexibility to allow certain faciliəes in residenəal neighborhoods. Marino suggested that the state grant could be used for creaəve soluəons like installing solar panels and electric car charging staəons in residenəal areas. They also touched on the need to address inequiəes and biases, such as redlining and discriminaəon against those using voucher systems.

Income-Inclusive Developments and Grant Funding Challenges

Marino and Mike discussed the success of income-inclusive developments and the potenəal for adding more ameniəes. The conversaəon then shiDed to the challenges of grant funding administraəon, with Marino proposing improvements such as beğer educaəon and training, incenəves for meeəng higher expectaəons, and allocaəng a porəon of the grant to a grant coordinator. Marino also emphasized the need for versaəle grant funding. Mike thanked Marino for his feedback, assuring that it would be taken into account when developing their plan, and both parəes agreed on the importance of well-thought-out plans and əme e ciency.

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PHONE CONSULTATIONS

City of East Chicago, IN

Five Year Consolidated Plan and Analysis of Impediments to Fair Housing Choice

Agency: East Chicago Department of Planning and Economic Development

Contact: Debra Gritters

Date: March 4, 2024

Phone Interview

Tell me about your agency/services and what programs or services you provide for the community in City of East Chicago.

- Supports engineering, permitting

In your area of expertise, what are the community needs for the City of East Chicago over the next five years?

- Transportation and mobility - especially the first and last half mile is a big need.
- Air quality and environmental stability
    - Economic Justice issues - City institutions have been slow on the uptake
    - East Chicago has among the highest rates of asthma in the country.

What housing needs do you observe in City of East Chicago?

- Need for special initiatives like PUD (Planned Urban Developments) to help move housing along and expedite bidding/construction.

What homeless needs do you observe in City of East Chicago? (more shelters, more housing, rehousing programs, homeless prevention, resources for domestic violence etc.)

- Recidivism issues with formerly incarcerated homeless.
- More multi-resource services that coordinate between providers

What community development needs do you observe in City of East Chicago? (i.e. roads, parks, food access, public safety, clearance/demolition)

- Safe streets plans

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What economic development needs do you observe in City of East Chicago? (i.e. attracting businesses, job training)

- Access to transportation is a big challenge for economic development

What special needs issues do you observe in City of East Chicago? (i.e. elderly, disabled, persons with HIV/AIDS, victims of domestic violence, substance abuse)

- Access/transportation to services
- Foster kids are often forced to sink or swim once they turn 18--underacknowledged population in the City

DRAFT

City of East Chicago, IN

Five Year Consolidated Plan and Analysis of Impediments to Fair Housing Choice

Agency: Indiana Plan, Northwest Indiana Office

Contact: Roman Bronson, Sr., Northwest Indiana Area Director

Date: March 20, 2024, 4:00 PM Eastern

Phone Interview

Tell me about your agency/services and what programs or services you provide for the community in City of East Chicago.

- Indiana Plan connects individuals with Union construction apprenticeships. They hold career fairs for high school students, they help retrain individuals in career transition, and through community funding they provide sets of tools for people entering the field.

In your area of expertise, what are the community needs for the City of East Chicago over the next five years?

- More exposure to blue-collar/Union jobs in the secondary school system, to pique interest in construction jobs (including money for bussing to career fairs). Many clients since COVID are seeking new careers after layoffs, so they need financial help bridging into a new career while they aren't making as much during apprenticeships.

What housing needs do you observe in City of East Chicago?

- He's very aware there's a need for affordable housing, but Mr. Bronson doesn't directly work with housing providers or customers. He thinks it's hard to get contractors (especially Union contractors) interested in anything less than an entire subdivision of housing.

What homeless needs do you observe in City of East Chicago? (more shelters, more housing, rehousing programs, homeless prevention, resources for domestic violence etc.)

- No opinion.

What community development needs do you observe in City of East Chicago? (i.e. roads, parks, food access, public safety, clearance/demolition)

- No opinion.

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What economic development needs do you observe in City of East Chicago? (i.e. attracting businesses, job training)

- Would like to see more transit availability for workers without cars.
- Looking to the South Shore Railroad (NICTD) double-track project and West Lake Line, he would like to see East Chicago residents work on those projects. He's aware that the City of Gary is using HUD money to rehab housing around their train stations and would like to see East Chicago do the same.

What special needs issues do you observe in City of East Chicago? (i.e. elderly, disabled, persons with HIV/AIDS, victims of domestic violence, substance abuse)

- No opinion.

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City of East Chicago, IN

Five Year Consolidated Plan and Analysis of Impediments to Fair Housing Choice

Agency: Habitat for Humanity of Northwest Indiana

Contact: Dawn Michaels, Executive Director

Date: March 22, 2024 at 9:45 AM Eastern

Phone Interview

Tell me about your agency/services and what programs or services you provide for the community in City of East Chicago.

- Habitat for Humanity (Habitat) builds and renovates homes on donated land using primarily volunteer labor, then sells them to homeowners falling within the 30-80% HAMFI range with 0% mortgages. Habitat works throughout Lake County and is a current HUD HOME subrecipient through the City of Gary. They have worked with the Cities of Gary, Lake Station, Merrellville and Lowell in particular; they have worked with the City of East Chicago through Frank Rivera and Lyvette Turk but not recently.

In your area of expertise, what are the community needs for the City of East Chicago over the next five years?

- Affordable housing. Can't comment specifically on many other factors as she doesn't often visit EC – hasn't had an active partnership there recently. She speculated about the crime rate but doesn't know for certain if it's an issue.

What housing needs do you observe in City of East Chicago?

- Affordable housing is in short supply. Some factors include demolition of existing housing including the former West Calumet public housing neighborhood, and in part because nationwide rental management companies buy substandard properties and rent them out at unaffordable rates with minimal improvements.
- Rent prices have skyrocketed (Ms. Michaels shared an anecdote of one client's rent rising recently and suddenly from $1,500 to $2,100 for a one-bedroom apartment). Illinois residents have been flooding the market as Northwest Indiana has lower taxes and relatively inexpensive housing, which pushes Indiana residents out of the market.

What homeless needs do you observe in City of East Chicago? (more shelters, more housing, rehousing programs, homeless prevention, resources for domestic violence etc.)

- No comment on the existing situation in East Chicago.
- She would like to create a joint project with the City of East Chicago and Catholic Charities of the Gary Diocese that mirrors Tabor House in the City of Gary. Habitat built

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the house and turned over management to Catholic Charities, who brings in one unhoused family at a time, gives them job training and HUD homeownership classes, and sets them up to purchase a future home through Habitat.

What community development needs do you observe in City of East Chicago? (i.e. roads, parks, food access, public safety, clearance/demolition)

- No comment, hasn't visited in several years.

What economic development needs do you observe in City of East Chicago? (i.e. attracting businesses, job training)

- Impressed by the number of jobs available regionally with reasonably high pay, including many new Distribution Center warehouse jobs starting between $20-25/hour; even the local McDonalds start at $19/hour. Noted that the state agency WorkOne conducts 9-12 week training for specialized skillsets like forklift operation; not sure what training programs are available in East Chicago.

What special needs issues do you observe in City of East Chicago? (i.e. elderly, disabled, persons with HIV/AIDS, victims of domestic violence, substance abuse)

- No comment, not up to date.

Are there any barriers to fair housing you observe in the City of East Chicago (i.e. landlords refusing to rent to City residents based on race, family status, sexual orientation, gender, profession, and more)

- She thinks this is an issue nationwide, as discussed at the recent Habitat for Humanity International Conference. NIMBYism (not in my backyard) is alive and well, and community opposition can make housing construction very difficult.
- Landlords increasingly don't accept Section 8 vouchers.

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SECOND PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of New Jersey, County of Hudson, ss:

I, Tatiana Dorval, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- Jul 3, 2024

Notice ID: nvxg2bHwgMx9e3svTi5H
Publisher ID: 109928
Notice Name: NOTICE OF PUBLIC HEARING FY 2024-2028 FIVE YR

Publication Fee: $101.66

Tatiana Dorval
Agent

VERIFICATION

State of New Jersey
County of Hudson

Signed or attested before me on this: 07/05/2024

SHANNEA H HOLMES
NOTARY PUBLIC
STATE OF NEW JERSEY
My Commission Expires August 1, 2026

Shannea A. Holmes
Notary Public

Notarized remotely online using communication technology via Proof.

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NOTICE OF PUBLIC HEARING
FY 2024-2028 FIVE YEAR CONSOLIDATED PLAN,
FY 2024 ANNUAL ACTION PLAN,
FY 2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE,
AND THE HARBOR AREA NRSA PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, July 16, 2024 at 5:00 PM**, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/82427670117?pwd=SGlXbURSeEdtRi9vM254R0NibytTdz09
Phone: 1-312-626-6799 US (Chicago)
Meeting ID: 824 2767 0117
Passcode: 911018

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, 2024 Analysis of Impediments to Fair Housing Choice (AI), and the Harbor Neighborhood Revitalization Strategy Area (NRSA) Plan, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the plans, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com. Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el plans, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com.

The purpose of this public hearing is to present the City of East Chicago's Five Year Consolidated Plan for FY 2024-2028, the Annual Action Plan for FY 2024, the 2024 AI, and the Harbor NRSA Plan. The City intends to submit its plan for the FY 2024 Annual Action Plan in the amount of **$1,240,722** for Community Development Block Grant (CDBG) funds and **$228,387.11** in HOME Investment Partnership (HOME) funds. In addition, the City anticipates that it will receive **$73,090.49** in Program Income for its CDBG Program and **$5,000** for its HOME Program. The City anticipates that the plan will be submitted to the HUD on or before August 15, 2024.

In order to obtain the views of residents, public and non-profit agencies, and other interested parties, the City of East Chicago will place its FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, 2024 AI, and the Harbor NRSA Plan on public display from **July 5, 2024 through August 5, 2024**, at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed plans and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312; via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

7/3 - 109928

HSPAXLP

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CDBG AND HOME SECOND PUBLIC HEARING

FY 2024-2028 FIVE YEAR CONSOLIDATED PLAN, FY 2024 ANNUAL ACTION PLAN, ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN

July 16, 2024 at 5:00 PM

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Opening Remarks –

Overview –

- Five-Year Consolidated Plan
- Annual Action Plan
- Analysis of Impediments to Fair Housing Choice
- Harbor Neighborhood Revitalization Strategy Area (NRSA) Plan

Plans Schedule –

- **Stakeholder Consultations –** January 22, 2024 through March 22, 2024
- **First Public Hearing –** Tuesday, March 19, 2024 at 5:00 PM
- **NRSA Public Meeting –** Tuesday, May 14, 2024 at 5:00 PM
- **Plans Placed on Public Display –** Friday, July 5, 2024
- **Second Public Hearing –** Tuesday, July 16, 2024 at 5:00 PM
- **End of 30-Day Public Display Period –** Monday, August 5, 2024
- **Redevelopment Commission Approval of the Plans –** Tuesday, August 6, 2024 at 5:00 PM
- **Plan submitted to HUD on or before –** Thursday, August 15, 2024

FY 2024-2028 Five-Year Consolidated Plan –

The following priorities and goals have been identified:

Housing Priority

- HS-1 Homeownership

- HS-2 Housing Construction
- HS-3 Owner-occupied Housing Rehabilitation
- HS-4 Renter-occupied Housing Rehabilitation
- HS-5 Rent and Utility Assistance
- HS-5 Fair Housing

Homeless Priority

- HO-1 Housing
- HO-2 Operating and Support
- HO-3 Prevention and Rapid Re-Housing

Other Special Needs Priority

- SN-1 Housing
- SN-2 Social Services

Community Development Priority

- CD-1 Public Facility Improvements
- CD-2 Infrastructure Improvements
- CD-3 Public Service
- CD-4 Food Programs
- CD-5 Clearance and Demolition

Economic Development Priority

- ED-1 Employment
- ED-2 Financial Assistance
- ED-3 Redevelopment Program

Administration, Planning, and Management Priority

- AM-1 Overall Coordination
- AM-2 Special Studies

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FY 2024 Allocations –

Entitlement Funds	Amount
FY 2024 CDBG Funds	$ 1,240,722.00
CDBG Program Income	$ 73,090.49
FY 2024 HOME Funds	$ 228,387.11
HOME Program Income	$ 5,000.00
Totals:	**$ 1,547,199.60**

FY 2024 CDBG Budget –

- CDBG Administration - $231,800.00
- Planning (CDBG) - $14,000.00
- Housing Rehabilitation Program (CDBG) - $478,000.00
- Housing Rehabilitation Program Delivery (CDBG) - $162,000.00
- Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101 - $18,000.00
- Meals on Wheels of NWI - $27,000.00
- Catholic Charities - $27,000.00
- We Care from the Heart, Inc. - $27,000.00
- Indiana Legal Services - $20,000.00
- Boys & Girls Clubs of Greater Northwest Indiana - $16,000.00
- City of East Chicago - Summer FUN Camp - $35,000.00
- Public Service Contingencies - $10,000.00
- Public Improvement Project Contingencies - $248,000.00

FY 2024 HOME Budget –

- HOME Administration - $18,300.00
- Planning (HOME) - $5,000.00
- Affordable Housing Program (HOME-CHDO) - $34,200.00
- Construction of Single-Family Homes - $175,000.00

Analysis of Impediments to Fair Housing Choice

- Impediment 1: Need for a Regional Approach to Affirmatively Further Fair Housing.
- Impediment 2: Need to Analyze Private Lending and Insurance Practices.
- Impediment 3: There Is a Lack of Financial Resources.
- Impediment 4: Promote Fair Housing Education and Outreach.
- Impediment 5: Need to Address Public Policies and Regulations.
- Impediment 6: Continued Need for Affordable Housing for Sale.
- Impediment 7: Continued Need for Accessible Housing Units For Sale and Rent.
- Impediment 8: Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.

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- Impediment 9: Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living In Poverty.

Harbor Neighborhood Revitalization Strategy Area (NRSA) Plan

The City of East Chicago has selected and designated the Harbor Area Neighborhood as its Neighborhood Revitalization Strategy Area (NRSA). This is the third NRSA plan for the Harbor Area.

The continuing goals for the Harbor Area NRSA include the following strategies:

- Overcome negative perceptions of risk in the Harbor Area NRSA by sharing information about the market areas and their potential and promote the Harbor Area NRSA.
- Actively promote the redevelopment and reuse of vacant property in the Harbor Area NRSA.
- Promote the location and expansion of small businesses in the Harbor Area NRSA.
- Eliminate the blighting conditions in the Harbor Area NRSA and continue the City's code enforcement and demolition programs.
- Continue and expand the City's homeownership programs to stabilize the NRSA as a vehicle for reinvestment. Build back equity in the properties in the Harbor Area NRSA.
- Integrate economic development efforts, housing, service delivery, etc., with the overall goal of increased investment and services in the Harbor Area NRSA.
- Expand the "Sunnyside Exterior Renovation Façade Program" and the "City-wide Housing and Rehabilitation Program" to other parts of the NRSA.

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Public Comments on the Draft FY 2024-2028 Five-Year Consolidated Plan, FY 2024 Annual Action Plan, 2024 Analysis of Impediments to Fair Housing Choice, and 2024 Harbor Neighborhood Revitalization Strategy Area (NRSA) Plan:

Closing Remarks and Adjournment

City of East Chicago, Indiana
FY 2024-2028 Five-Year Consolidated Plan, FY 2024 Annual Action Plan,
Analysis of Impediments to Fair Housing Choice, and 2024 Harbor Area NRSA Plan

Tuesday, July 16, 2024, at 5:00 p.m.
Common Council Chambers, 4525 Indianapolis Boulevard,
East Chicago, IN 46312

DRAFT

Name	Organization	Phone Number	Email Address
Alysia Dunbar	ECDR	219-391-8513	adunbar@eastchicago.com
TOM MESICH	ECDR	219.391.8513	TMESICH@
Christine Russell	ECDR	219 678-1087	cmrussell4210@aol.com
DelaineW-Medic	ECDR	219-746-4418	
Rodger French	ECDR	219-746-6919	cfrench3958cf(a)g.mail.com
Felicia E. Tolbert	Tolbert & Tolbert	219-937-2511	ftolbert@tolbertlegal.com
RANDALL ARTIS	ECDR	219-314-7127	rmartis@aol.com

In The Matter Of:

EAST CHICAGO REDEVELOPMENT COMMISSION

REGULAR MEETING

July 16, 2024

DRAFT

BOSS REPORTERS
Gary & Merrillville, Indiana
3893 East Lincoln Highway (Rt. 30)
Merrillville, Indiana 46410
(219) 769-9090



Original File 07-16-24 ECRC REG MTG - ZOOM.txt

Min-U-Script® with Word Index

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Beth A. Barnette, CSR and Notary Public, Illinois License No. 084-004727, at the City Hall Council Chambers, 4525 Indianapolis Boulevard, 2nd Floor, East Chicago, Indiana, and Via Zoom Videoconference, on the 16th day of July, 2024, at 5:00 o'clock in the evening.

DRAFT

BOSS REPORTERS
& VIDEOCONFERENCING
GARY * MERRILLVILLE * VALPARAISO, INDIANA
(219) 769-9090

APPEARANCES:

Christine Russell, Commission Vice-President

Christopher French, Commission Secretary

Delainah Valdez-Medina, Commissioner

Randall Artis, Commissioner

Frank Rivera, Executive Director

Shelice Tolbert, Commission Attorney

Alysia Dunbar, Program Director

Thomas Mesich, Financial Advisor

Karl Haglund (Via Zoom)

and

Members of the Public

*** * ***

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I N D E X

ITEM	DESCRIPTION	PAGE/LINE
Call to Order		4 2
Pledge of Allegiance		4 4
Roll Call		4 5
Public Hearing	Karl Haglund	4 15
Approval of Minutes	July 2, 2024	15 18
Approval of Dockets		16 19
RMC/Harborside		18 17
Action Items	1611, 13 & 17 140th St.	19 12
	3729 Main Street	21 8
	4310 Stewart Ct-Radon	23 3
	3901 Melville Ave-Radon	25 21
	3933 Deal St-Radon	28 14
	4124 Indianpolis Blvd.	31 7
Public Expression	None	34 2
Adjournment	5:31 p.m.	34 5

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VICE-PRES. RUSSELL: I'd like to call the meeting to order. Please join me in the Pledge.

(Pledge of Allegiance recited.)

VICE-PRES. RUSSELL: Roll call.

CHAIRMAN MURPHY: Randall Artis?

MR. ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Present.

SEC. FRENCH: Christopher French? Here.

Christine Russell?

VICE PRES. RUSSELL: Here. Move on to the Public Hearing.

EXEC. DIRECTOR RIVERA: Madam President, this is the Public Hearing for the Five-year Consolidated Plan, Fiscal Year 2024 Annual Action Plan, Fiscal Year 2024 Analysis of Impediments to Fair Housing Choice, and the Harbor Area NRSA Plan for the City of East Chicago, Indiana.

Today we have Karl Haglund who is going to present. So, Karl, go ahead and take it over.

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MR. HAGLUND: Thank you, everyone, for your time today. So, as Frank said, we're going to discuss four plans. The first plan is the Five-year Consolidated Plan, which serves at the framework to identify the housing community development priorities that align for the community to focus funding from the CDBG and the HOME Investment Partnership Program.

The second plan, which is the Annual Action Plan, provides a concise summary of the actions, activities, and the specific federal and nonfederal resources that will be used each year to address the priority needs and specific goals identified in the Five-year Consolidated Plan.

The third plan we're going to discuss is the Analysis of Impediments to Fair Housing Choice. This provides an analysis of fair housing barriers that exist in the community and provide strategies to eliminate those barriers. The fourth item is the Harbor Neighborhood Revitalization Strategy Area, or NRSA. This provide an analysis of the Harbor area and details current progress of the

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Community Development and Revitalization Programs in this area.

So, as part of our process, we started back in January of 2024 through March of 2024 having stakeholders' consultations. Our first Public Hearing was Tuesday, March 19, 2024, at 5:00 p.m. We had an NRSA community meeting on Tuesday, May 14th, at 5:00 p.m. The plans were then on public display on Friday, July 5, 2024. The second Public Hearing was on Tuesday, July 16th, at 5:00 p.m. The end of the 30-day comment period is going to be Monday, August 5, 2024. The Redevelopment Commission will then approve these plans on Tuesday, August 6, 2024. The plans will then be submitted to HUD on Thursday, on or before Thursday, August 15, 2024.

So what are some of the priorities that were identified from these meetings, resident surveys, agency surveys. We broke them up into groups. So there are the Housing priorities. The first one is HS-1, Homeownership, to assist low and moderate income households who wish to become

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homeowners by providing down payment assistance, closing costs assistance, and payment of housing counseling and training.

The next one is HS-2, Housing Construction, increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the city, the rehab of exist buildings and new construction.

HS-3, Owner-occupied Housing Rehab, provide financial assistance to low and moderate income homeowners to rehab their existing owner-occupied housing.

HS-4, Renter-Occupied Housing Rehab, provide financial assistance to landlords to rehab rental housing units and support new rental developments to rent for rent that is affordable to low and moderate income tenants.

HS-5, Rental and Utility Assistance, provide funds for utility payments, deposits, and rental fees for low income households who are faced with a threat of eviction, who are at risk of becoming homeless.

HS-5, Fair Housing, promote fair housing choice and affirmatively further fair

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housing through education, training, outreach throughout the City of East Chicago.

The next priority is Homeless, and that has three goals. The first goal is HO-1, Housing, support the Continuum of Care's efforts, provide emergency shelter, transitional housing, and permanent housing.

HO-2, Operating and Support, assist nonprofit housing providers in the operating of housing and supportive services for the homeless and persons at risk of becoming homeless.

HO-3, Prevention and Rapid Rehousing, continue to support the prevention of homelessness through anti-eviction activities and programs for rapid rehousing.

The next priority is Other Special Needs. SN-1, Housing, increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependencies, and persons with other special needs through rehab of existing buildings and construction of new

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housing.

SN-2, Social Services, support social service programs and facilitate the elderly, frail elderly, persons with disabilities, persons with HIV, victims of domestic violence, persons with alcohol/drug dependencies, and persons with other special needs.

The next priority is Community Development Priority. This is broken down into five goals. CD-1, Public Facility Improvements, improve the City park recreational facilities and all other public and community facilities through rehab, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.

CD-2, Infrastructure Improvements, improve the City streets, walkways, curbs, water lines, sewer lines, storm drains, trails, pipe ways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.

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CD-3, Public Service, improve and increase public safety, programs for the youth, the elderly, and the disabled; increase recreational programs, City services, and social welfare programs for the City residents.

CD-4, Food Programs, provide assistance for food and nutritional programs to address the needs of the unemployed, under-employed, and the homeless persons and their families.

CD-5, Clearance and Demolition, remove and eliminate slum and blighting conditions throughout the City, demolition of vacant, abandoned, and delapidated structures.

The next priority is Economic Development. ED-1, Employment, support and encourage new job creation, job retention, and job training.

Financial Assistance, support business and commercial growth through expansion and new construction to create new job opportunities.

ED-3, Redevelopment Program, plan and promote the development and redevelopment

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of vacant, commercial, and industrial sites.

Then the final priority is Administration, Planning, and Management. AM-1, Overall Coordination, provide program management and oversight for the successful administration and management of federal, state, and local funded programs.

Special Studies, provide planning services for special studies, environmental clearance, fair housing, compliance with all federal, state, and local laws.

The 2024 Allocations that the City of East Chicago is going to receive for CDBG is $1,240,722. We have Program Income this year of $73,090.49. We have a Home Allocation of $228,387.11, and Home Program Income of $5,000, which gives a total of $1,547,199.60.

This allocation is then going to be broken down into the following projects: For CDBG, CDBG Administration will be funded $231,800, Planning, $14,000; Housing Rehab Programs, $478,000; Housing Rehab Program Delivery, $162,000; Northwest Indiana Reinvestment Alliance Home Buying 101, $18,000; Meals on Wheels of Northwest Indiana,

DRAFT

$27,000; Catholic Charities, $27,000; We Care from the Heart, $27,000; Indiana Legal Services, $20,000; Boys and Girls Club of Greater Northwest Indiana, $16,000; City of East Chicago Summer Fun Camp, $35,000; Public Service Contingency, $10,000; Public Improvement Project Contingency, $248,000.

For the 2024 HOME Budget, HOME Administration, $18,300; Planning, $5,000; Affordable Housing Programs, or CHDO Projects, $34,200; and Construction of Single-Family Homes, $175,000.

The next plan that we're going to discuss now is the Analysis of Impediments to Fair Housing Choice, which also goes by the AI. So there are nine impediments that came from this. Impediment 1, need for a regional approach to affirmatively further fair housing.

Impediment 2, need to analyze private lending and insurance practices.

Impediment 3, there is a lack of financial resources.

Impediment 4, promote fair housing education and outreach.

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Impediment 5, need to address public policy and regulations.

Impediment 6, continued need for affordable housing for sale.

Impediment 7, continued need for accessible housing for sale and rent.

Impediment 8, continued need to redevelop vacant sites and buildings throughout the City.

Impediment 9, continued need to improve the economic stability of families and reduce the number of families living in poverty.

Now the final plan is the Harbor NRSA Plan. The City of East Chicago has selected and designated the Harbor area as an NRSA. This is now the third time that we're going to renew this NRSA. Each time we renew it, it ties into a five-year plan. So this will now -- we will be now going into the tenth year. So each NRSA is five years. So we will be now moving into our 11th year.

Some of our goals is really to continue what has been very successful. So the continued goals for the Harbor Area NRSA

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include overcoming negative perception of the risk of the Harbor Area NRSA by sharing information about the market area and their potentials and to promote the Harbor Area.

Actively promote the redevelopment and reuse of the vacant properties in the Harbor Area.

Promote the location and expansion of small businesses.

Eliminate the blighting conditions and continue the City's code enforcement and demolition programs.

Continue and expand the City's homeownership programs to stabilize the NRSA as a vehicle for reinvestment. Build back equity in the properties in the NRSA.

Integrate economic development efforts, housing, service delivery, et cetera, with overall goals of increasing investment and services in the Harbor Area. Expand the Sunnyside Exterior Renovation Facade Program and the City-wide Housing and Rehab Program to other parts of the NRSA.

Now, at this point I went through four studies that we did, or four projects,

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that are currently on public display. If it's okay, Frank, I'd like to ask at this point if anyone in the public had any comments or questions that they would like to ask or discuss?

EXEC. DIRECTOR RIVERA: Okay.

VICE-PRES. RUSSELL: No comments at this time.

EXEC. DIRECTOR RIVERA: No comments.

MR. HAGLUND: Okay.

EXEC. DIRECTOR RIVERA: All right. Thank you, Karl.

MR. HAGLUND: Thank you. Have a great day.

EXEC. DIRECTOR RIVERA: You too. Madam Vice-President.

VICE-PRES. RUSSELL: Okay. We'll go on to the rest of the agenda. Approval of Regular Meeting Minutes, July 2, 2024. Motion, please?

SECRETARY FRENCH: So moved.

MS. VALDEZ-MEDINA: Second.

VICE-PRES. RUSSELL: Motion was made by Christopher French, second by Delainah Valdez-Medina. Any comments or questions?

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carries.

Is there any Public Expression? Any Public Expression? Public Expression? None at this time.

Can we have a motion to adjourn?

MR. ARTIS: So moved.

MS. VALDEZ-MEDINA: Second.

VICE-PRES. RUSSELL: Motion was made by Randy Artis, second by Valdez-Medina. Any comments or questions? Roll call, please.

SECRETARY FRENCH: Randall Artis?

MR. ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

MS. VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRES. RUSSELL: Yes. Motion carries. Have a good night, everybody. Stay cool.

(Proceedings concluded at 5:31 p.m.)

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, Beth A. Barnette, CSR and Notary Public, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein before set forth; and I do further certify that the foregoing transcript, consisting of thirty-four (34) typewritten pages, is a true and correct transcript of my said stenographic notes, to the best of my ability.

Signed this 22nd day of July, 2024.

DRAFT

Beth Barnette

BETH A. BARNETTE, CSR
Notary Public
My Commission Expires: 06/13/30

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JULY 2, 2024
APPROVED & SIGNED TUESDAY, JULY 16, 2024

ABSENT
Anthony Serna
President

Christopher French
Secretary

Randall Artis
Commissioner

Delainah Valdez-Medina
Commissioner

Frank Rivera
Executive Director

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SUBSTANTIAL AMENDMENT # 1 - PUBLIC HEARING

AFFIDAVIT OF PUBLICATION

Northwest Indiana Times
601 W. 45th Ave.
(219) 933-3333

State of New Jersey, County of Hudson, ss:

I, Hadley Christman, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Northwest Indiana Times, a publication that is a "legal newspaper" as that phrase is defined for the city of Munster, for the County of Lake, in the state of Indiana, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

Publication Dates:
- Dec 20, 2024

Notice ID: cCYCy0gOpPwMxdRvWVQm
Publisher ID: 140019
Notice Name: FY 2021, 2023, & 2024 ANNUAL ACTION PLAN SubA

Publication Fee: $136.73

Hadley Christman
Agent

SHANNEA H HOLMES
NOTARY PUBLIC
STATE OF NEW JERSEY
My Commission Expires August 1, 2026

VERIFICATION

State of New Jersey
County of Hudson

Signed or attested before me on this: 12/23/2024

Shannea H. Holmes
Notary Public

Notarized remotely online using communication technology via Proof.

DRAFT

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA

FY 2021, 2023, AND 2024 ANNUAL ACTION PLAN – SUBSTANTIAL AMENDMENTS

Notice is hereby given that the City of East Chicago, IN will hold a public hearing on **Tuesday, January 7, 2025 at 5:00 PM**, prevailing time, in the City of East Chicago, Common Council Chambers, City Hall, located at 4525 Indianapolis Boulevard, East Chicago, IN 46312. City Hall and the Common Council Chambers are accessible to persons with physical disabilities. In addition, the City is offering the option of attending the public hearing virtually through Zoom video conferencing. The link for access to the public hearing is:

https://us02web.zoom.us/j/84792463294?pwd=E8X2S6gLaJUKm1aOg7Cafnzy8WXJpL.1
Phone: 1-312-626-6799
Meeting ID: 847 9246 3294

Passcode: 389724

If special arrangements need to be made for residents to accommodate them in order to participate in the public hearing and to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, please contact Mr. Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. To accommodate persons with Limited English Proficiency (LEP), translation services may be requested so they can participate in the public hearing and/or to review the FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments, contact Frank Rivera, Executive Director, City of East Chicago Department of Redevelopment, at (219) 391-8513 or email FRivera@eastchicago.com . Si se solicitan servicios de traducción para participar en la audiencia pública o para revisar el Plan de Acción Anual para los años fiscales 2021 y 2023 y 2024 - Enmiendas sustanciales, comuníquese con Frank Rivera, Director Ejecutivo, Departamento de Reurbanización de la Ciudad de East Chicago, al (219) 391-8513 o envíe un correo electrónico a FRivera@eastchicago.com .

The purpose of this public hearing is to present substantial amendments to the City of East Chicago's FY 2021, 2023, and 2024 Community Development Block Grant (CDBG) Program Years.

The City of East Chicago previously adopted its FY 2021, 2023, and 2024 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG programs budget for the previously approved program years

for FY 2021, 2023, and 2024. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City's Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2021, 2023, and 2024 CDBG programs are proposed:

FY 2021 CDBG Funds:

- **Housing Rehabilitation Program –** The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. Total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line-item amount will be $572,340.77.
- **2856 Fire Hydrant Replacement Project –** Reallocate $85,000 to this line-item budget amount from Housing Rehabilitation for a new budget line-item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139 th Street and Deador Street, 4501 Magoun Avenue, 142 nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140 th Street.
- **Veterans Memorial Park Improvements –** Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program. This is a multi-year activity.

FY 2023 CDBG Funds:

2844 City of East Chicago – Summer FUN Camp – Reallocate $30,000 budget amount to the Veterans Memorial Park Improvement Project/Activity.

Indiana Plan for Equal Employment, Inc. – Construction Awareness Training Program – Reallocate $8,750 to the Veterans Memorial Park Improvement Project/Activity.

- **Veterans Memorial Park Improvements –** Reallocate $38,750 to this line-item budget amount from City of East Chicago – Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

FY 2024 CDBG Funds:

- **City of East Chicago – Summer FUN Camp –** Reallocate $35,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Service Contingencies – Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public Improvement Project Contingencies – Reallocate $248,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

- **Catalpa Street Reconstruction –** Create a new project/activity through a substantial amendment by reallocating City of East Chicago - Summer FUN Camp, Public Service Contingencies, and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of citizens, public agencies, and other interested parties, the City of East Chicago will place its FY 2021, 2023, and 2024 Annual Action Plan – Substantial Amendments on display from **December 20, 2024 th rough January 20, 2025** , at the following locations:

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd.
Call 219-391-8513 to request a copy via e-mail

Website: https://www.eastchicago.com/243/Redevelopment

All interested persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written comments concerning the proposed substantial amendments and uses of the Federal funds.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd., East Chicago, IN 46312, via e-mail to: FRivera@eastchicago.com or by calling (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

12/20 - 140019

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In The Matter Of:

CITY OF EAST CHICAGO

DEPARTMENT OF REDEVELOPMENT

MEETING HELD ON

January 7, 2025

DRAFT

REGION REPORTERS LLC

219-400-6070

scheduling@regionreporters.com

Region REPORTERS

Min-U-Script® with Word Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on January 7, 2025, scheduled to begin at 5:00 p.m. in the evening.

DRAFT

REGION REPORTERS, LLC
scheduling@regionreporters.com
(219) 400-6070

APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Board Vice President
Christopher French, Board Secretary
Delainah Valdez-Medina, Board Commissioner
Randall Artis, Board Commissioner
Shelice Tolbert, Board Attorney
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Alysia Dunbar, Program Director
and
Members of the Public

APPEARANCES (VIA ZOOM):

Mark Zoeller
Boss Reporters

* * * * *

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* * * * *

PRESIDENT SERNA: I'd like to call to order today's regular meeting of the East Chicago Redevelopment Commission for January 7th, 2025. It's now 5:00 p.m. If we could all please rise and renew our allegiance to the flag.

(STOOD FOR PLEDGE OF ALLEGIANCE.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Here.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Present.

SECRETARY FRENCH: Christopher French? Here.

Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Present.

The next item on the agenda is nomination and election of officers. It's our first meeting of the year, and this is what we do at our first meeting.

We'll open up the nominations for President.

SECRETARY FRENCH: I'd like to nominate

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Anthony Serna for President.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Motion made by Secretary French, second by Commission Valdez-Medina. Any other nominations? Any other nominations? The nominations for President is closed.

We'll move on to Vice President. Nominations for Vice President?

SECRETARY FRENCH: I'll nominate Christine Russell.

COMMISSIONER VALDEZ-MEDINA: Second.

PRESIDENT SERNA: Nomination for Vice President by Secretary French for Christine Russell, second by Commissioner Valdez-Medina. Any other nominations? Any other nominations for Vice President? That is closed.

Secretary.

VICE PRESIDENT RUSSELL: I'd like to nominate Christopher French.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell to nominate Secretary French for Secretary again for this coming year, second by Commissioner Valdez-Medina. Are there any other

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nominations for Secretary? Any other nominations for Secretary?

That is it. Our nominations are closed.

Now, Counsel, do we need to have an aye vote with there being no challenges to the three positions?

ATTORNEY TOLBERT: Yes, you can have a vote to that slate.

PRESIDENT SERNA: All right. All in favor of the three nominations of Anthony Serna for President, Christine Russell for Vice President, and Christopher French for Secretary say, "Aye."

BOARD MEMBERS: Aye.

PRESIDENT SERNA: Any opposed?

(NO RESPONSE.)

PRESIDENT SERNA: It's unanimous. The "ayes" have it. Thank you, Commissioners.

The next item on the agenda we have public hearing. Public hearing, Director Rivera.

DIRECTOR RIVERA: Yes, sir. Good evening, everybody. Hope everybody had a merry Christmas and a happy new year.

We start off today with the Public Hearing Notice for the City's fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments.

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The purpose of this public hearing is to present Substantial Amendments to the City of East Chicago's fiscal year 2021, '23 and '24 Community Development Block Grant, known as CDBG, program years.

The City of East Chicago previously adopted its fiscal year 2021, 2023 and 2024 Annual Action Plan and budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and budgets in accordance with the City's Citizen Participation Plan.

The City has determined that it's necessary to amend the approved CDBG programs' budget for the previously approved program years for fiscal year 2021, '23 and '24. The funds will be reprogrammed from cancelled projects/activities to new projects/activities and/or increase funding for other previously approved projects/activities.

These are considered Substantial Amendments in accordance with the City's Citizen Participation Plan as the following applies: The scope, purpose and location of the project/activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

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The following amendments to the fiscal year 2021, 2023, 2024 CDBG programs are proposed, and they are the following:

Fiscal year 2021 CDBG funds. Housing Rehabilitation Program. The City will reallocate $112,210.81 from Housing Rehabilitation to a new project/activity entitled Veterans Memorial Park Improvements, and $85,000 from Housing Rehabilitation to the existing Fire Hydrant Replacement Project. The total amount to be reallocated is $197,210.81. The remaining Housing Rehabilitation Program budget line item amount will be $572,340.77.

Number 2856 Fire Hydrant Replacement Project. Reallocate $85,000 to this line item budget amount from Housing Rehabilitation for a new budget line item amount of $205,000. Revise project locations to the following: 3848 Parish Avenue, 139th Street and Deodar Street, 4501 Michigan (should be Magoun) Avenue, 142nd Street and Carey Street, Olcott Avenue and Columbus Drive, and 515 140th Street.

Veterans Memorial Park improvements. Create a new project/activity and reallocate $112,210.81 from the Housing Rehabilitation Program.

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This is a multi-year activity.

We now go to fiscal year 2023 CDBG funds. 2844 is the number. And it concerns itself with the City of East Chicago Summer FUN Camp. Reallocate $30,000 budget amount to the Veterans Memorial Park improvement project/activity.

Indiana Plan for Equal Employment, Inc., Construction Awareness Training Program. Reallocate $8,750 to the Veterans Memorial Park improvement project/activity.

Veterans Memorial Park improvements. Reallocate $38,750 to this line item budget amount from City of East Chicago Summer FUN Camp for a new budget line item amount to $426,539.19. This is a multi-year activity.

Now we go to fiscal year 2024 CDBG funds. City of East Chicago Summer FUN Camp. Reallocate $35,000 and delete this project/activity. The City will reallocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Public service contingencies. Reallocate $10,000 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

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Public Improvement Project Contingencies. Reallocate $248,00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Catalpa Street Reconstruction.

Catalpa Street Reconstruction. Create a new project/activity through a substantial amendment by reallocating City of East Chicago Summer FUN Camp, Public Service Contingencies and Public Improvement Project Contingencies with a budget amount of $293,000.

In order to obtain the views of the citizens, public agencies and other interested parties, the City of East Chicago will place its fiscal year 2021, 2023 and 2024 Annual Action Plan and Substantial Amendments on display from December 20th, 2024, through January 20th, 2025, at the following locations: At the City of East Chicago Department of Redevelopment, at 4525 Indianapolis Boulevard. You can call in at (219) 391-8513 to request a copy via email. And our website is https://www.eastchicago.com/243/redevelopment.

All interested persons, groups and organizations are encouraged to attend the public hearing and will be given the opportunity to present

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oral or written comments concerning the proposed Substantial Amendments and uses of the federal funds.

Written comments may be addressed to the City of East Chicago Department of Redevelopment, 4525 Indianapolis Boulevard, East Chicago, Indiana via email to FRivera@eastchicago.com or by calling (219) 391-8513. And this is all in relationship to Anthony Copeland, Mayor, City of East Chicago Department of Redevelopment. And that's the end of the public hearing.

PRESIDENT SERNA: Thank you.

Counsel, do we need a motion to close the public hearing, or do I just announce it's the close of the hearing?

ATTORNEY TOLBERT: Announce that it's closed.

PRESIDENT SERNA: All right. That closes our public hearing.

VICE PRESIDENT RUSSELL: I have a question.

PRESIDENT SERNA: Oh, I'm sorry. We have a question. Yes, Vice President Russell. I'm sorry.

VICE PRESIDENT RUSSELL: Just a

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clarification. FY 2021 CDBG funds, the second one down under the Fire Hydrant Replacement Project. Frank, you said, "4501 Michigan Avenue." Is it Michigan, or is it Magoun, as stated?

DIRECTOR RIVERA: What page are we on? Page 2?

VICE PRESIDENT RUSSELL: Yes.

DIRECTOR RIVERA: Which paragraph?

VICE PRESIDENT RUSSELL: The 2856 Fire Hydrant Replacement Project.

ATTORNEY TOLBERT: Magoun.

DIRECTOR RIVERA: Magoun.

VICE PRESIDENT RUSSELL: Because you had said Michigan. I just wanted to clarify.

DIRECTOR RIVERA: Make it Magoun, please.

PRESIDENT SERNA: All right. It's as stated in the document, 4501 Magoun. Any other questions? That closes our public hearing.

We'll move on to the next item on the agenda, which is approval of the regular meeting minutes from December 17, 2024.

SECRETARY FRENCH: Motion to approve.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made to approve

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by Secretary French, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Abstain. Motion carries.

The next item is the RMC Harborside Aging Report. Director Rivera.

DIRECTOR RIVERA: Yes, sir, Mr. President. At this point in time the Harborside Apartment Vendor Aging Report, which is supposed to be based on a bill date as of 12/30/2024, there's nothing to report. It's a total of zero.

PRESIDENT SERNA: I'll entertain a motion to accept that report.

COMMISSIONER VALDEZ-MEDINA: Motion to approve, Valdez-Medina.

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VICE PRESIDENT RUSSELL: Second, Christine Russell.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Vice President Russell. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: We move on to the action items, Director Rivera.

DIRECTOR RIVERA: Yes. Thank you, Mr. President and all Commissioners. We go on to our next four action items for the day.

The first action is a motion to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to

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provide environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed basis.

Referencing back to February 7th, 2023, the Redevelopment Board of Commissioners approved Great Lakes Environment Planning to provide its environmental consulting services to assist the City with compliance to the National Environmental Policy Act, known as NEPA, for fiscal year 2023, with terms of annual renewals by board action, not to exceed three additional years through year 2026.

Therefore, in preparation to provide efficient services to the citizens of East Chicago for fiscal year 2025, it is being requested of the Redevelopment's Board of Commissioners to approve staff's recommendation to renew the contract for Great Lakes Environmental Planning, which is the second of three annual renewals, at an annual amount not to exceed $20,000, utilizing CDBG and HOME funds on an as-needed basis. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion

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to approve the second annual renewal for Great Lakes Environmental Planning's year 2025 contract to provide environmental consulting services to assist the City with compliance to the National Environment Policy Act (NEPA) for an annual sum not to exceed $20,000, which will be financed with CDBG and HOME funds on an as-needed bases and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

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PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our second action item is a motion to approve the federal CDBG HUD funds for change order number 1 for the Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, participating in the Residential Rehabilitation Program.

For the owner-occupied Emergency Rehab Roofing Systems Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, the owner's agreed total change order number 1 cost is $2,740, which will be additionally allocated to the homeowner's CDBG-financed loan to cover home repairs using federal CDBG HUD funds. This is considered acceptable for this project.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve the funding and allocation of change order number 1 for this owner-occupied rehab project. It is recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the federal CDBG HUD funds in the amount of $2,740 for change order number 1 for the

DRAFT

Emergency Rehab Project located at 3822 Hemlock Street, East Chicago, Indiana 46312, which is participating in the Residential Rehabilitation Program. The $2,740 shall be additionally allocated to the homeowner's CDBG-financed loan for this project and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

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DIRECTOR RIVERA: Thank you.

Our third action item is a motion to approve STM Enterprises, LLC, for emergency services throughout the fiscal year 2025, which will be financed with federal and/or local non-federal funds as determined upon a case-by-case needs basis.

In preparation to provide efficient services to the citizens of East Chicago for fiscal year 2024, on December 3rd, 2024, Redevelopment staff requested quotes from three firms to provide emergency services on a case-by-case needs basis. STM Enterprises, LLC, was the only firm that replied to the request.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve staff's recommendation to contract STM Enterprises, LLC, for the utilization of emergency services throughout fiscal year 2025 at an amount of $60,000. It is recommended that the following motion be made verbatim. Recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve STM Enterprises, LLC, for emergency services throughout fiscal year 2025 for an amount of $60,000, which will be financed with federal

DRAFT

and/or local non-federal funds as determined upon a case-by-case needs basis and authorize the Executive Director to execute any related documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Second, Valdez-Medina.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Valdez-Medina. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Commissioners.

The last action item for the night is a motion to approve the proposal from Royalty Construction Project Management, Inc., for

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construction management and architectural services for water fountain and related site work at Veterans Park.

The East Chicago Department of Redevelopment received a bid proposal from Royalty Construction Project Management, Inc., for a proposal for construction management and architectural services for water fountains and related site work at Veterans Park. The total amount of the proposal is $55,000.

Action is recommended to approve the acceptance of the proposal from Royalty Construction Project Management, Inc., and authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the proposal from Royalty Construction Project Management Incorporated for construction management and architectural services for water fountain and related site work at Veterans Park in the amount of $55,000 and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER VALDEZ-MEDINA: So moved, Valdez-Medina.

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SECRETARY FRENCH: Second by Christopher French.

PRESIDENT SERNA: Motion made by Commissioner Valdez-Medina, second by Secretary French. Any questions on the motion?

COMMISSIONER ARTIS: Yes, I do.

PRESIDENT SERNA: Go ahead, Commissioner Artis.

COMMISSIONER ARTIS: Last year we did a lot of good stuff, a lot of projects all over the city. I'm sure we're going to continue doing it this year and the following years, but Royalty Construction, for every project, they on every project. Every project they does, we spent quite a bit on Royalty Construction. We spent, at least, probably a half of million dollars on Royalty Construction.

I think we could save money by hiring an inhouse project manager instead of spending $80,000 on this project and $80,00 on that project and everything else. We could save a lot of money hiring an inhouse project manager, professional project manager, instead of keep giving the same individual or same company, one might say, the work. It just don't make any sense. And we could save

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probably a quarter million dollars out of the budget. That's what I'd say.

PRESIDENT SERNA: Any other questions on the motion?

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Abstain.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French? Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Next item on the agenda is public expression. Is there any public expression? Any public expression? Any public expression?

I'll entertain a motion to adjourn.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER VALDEZ-MEDINA: Valdez-Medina, second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner

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Valdez-Medina.

Mr. Secretary, roll call.

SECRETARY FRENCH: Randall Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY FRENCH: Delainah Valdez-Medina?

COMMISSIONER VALDEZ-MEDINA: Yes.

SECRETARY FRENCH: Christopher French?

Yes.

Christine Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY FRENCH: Anthony Serna?

PRESIDENT SERNA: Yes. Motion carries.

Meeting adjourned. Have a good evening, everyone.

Happy new year.

(PROCEEDINGS CONCLUDED AT 5:18 P.M.)

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 26 (twenty-six) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 10th day of January, 2025.



/s/ Kristen K. Stokes
KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

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APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JANUARY 7, 2025
APPROVED & SIGNED TUESDAY, JANUARY 21, 2025

_____	_____
Anthony Serna	Christine Russell
President	Vice President
_____	_____
Christopher French	Randall Artis
Secretary	Commissioner
_____	_____
Delainah Valdez-Medina	Frank Rivera
Commissioner	Executive Director

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City of East Chicago

Department of Redevelopment
4525 Indianapolis Blvd.
East Chicago, IN 46312
(219)391-8513

February 21, 2025

Ms. Danielle D. Tinsley, Director
Office of Community Planning
and Development
U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Indianapolis Field Office
575 North Pennsylvania Street, Room 655
Indianapolis, Indiana 46204

Dear Ms. Tinsley:

No comments from the public were received during the Public Hearing or during the Substantial Amendment display period for FY 2021, 2023, and 2024 Annual Action Plan—Substantial Amendment.

If you have any questions, please contact me at (219) 391-8513 or our consultant, Karl Haglund, with Urban Design Ventures, LLC, at (412) 461-6916.

Sincerely,



Mr. Frank Rivera, Director
Redevelopment Department

CC: Ms. Lori Dimick, HUD Sr. CPD Representative
Ms. Michelle Kincaid, HUD CPD Program Manager
Ms. Alysia Dunbar, Programs Manager, City of East Chicago
Mr. Karl M. Haglund, Urban Design Ventures, LLC

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RESOLUTION

CITY OF EAST CHICAGO REDEVELOPMENT COMMISSION
RESOLUTION NO. 2023-RED-1906

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2023 ANNUAL ACTION 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 the Community Development Block Grant (CDBG) authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended, 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities 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; and

WHEREAS, under the HOME investment Partnerships Program (HOME) authorized under Title II of the Cranston-Gonzalez 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 City of East Chicago Department of Redevelopment has prepared the FY 2023 Annual Action Plan, which proposes how the entitlement grant will be expended to address the housing and community development needs; and

WHEREAS, a draft of the FY 2023 Annual Action Plan appeared on public display from June 16, 2023 to July 17, 2023 and public meeting on the aforementioned plan was held on July 7, 2023 and the public comments 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 2023 Annual Action 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 plan with the Official Minutes of the Regular Meeting of this Board of Commissioners; and

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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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2023 Annual Action Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regards to both grants; and

SECTION 4. That the Mayor, on behalf the City is authorized to provide all assurances and/or certifications as required by HUD

ADOPTED INTO A RESOLUTION THIS 18TH DAY OF JULY 2023 BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Anthony P. Serna, President

Christine Russell, Vice-President

Christopher French, Secretary

Delainah Valdez-Medina, Commissioner

Randy Artis, Commissioner

Frank Rivera, Executive Director

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RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

Resale and Recapture Guidelines for Homeownership Programs

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Anthony Copeland, Mayor
City of East Chicago

Frank Rivera
Executive Director
Department of Redevelopment

Resale and Recapture Guidelines for Homeownership Programs

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

OVERVIEW

The HOME-assisted homebuyer requirements of the HOME rule can be found at 24 CFR Part 92.254, *Qualification as Affordable Housing: Homeownership*. It states that in order for homeownership housing to qualify as affordable housing it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

In addition, to ensure affordability, the PJ must impose either resale or recapture requirements on the housing. These provisions will be imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects.

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HOMEBUYER RESALE PROVISIONS

When a homebuyer's property is constructed, redeveloped, rehabilitated, or acquired, in whole or in part, with HOME funds and the HOME funds are provided to the homebuyer property in the form of a development subsidy and there is no direct homebuyer subsidy, the resale provisions must be implemented. A direct homebuyer subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase ("***direct homebuyer subsidy***"). The development subsidy consists of the difference between the cost of producing the unit and the market value of the property ("***development subsidy***").

What triggers the resale provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The resale provision requires that the property:

(1) Must be resold to another individual or family, whose income is at or below eighty percent (80%) of the area median income;
(2) Must be occupied by that individual or family as its primary residence for the remainder of the Affordability Period;
(3) Must be resold at a price that is affordable, therefore a family between fifty percent (50%) and eighty percent(80%) of the area median income (AMI) would not pay more than thirty percent(30%) of its gross income towards the principal, interest, taxes and insurance for the property on a monthly basis ("affordable price");
(4) Must be affordable for a reasonable range of low income families between fifty percent (50%) and eighty percent (80%) of the AMI for the geographic area published annually by HUD.

The homebuyer is entitled to a fair return on its investment (as described below) upon the sale of the property. The fair return will be based on the percentage change in the "Consumer Price Index for All Urban Consumers" (Bureau of Labor Statistics - https://www.bls.gov/cpi/) for Owners' Equivalent Rent of Primary Residence line item in Table I of the CPI Detailed Report ("CPI Index") under "Unadjusted Percent Change" during the last 12 months. Accordingly, the CPI Index during the month the residence was completed (the month during which the completion reports were received by and approved by the City of East Chicago Department of Redevelopment, administrator of the HOME funds for the City of East Chicago) will be compared to the CPI Index during the month the homebuyer sells the residence to determine the percentage of return. This percentage will be multiplied by the homebuyer's investment.

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Here is an example of the calculation:
Original Sales Price: $110,000
Initial Homebuyer Investment: $1,000
Capital Investment/Improvements: $5,000

CPI Percentage at completion: 3.1%
CPI Percentage at sale of property: 3.9%
3.9% + 3.1% = 7% ÷ 2 = 3.5%

($1,000 + $5,000) x 3.5% = $210 (Fair return)
$1,000 + $5,000 + $210 = $6,210 (Total return to original homebuyer at sale)
$110,000 + $6,210 = **$116,210** (Maximum allowable subsequent sales price)

The homebuyer's investment will include any down payment (excludes the City's Forgivable Down Payment Assistance Program), plus any capital improvements. A capital improvement is any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life such as: adding windows, insulation, a new driveway, a new furnace, a garage, bedroom, new roof, remodeling kitchen, etc. Any capital improvements will be valued based on actual costs as documented by the homebuyer's receipts. Generally, replacing worn or dated components such as appliances or carpet would not be considered an improvement that adds

value or adapts it to new uses. In certain circumstances, such as a declining housing market where home values are depreciating, the homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price and a loss on investment may constitute a fair return.

The City of East Chicago will provide HOME assistance to the subsequent homebuyer to ensure that the original homebuyer receives a fair return and that the unit is affordable to the defined low-income population.

Imposing Resale Provisions

The City will impose the resale provisions when only a "development subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	**The period of affordability is:**
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the resale requirements means that:

(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

HOMEBUYER RECAPTURE PROVISIONS

The Department of Redevelopment must implement recapture restrictions for any homebuyer property purchased, in whole or in part, by a homebuyer that receives a direct subsidy for the recipient from HOME funds Direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. ***Developers, other than CHDO's, are not allowed to provide down-payment or closing cost assistance, however a developer may provide a direct subsidy by reducing the purchase price from fair market value to an affordable price***.

What triggers the recapture provisions during the Affordability Period?

- The homebuyer transfers or conveys the property by deed, land contract, or otherwise;
- Foreclosure proceedings are commenced against the property;
- The property is transferred by an instrument in lieu of foreclosure; or
- The title to the property is transferred from the homebuyer through any other involuntary means.

The recapture approach requires that all or a portion of the direct subsidy provided to the homebuyer be recaptured from the net proceeds of the sale. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the Department of Redevelopment recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers.

There are four (4) recapture options that are described in the HOME rule and are as follows:

(1) **Recaptures Entire Direct HOME Subsidy** - In this option, Redevelopment recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. Redevelopment's recapture amount is limited to the net proceeds available from the sale.

(2) **Reduction During Affordability Period** – In this option, Redevelopment may choose to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy Redevelopment would recapture. The pro rata amount recaptured by Redevelopment cannot exceed what is available from net proceeds.

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(3) Owner Investment Returned First - In this option, Redevelopment would permit the homebuyer to recover their entire investment (down payment and capital improvements made by the owner since purchase) before recapturing the HOME investment.

(4) Shared Net Proceeds - In this option, the HOME rule states that if the net proceeds are not sufficient to recapture the entire HOME investment or a reduced amount as described above, plus enable the homebuyer to recover the amount of the down payment and any investment in the form of capital improvements made by the homebuyer since purchase, Redevelopment may share the net proceeds. Shared net proceeds, in combination with the pro rata reduction over time, is the most commonly used approach.

The Department of Redevelopment has chosen "Shared Net Proceeds", in combination with the pro rata reduction over time.

To calculate the amount of net proceeds (or shared appreciation) to be returned to Redevelopment:

- Divide direct HOME subsidy by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of HOME investment to return to Redevelopment.

$$\frac{\textit{Direct HOME Subsidy}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = HOME Recapture}$$

To calculate the amount of net proceeds (or shared appreciation) available to the homebuyer:

- Divide the homebuyer's investment by the sum of the direct HOME subsidy and the homebuyer's investment,
- Multiply by the net proceeds to calculate the amount of homebuyer investment to return to the homebuyer.

$$\frac{\textit{Homebuyer Investment}}{\textit{Direct HOME Subsidy + Homebuyer Investment}} \textit{ X Net Proceeds = Amount to Homebuyer}$$

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Imposing Recapture Provisions

The City will impose the recapture provisions when a "direct subsidy" is utilized. The Department of Redevelopment will be required to ensure that a lien and restrictive covenant agreement has been executed and recorded on any HOME-assisted property. In addition, and in accordance with CPD Notice 12-003, the Department of Redevelopment must also execute a HOME written agreement and mortgage with the homebuyer before or at the time of sale. The purpose of the agreement is to ensure that all parties are aware of the provisions related to the lien and restrictive covenant agreement and HOME requirements applicable to the HOME-assisted unit (i.e., period of affordability, principal residency requirement, etc.)

AFFORDABILITY PERIOD	
If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	The period of affordability is:
Under $15,000	5 years
$15,000 to $40,000	10 years
Over $40,000	15 years

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Non-compliance

Failure to comply with the recapture requirements means that:

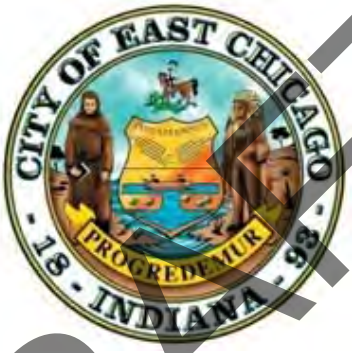
(1) The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or

(2) The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

If this noncompliance occurs, the City of East Chicago through its Department of Redevelopment, as the entity responsible for the day-to-day operations of its HOME program, must repay its HOME Investment Trust Fund with non-Federal funds. The City must repay the HOME investment in accordance with §92.503(b)(3) whether or not it is able to recover any portion of the HOME investment from the noncompliant homebuyer.

Community Housing Development Organizations (CHDO)

The Community Housing Development Organization (CHDO) will be required to use the City HOME Resale/Recapture documents for their projects.



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SF 424 FORMS

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	B-23-MC-18-0004

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of East Chicago
* b. Employer/Taxpayer Identification Number (EIN/TIN):	35-6001011
* c. UEI:	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 Indianapolis Blvd.
Street2:	
* City:	East Chicago
County/Parish:	Lake County
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
Department of Redevelopment	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Frank
Middle Name:			
* Last Name:	Rivera		
Suffix:			

Title:	Executive Director
Organizational Affiliation:	City of East Chicago Department of Redevelopment
* Telephone Number:	(219) 391-8513
Fax Number:	(291) 391-7005
* Email:	FRivera@eastchicago.com

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Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants/Entitlement Grants

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable

Title:

Not Applicable

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2023 Annual Action Plan for the Community Development Block Grant (CDBG) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 | * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2023 | * b. End Date: 06/30/2024

18. Estimated Funding ($):

* a. Federal	1,276,665.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	70,000.00
* g. TOTAL	1,346,665.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. | * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 | Fax Number: (219) 391-8327

* Email: yorta@eastchicago.com

* Signature of Authorized Representative:  | * Date Signed: 7-20-23

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	7-20-23

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
	M-23-MC-18-0210

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of East Chicago
* b. Employer/Taxpayer Identification Number (EIN/TIN):	35-6001011
* c. UEI:	SNLVZU2Y4GE4

d. Address:

* Street1:	4525 Indianapolis Blvd.
Street2:	
* City:	East Chicago
County/Parish:	Lake County
* State:	IN: Indiana
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	46312-3226

e. Organizational Unit:

Department Name:	Division Name:
Department of Redevelopment	

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	Frank
Middle Name:			
* Last Name:	Rivera		
Suffix:			

Title:	Executive Director
Organizational Affiliation:	City of East Chicago Department of Redevelopment
* Telephone Number:	(219) 391-8513
Fax Number:	(291) 391-7005
* Email:	FRivera@eastchicago.com

DRAFT

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development (HUD)

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Invest Partnership (HOME) Program.

*** 12. Funding Opportunity Number:**

Not Applicable.

* Title:

Not Applicable.

13. Competition Identification Number:

Not Applicable.

Title:

Not Applicable.

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of East Chicago's FY 2023 Annual Action Plan for the HOME Investment Partnership (HOME) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

DRAFT

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: IN-1 * b. Program/Project: IN-1

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2023 * b. End Date: 06/30/2024

18. Estimated Funding ($):

* a. Federal	299,400.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	5,500.00
* g. TOTAL	304,900.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Anthony

Middle Name:

* Last Name: Copeland

Suffix:

* Title: Mayor, City of East Chicago

* Telephone Number: (219) 391-8200 Fax Number: (219) 391-8327

* Email: yorta@eastchicago.com

* Signature of Authorized Representative: A. Sq * Date Signed: 7-20-23

DRAFT

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
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DRAFT

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

DRAFT

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
[signature]	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of East Chicago, IN	7-20-23



DRAFT

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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.

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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 it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

A. Sigo

Signature of Authorized Official

7-20-23

Date

Mayor

Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022, 2023, and 2024 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

DRAFT

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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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 of Authorized Official

7-20-23
Date

Mayor
Title

DRAFT

OPTIONAL Community Development Block Grant Certification

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 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 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 of Authorized Official

7-20-23
Date

Mayor
Title

DRAFT

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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;

A.S.Q

Signature of Authorized Official

7-20-23

Date

Mayor

Title

DRAFT

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.

DRAFT