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 # 5

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***

DRAFT

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

DRAFT

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.

Substantial Amendment #5

The City of East Chicago amended its CV Program by making the following amendments: **CV-Dr. Martin Luther King Cnter Improvements –** Delete this project/activity and reallocate $550,000.00 to the existing project/activity CV-Parks and Recreation Improvements. **Indiana Legal Services –** Delete this project/activity and reallocate $25,000 to the existing project/activity CV-Parks and Recreation Improvements. **CV-Parks and Recreation Improvements –** Increase the line item budget of this project/activity by $575,000 for a project/activity total of $915,456.00.

DRAFT

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.

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.

DRAFT

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.

DRAFT

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.
- **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:

DRAFT

- **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.

DRAFT

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.

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.

CARES Act Substantial Amendment # 1:

DRAFT

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.

Substantial Amendment #5:

The Substantial Amendment will be available for comment from July 2, 2026 through July 31, 2026. The City will hold a Public Hearing on the Substantial Amendment on Tuesday, July 21st, 2026 at 5:00 PM in the Council Chamber at City Hall. The purpose of the Public Hearing is to present the Substantial Amendment for the 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

DRAFT

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.

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. 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 #5:

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

DRAFT

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:

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 #5:

All comments received during the display period and at the Public Hearing will be included in the final Substantial Amendment.

DRAFT

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.
- **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.

DRAFT

- **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.*
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.

DRAFT

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

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.

DRAFT

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-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.

Substantial Amendment #5

FY 2020 CDBG-CV Budget -

- **CV-Administration and Planning -** $55,000
- ~~**Public Service: Indiana Legal Services** - $25,000~~
- ~~**CV-Dr. Martin Luther King Center Improvements** - $550,000.00~~
- **CV-Parks and Recreation Improvements -** ~~$340,456.00~~ $915,456.00
- **Total CDBG-CV = $970,456.00**

The Substantial Amendment will be available for public comment for at least a 30-day public comment period beginning July 2, 2026 and ending July 31, 2026. Once the Substantial Amendment is off public display the Board of Commissioners for the Department of Redevelopment of the City of East Chicago will approve the Substantial Amendment.

DRAFT

The Process

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

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

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

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

Table 1 – Responsible Agencies

DRAFT

Narrative

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs. The Redevelopment Department has sufficient and knowledgeable full-time staff members and a planning consulting firm to help assist with the oversight and compliance of the CDBG and HOME programs. The Department of Redevelopment prepares the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance 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

DRAFT

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

DRAFT

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

DRAFT

	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

DRAFT

	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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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

DRAFT

	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

DRAFT

	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

DRAFT

	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

DRAFT

	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

DRAFT

	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

DRAFT

	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.

DRAFT

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.

DRAFT

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

DRAFT

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.

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. No comments were received.

Substantial Amendment # 5:

The FY 2019-2023 Five Year Consolidated Plan and FY 2019 Annual Action Plan – Substantial Amendment will be available for public comment beginning on July 2, 2026 and ending July 31, 2026. The City will hold a Public Hearing on the Substantial Amendment on Tuesday, July 21, 2026 at 5:00 p.m. in the Council Chambers at City Hall.

DRAFT

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Non-targeted/broad community	April 3rd Public Hearing	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)
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
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.

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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.

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6.	**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.

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8.	**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

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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.
13.	**Substantial Amendment # 5 – 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, July 2, 2026 in the newspaper.	None.	None.	Not Applicable.

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14.	**Substantial Amendment #5 – Public Meeting**	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/ Organizations	A public hearing will be held on Tuesday, July 21, 2026 at 5:00 PM	Summary comments from the public hearing will be included in the exhibit section of this plan.	All comments were accepted	Not Applicable.

Table 4 – Citizen Participation Outreach

DRAFT

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

DRAFT

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.

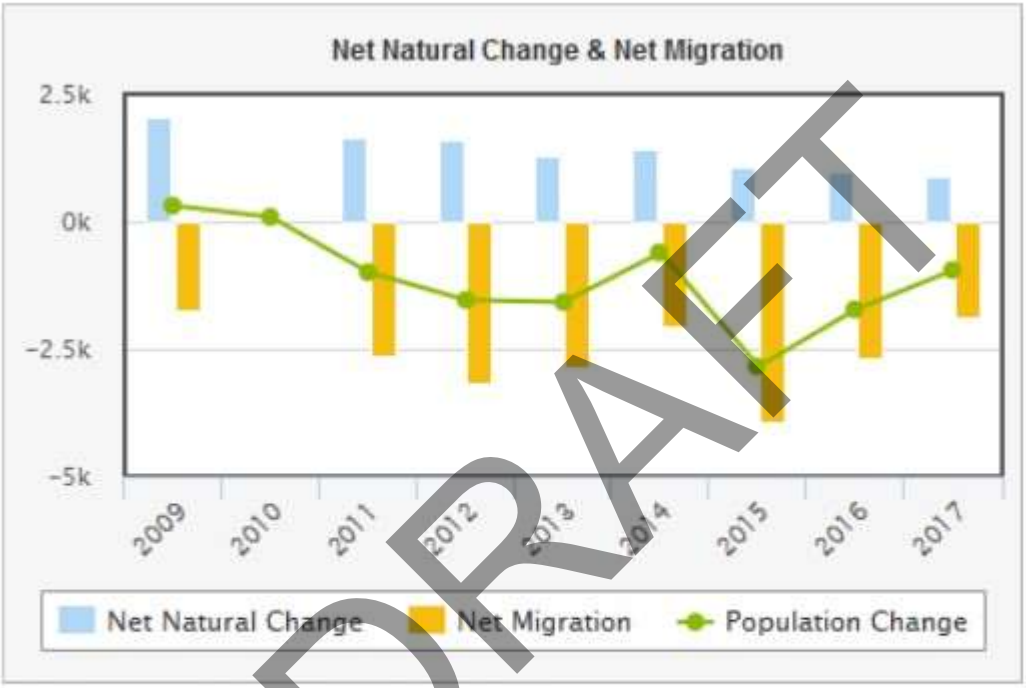
- Homeownership within the City is within reach for many low- and moderate-income residents. In March 2019, the median sales price for homes in East Chicago was $81,500. Assuming an FHA 30 year mortgage with current interest rates, monthly housing costs would be approximately $700, which would be affordable 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.

DRAFT

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

DRAFT

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

DRAFT

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

DRAFT

	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

DRAFT

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

DRAFT

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.

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.

DRAFT

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.

DRAFT

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

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,

DRAFT

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.

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

DRAFT

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%

DRAFT

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

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%

DRAFT

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.

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

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, 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.

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 23 – Characteristics of Public Housing Residents by Program Type

DRAFT

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

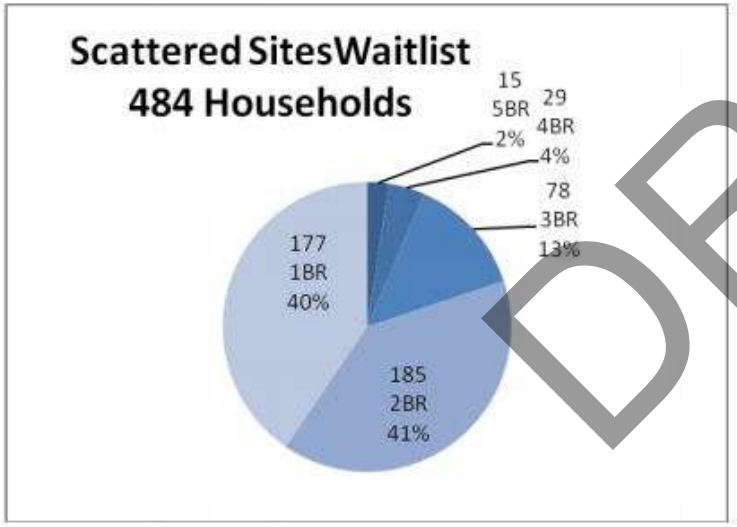
Data Source: PIC (PIH Information Center)

DRAFT

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.



DRAFT

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.

DRAFT

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.

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)	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

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 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.

DRAFT

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.

DRAFT

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

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.

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 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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

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

DRAFT

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.

DRAFT

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.

DRAFT

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%).

DRAFT

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

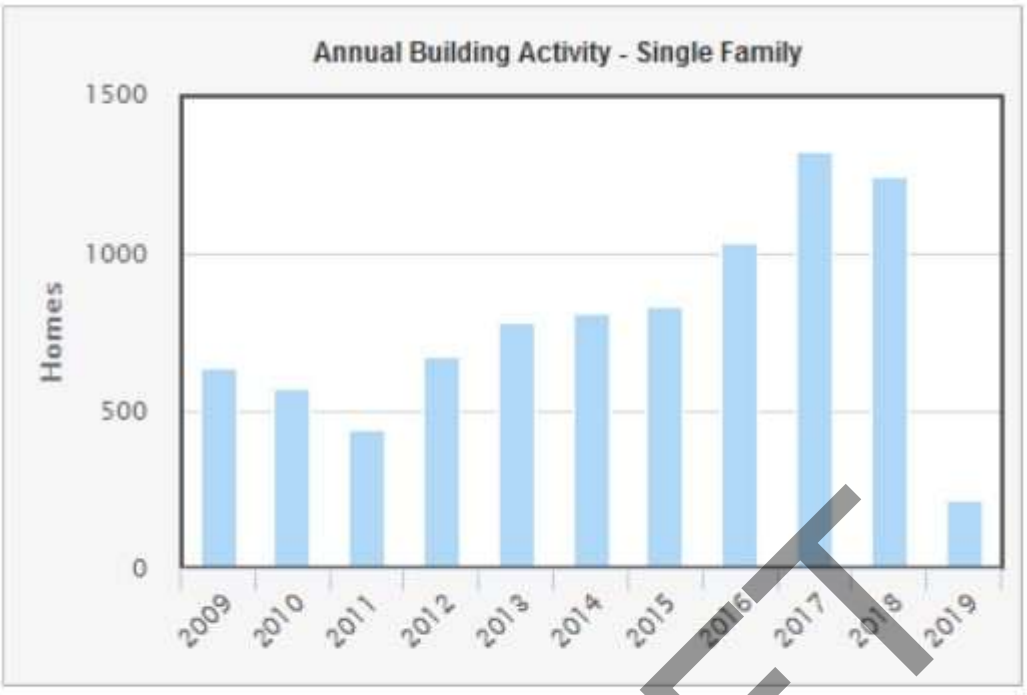
Data Source: 2011-2015 ACS

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

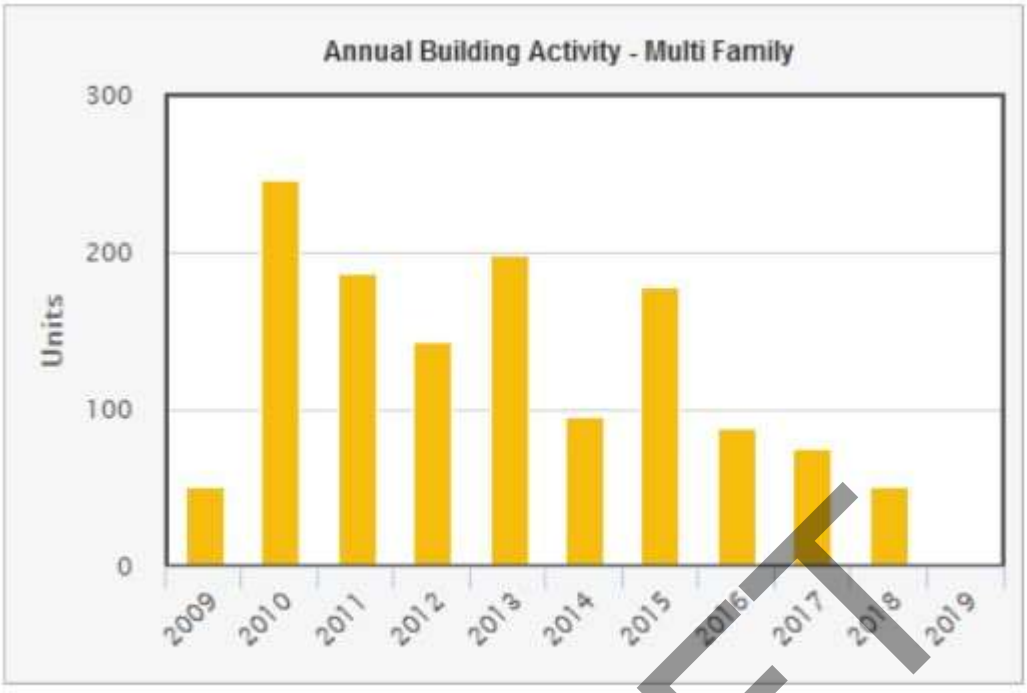


Data Source: U.S. Census Bureau, Building Permits Survey

Note: Data for 2018 and 2019 is preliminary, through March 2019

Single family Permit Data - Lake County

DRAFT



Data Source: U.S. Census Bureau, Building Permits Survey

Note: Data for 2018 and 2019 is preliminary, through March 2019

Multifamily Permit Data - Lake County

DRAFT

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.

DRAFT

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

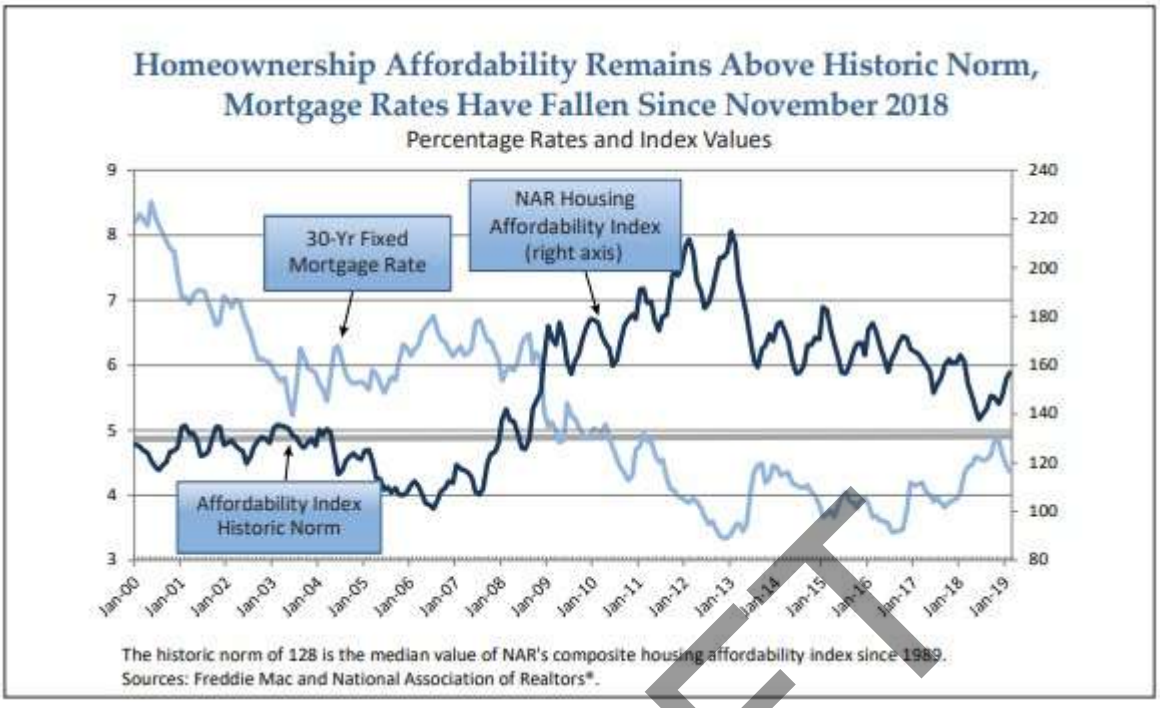
Housing Affordability

% 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

DRAFT



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

DRAFT

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 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.

DRAFT

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

DRAFT

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

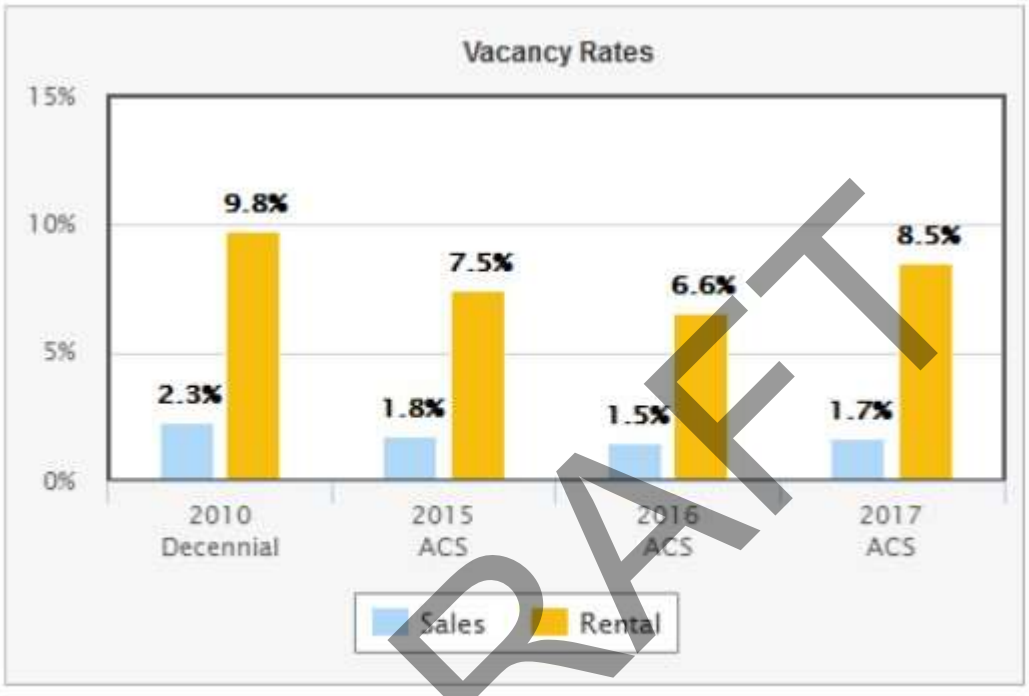
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

DRAFT

	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)

DRAFT

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.

DRAFT

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:

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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

DRAFT

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)

DRAFT

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

DRAFT

- NWI Veterans
- Shelby Apartments
- Regional Mental Health Center

DRAFT

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.

DRAFT

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 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.

DRAFT

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

DRAFT

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	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)

DRAFT

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

DRAFT

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

DRAFT

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

DRAFT

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. 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.

DRAFT

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

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

	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.

DRAFT

	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

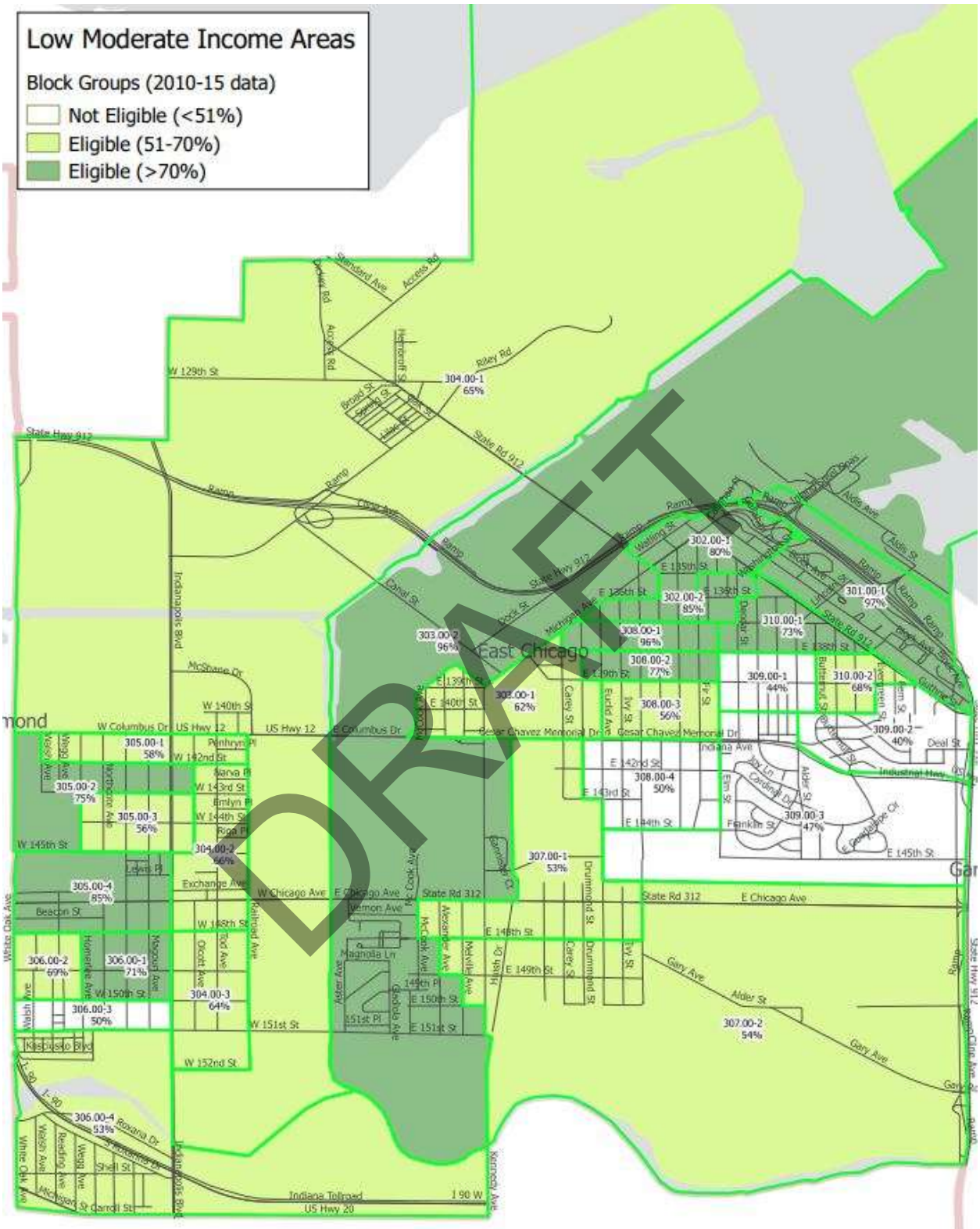
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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.

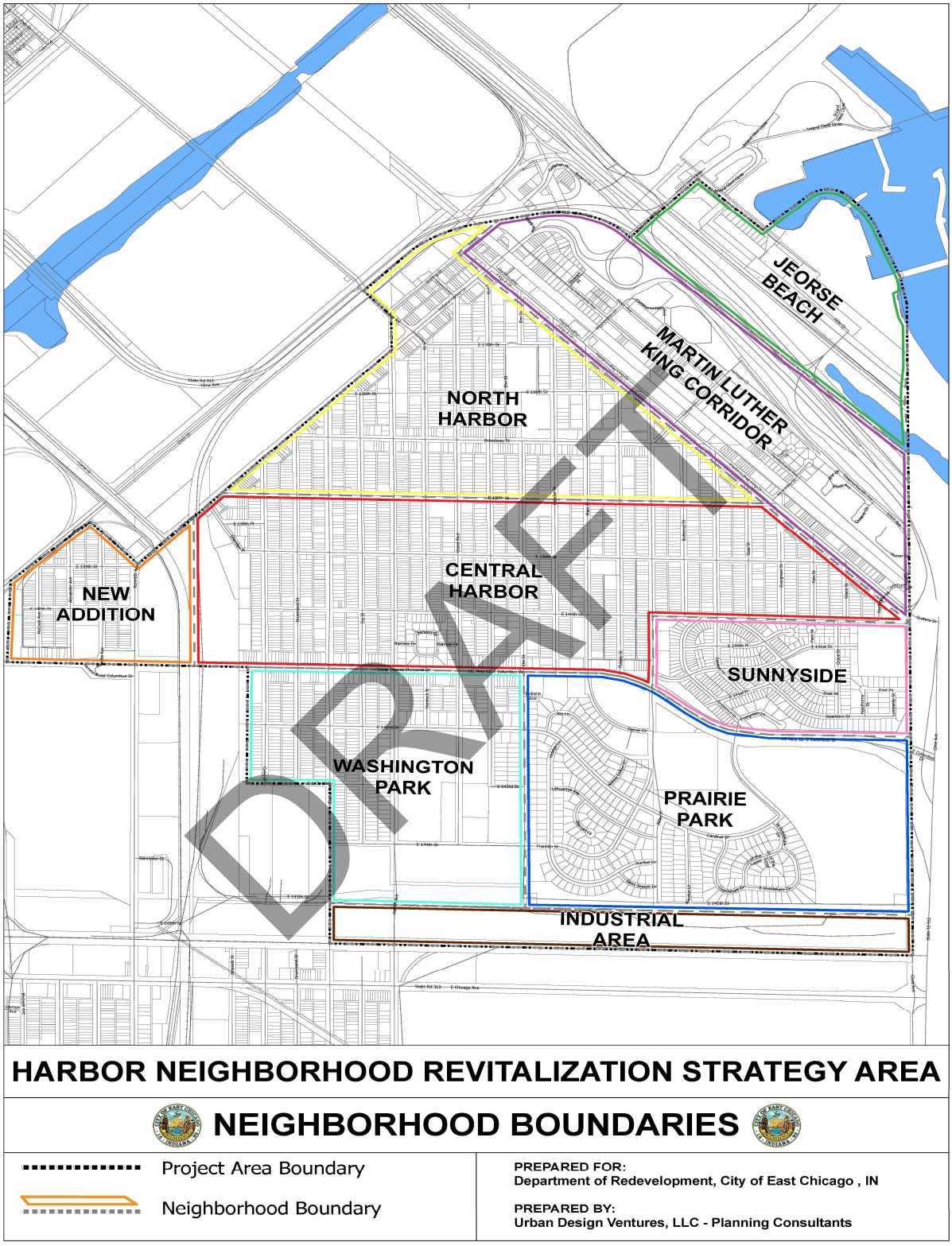
Overall, the City estimates approximately 85% of the City's CDBG funds will be used in low- and moderate-income neighborhoods throughout the City or by organizations that principally serve and low- and moderate-income clientele. The remaining 15% of the CDBG funds will be allocated to the Harbor Neighborhood 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.

DRAFT



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

DRAFT

	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

DRAFT

	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

DRAFT

	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

DRAFT

	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.

DRAFT

	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

DRAFT

	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

DRAFT

	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.

DRAFT

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

Influence of Market Conditions

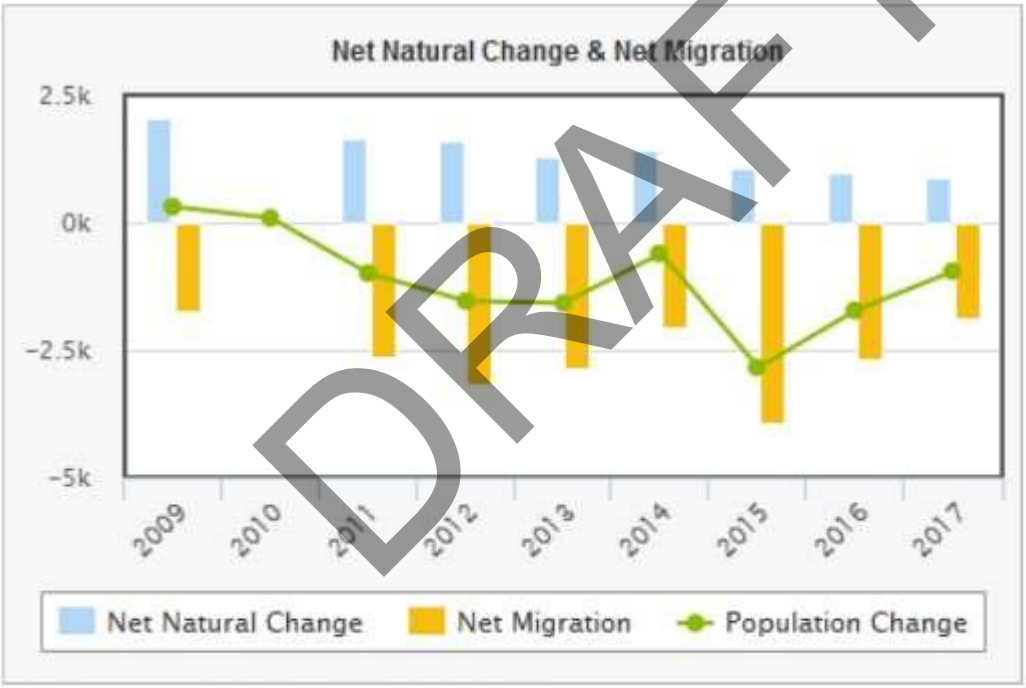
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the City at the lowest 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.

DRAFT

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

DRAFT



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

DRAFT

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.

DRAFT

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.

DRAFT

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other – CDBG-CV	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$970,456	0	0	$970,456	0	2 projects/activities were funded based on the FY 2020 CDBG-CV allocation.

Table 50 - Anticipated Resources

DRAFT

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation. In 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).

DRAFT

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

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Many 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

DRAFT

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

DRAFT

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.

DRAFT

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

DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HS-3 Owner-occupied Housing Rehabilitation	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	Public service activities for Low/Moderate Income Housing Benefit: 160 Households Assisted Other: 0 Other

DRAFT

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

DRAFT

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

DRAFT

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

DRAFT

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

DRAFT

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

DRAFT

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 CDBG-CV: $915,456.00	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

DRAFT

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	Public service activities other than Low/Moderate Income Housing Benefit: 485 Persons Assisted Other: 0 Other

DRAFT

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-CV: $0.00	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

DRAFT

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

DRAFT

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.

DRAFT

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**

DRAFT

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.

DRAFT

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

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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.

DRAFT

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

DRAFT

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.

DRAFT

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	281,499.00	72,439.50	0.00	353,938.50	1,125,996.00	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	2 projects/activities were funded based on the FY 2020 CDBG-CV allocation.

Table 54 - Expected Resources – Priority Table

DRAFT

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

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

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

Low-Income Housing Tax Credits (LIHTC)

The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation. In 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).

DRAFT

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

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Many 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.

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-1 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	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

DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: $915,456.00	Public facility or infrastructure other than Low/Moderate Income Housing Benefit: 18,00 Persons Assisted Other: 1 Other
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

DRAFT

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	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: $55,000I	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

DRAFT

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.
6.	Goal Name	**CD-1 Public Facilities/Infrastructure -**
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
7.	Goal Name	**CD-3 Public Service**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
8.	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.
9.	Goal Name	**AM-1 Overall Coordination**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.

DRAFT

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
- **HOME Administration -** $35,393.85
- **CHDO Operating Funds -** $9,591.64
- **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~~ $890,456.00

Projects

#	Project Name
1.	Housing Rehabilitation Program
2.	Housing Rehabilitation Programs
3.	Planning, Administration & Fair Housing
4.	Public Services

DRAFT

#	Project Name
6.	CHDO Operations
7.	CV Administration and Planning
~~**8.**~~	~~CV Public Services Program~~
11	~~CV-Dr. Martin Luther King Center Improvements~~
12	CV-Parks and Recreation Improvements
13.	Acquisition Rehabilitation and Resale

Table 56 – Project Information

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.

DRAFT

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**

DRAFT

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

DRAFT

	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.
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

DRAFT

	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
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~~

DRAFT

	~~**Funding**~~	~~CDBG-CV: $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~~
	~~**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.~~ ~~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.~~
	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~~

DRAFT

	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~~ $915,456.00
	Description	This project/activity will fund recreation improvements at Marktown Community Park, Guthrie Street Parklet, Sunnyside Park, Nunez Park, Kosciusko 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	11/30/2026
	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

DRAFT

	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)

DRAFT

AP-50 Geographic Distribution – 91.220(f)

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

The 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.

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate existing affordable housing units. The 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.

DRAFT

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.

DRAFT

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

Introduction

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

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

DRAFT

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

DRAFT

elderly, frail elderly, and disabled adults. The City will provide funding to Meals on Wheels and We Care From the Heart.

DRAFT

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.

DRAFT

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

DRAFT

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.

DRAFT

Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$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.

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 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.

DRAFT

	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

DRAFT