CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

4525 Indianapolis Boulevard, East Chicago, IN 46312

FY 2025
Consolidated Annual Performance and Evaluation Report (CAPER)

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

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Executive Director,
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URBAN DESIGN VENTURES
BUILT ON EXPERIENCE
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CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

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CR-00 - Executive Summary

In accordance with the Federal Regulations found in 24 CFR Part 91, the City of East Chicago, Indiana has prepared this Consolidated Annual Performance and Evaluation Report (CAPER) for the period of July 1, 2025 to June 30, 2026. The CAPER describes the activities undertaken during this time period with funding provided by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. The projects/activities and accomplishments described in this CAPER principally benefited low- and moderate-income persons and the funding has been targeted to neighborhoods where there is the greatest percentage of low- and moderate-income residents in the City of East Chicago. The following overall program narrative is based on the Five Year Consolidated Plan and Annual Action Plans. This CAPER is for the second year of the FY 2024-2028 Five Year Consolidated Plan.

As a Federal Entitlement Community, the City of East Chicago received funding from the U.S. Department of Housing and Urban Development (HUD) through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136 that was passed by the U.S. Congress on March 27, 2020. The City received two (2) allocations of the Community Development Block Grant - Coronavirus (CDBG-CV) funds. The first allocation received by the City was $787,698 and in the third round of funding, the City received an allocation of $182,758 for a total allocation of $970,456 CDBG-CV funds. These funds were included as part of the City's FY 2019 Annual Action Plan, as amended.

The City of East Chicago's FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment at the City's website (http://www.eastchicago.com/243/Redevelopment) from Friday, August 28, 2026, through Monday, September 14, 2026. The "Draft" CAPER was advertised in the newspaper on Friday, August 28, 2026.

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Funds Received –

The City of East Chicago received the following FY 2025 entitlement funds during the time period of July 1, 2025 through June 30, 2026:

	CDBG	CDBG-CV	HOME	HOME-ARP	Total
FY 2025 Entitlement Grants	$ 1,219,342.00	$ 970,456.00	$ 245,110.98	$ 1,023,095.00	**$ 3,458,003.98**
Program Income	$ 173,189.01	$ 0.00	$ 8,621.12	$ 0.00	**$ 181,810.13**
Total Funds Received	**$ 1,392,531.01**	**$ 970,456.00**	**$ 253,732.10**	**$ 1,023,095.00**	**$ 3,639,814.11**

This chart only includes FY 2025 grant funds received during July 1, 2025 through June 30, 2026. Any previous program year funds that were not spent or which might have been spent during this time period are not shown.

The City received CDBG program income from the Housing Rehab Program Loans (Principal, Interest, and Late Fees) and Homebuyer Workshop Fees. The City received HOME program income from mortgage payments and sale of property.

Funds Expended –

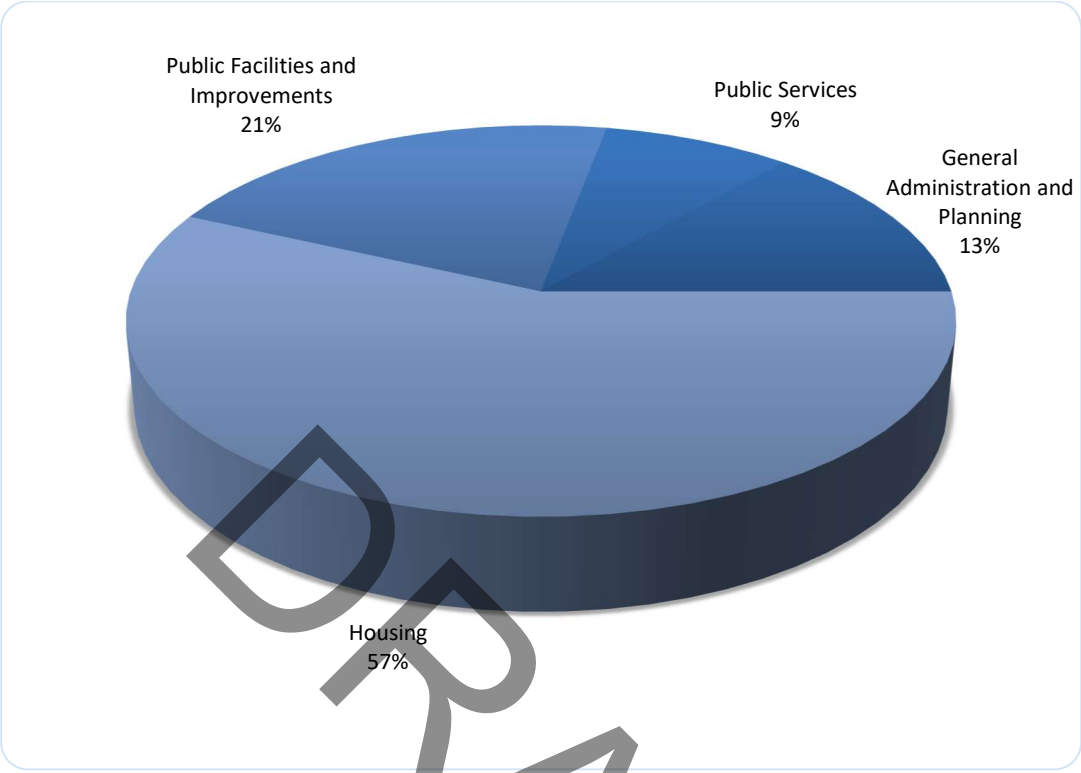
The amounts shown in the following chart are all CDBG, CDBG-CV, and HOME funds that were expended during the time period of July 1, 2025 through June 30, 2026. These expenditures consist of previous program year funds that were not drawn down until this time period and also include any reprogrammed funds from previous years.

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Funding Sources	Total Funds Expended
Community Development Block Grant (CDBG)	$ 1,486,809.68
Community Development Block Grant-CARES Act (CDBG-CV)	$ 0.00
HOME Investment Partnership (HOME)	$ 4,397.36
HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)	$ 0.00
Total:	**$ 1.491,207.04**

The CDBG expenditures by type of activity are shown below.

Expenditure by Type of Activity



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Type of Activity	Expenditure	Percentage
Acquisition	$ 0.00	0.00%
Housing	$ 844,665.51	56.81%
Public Facilities and Improvements	$ 314,467.65	21.15%
Public Services	$ 126,780.70	8.53%
General Administration and Planning	$ 200,895.82	13.51%
Other:	$ 0.00	0.00%
Total:	**$ 1,486,809.68**	**100.0%**

Regulatory Caps –

CDBG Program Administration Expense Cap:

The City of East Chicago's CDBG program administrative expenditures were within the regulatory cap. This is shown in the table below:

	CDBG
FY 2025 Entitlement Grant	$ 1,219,342.00
FY 2025 Program Income	$ 173,189.01
Administrative Cap Allowance	20%
Maximum Allowable Expenditures	$ 278,506.20
Total Administration Funds Expended and Obligated	$ 242,986.49
CDBG Administrative Percentage:	**17.45%**

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The City of East Chicago's CDBG program total administrative expenditures and obligated funds were $242,986.49, which is below the 20% administrative cap.

HOME Program Administration Expense Cap:

The City of East Chicago's HOME program administrative expenditures were within the regulatory cap. This is shown in the table below:

	HOME
FY 2025 Entitlement Grant	$ 245,110.98
FY 2025 Program Income	$ 4,397.36
Administrative Cap Allowance	10%
Maximum Allowable Expenditures	$ 24,950.83
Total Administration Funds Expended	$ 0.00
HOME Administrative Percentage:	**0.0%**

The City expended $0.00 of its FY 2025 HOME funds on administration, which was under the 10% administrative cap. The HOME administrative expense is less than 10% at the HOME entitlement allocation.

CDBG Public Service Activity Cap:

	CDBG
FY 2025 Entitlement Grant	$ 1,219,342.00
Prior Year Program Income	$ 130,680.24
Public Service Cap Allowable	15%
Maximum Allowable Expenditures	$ 202,503.33
Total Public Services Funds Expended and Obligated	$ 154,000.00
Public Service Percentage:	**11.41%**

The City of East Chicago expended and obligated $154,000.00 in funds for public services, which is below the 15% cap level for public services.

CHDO Set-Aside:

	CHDO Set-Aside
FY 2025 HOME Entitlement Grant	$ 245,110.98
CHDO Set-Aside Minimum Cap	15%
Minimum Allowable Set-Aside	$ 36,766.65
Actual CHDO Programmed Set-Aside:	**$ 36,766.65**

The City of East Chicago programmed $36,766.65 in funds for CHDO Set-Aside, which was at the 15% of the City's allocation. During this CAPER period, $0 CHDO funds were expended.

Summary of Priority Goals and Expenditures:

The City of East Chicago's 2024-2028 Five Year Consolidated Plan established strategic initiatives to be addressed using CDBG and HOME funds. The identified goals and objectives are the following:

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Housing Priority - HS

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

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

Goals: The following housing goals are:

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

Homeless Priority - HO

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

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

Goals: The following homeless goals are:

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

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Other Special Needs Priority -

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

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

Goals: The following special needs goals are:

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

Community Development Priority -

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

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

Goals: The following community development goals are:

- **CD-1 Public Facility Improvements-** Improve the City's parks, recreational facilities, and all other public and community facilities through rehabilitation, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
- **CD-2 Infrastructure Improvements -** Improve the City's streets, walkways, curbs, waterlines, sewer lines, storm drainage, trails, bikeways, and all other infrastructure through reconstruction, new construction, removal and elimination of architectural barriers, and ADA accessibility improvements.
- **CD-3 Public Service -** Improve and increase public safety, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs for City residents.
- **CD-4 Food Programs -** Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.
- **CD-5 Clearance and Demolition -** Remove and eliminate slum and blighting conditions throughout the City, through demolition of vacant, abandoned, and dilapidated structures.

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Economic Development Priority -

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

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

Goals: The following economic development goals are:

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

Administration, Planning, and Management Priority -

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

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

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

- **AM-1 Overall Coordination -** Provide program management and oversight for the successful administration and management of federal, state, and local funded programs.
- **AM-2 Special Studies -** Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

Housing Performance Measurements:

The following table lists the objectives and outcomes that the City accomplished through the CDBG activities during this CAPER period:

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Objectives	Outcomes						Total by Objective	
	Availability/ Accessibility		Affordability		Sustainability			
	Units	$	Units	$	Units	$	Units	$
Suitable Living	0	$ 0.00	0	$ 0.00	26	$602,288.61	**26**	**$602,288.61**
Decent Housing	0	$ 0.00	0	$ 0.00	0	$ 0.00	**1**	**$ 0.00**
Economic Opportunity	0	$ 0.00	0	$ 0.00	0	$ 0.00	**0**	**$ 0.00**
Total by Outcome	**0**	**$ 0.00**	**0**	**$ 0.00**	**26**	**$602,288.61**	**26**	**$602,288.61**

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The chart below lists the objectives and outcomes that the City accomplished through the HOME activities during this CAPER period:

Objectives	Outcomes						Total by Objective	
	Availability/ Accessibility		Affordability		Sustainability			
	Units	$	Units	$	Units	$	Units	$
Suitable Living	0	$ 0.00	0	$ 0.00	0	$ 0.00	**0**	**$ 0.00**
Decent Housing	0	$ 0.00	0	$ 0.00	0	$ 0.00	**0**	**$ 0.00**
Economic Opportunity	0	$ 0.00	0	$ 0.00	0	$ 0.00	**0**	**$ 0.00**
Total by Outcome	**0**	**$ 0.00**	**0**	**$ 0.00**	**0**	**$ 0.00**	**0**	**$ 0.00**

FY 2025 CDBG, CDBG-CV, and HOME Budgets and Expenditure Charts -

The chart below lists the FY 2025 CDBG activities that were funded:

Project Title/Description	2025 CDBG Budget	2025 CDBG Expenditures
CDBG Administration	$ 244,486.49	$ 0.00
Planning	$ 14,000.00	$ 0.00
Housing Rehabilitation Program	$ 478,000.00	$ 0.00
Housing Rehabilitation Program Delivery	$ 162,000.00	$ 91,320.85
Northwest Indiana Reinvestment Alliance - Homebuyer 101 Program	$ 18,000.00	$ 3,970.02
Meals on Wheels of NWI – Meals Delivery Program	$ 27,000.00	$ 3,629.01
Indiana Plan	$ 5,000.00	$ 3,750.00
Catholic Charities – Safe Haven Homeless Prevention Program	$ 27,000.00	$ 0.00
We Care from the Heart – Senior Services Program	$ 27,000.00	$ 12,697.80
Indiana Legal Services	$ 25,000.00	$ 15,680.00
City of East Chicago Summer FUN Camp	$ 15,000.00	$ 0.00
North Lake Pop Warner	$ 5,000.00	$ 0.00
Top 20 Inc.	$ 5,000.00	$ 0.00
Public Improvements	$ 239,945.99	$ 225,000.00
Total:	**$ 1,292,432.48**	**$ 356,047.68**

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The chart below lists the FY 2025 HOME activities that were funded:

Project Title/Description	2025 HOME Budget	2025 HOME Expenditures
HOME Administration	$ 20,011.00	$ 0.00
Planning	$ 5,000.00	$ 0.00
Affordable Housing Program (CHDO)	$ 36,766.65	$ 0.00
Construction of Single-Family Homes	$ 188,333.33	$ 0.00
Total:	**$ 250,110.98**	**$ 0.00**

The chart below lists the FY 2020 CDBG-CV activities that were funded:

Project Title/Description	2020 CDBG-CV Budget	Total CDBG-CV Expenditures
CV-Administration and Planning	$ 55,000.00	$ 17,949.35
CV-Public Service: Indiana Legal Services	$ 25,000.00	$ 0.00
CV-Dr. Martin Luther King Center Improvements	$ 550,000.00	$ 0.00
CV-Parks and Recreation Improvements	$ 340,465.00	$ 0.00
Total:	**$ 970,456.00**	**$ 17,949.35**

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Substantial Amendments:

The following amendments to the FY 2018, 2019, 2020, 2021, 2022, 2023, and 2024 Programs were proposed:

FY 2018 HOME Funds:

- **Housing Rehabilitation Programs –** Reallocate $46,285.00 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale.

- **Harborside Apartment Renovation Project –** Reallocate $83,856.25 and close out this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale.
- **Affordable Housing Program (CHDO) –** Reallocate $46,028.25 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquision Rehabilitation and Resale.
- **Acquisition Rehabilitation and Resale –** Create a new project/activity and fund the project/activity in the amount of $176,169.50. The City will fund the purchase, rehabilitation, and resale of a single family housing unit to a low- and moderate-income family.

FY 2019 HOME Funds:

- **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.

FY 2020 HOME Funds:

- **CHDO Affordable Housing Program –** Reallocate $46,277.40 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Homebuyer Assistance Program.
- **Multi-family Rehab Program –** Reallocate $147,283.39 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Homebuyer Assistance Program.
- **Tenant-Based Rental Assistance Program –** Reallocate $75,000.00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Homebuyer Assistance Program.
- **Homebuyer Assistance Program –** Create a new project/activity and fund the project/activity in the amount of $268,560.79. The City will provide HOME funds for downpayment and closing cost assistance to eligible low- and moderate-income families in East Chicago.

FY 2021 HOME Funds:

- **CHDO Affordable Housing Program –** Reallocate $42,384.60 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale.

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- **Multi-family Rehab Program –** Reallocate $128,614.06 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale.
- **Tenant Based Rentel Assistance Program (TBRA) –** Reallocate $75,000.00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Acquisition Rehabilitation and Resale.
- **Acquisition Rehabilitation and Resale –** Create a new project/activity and fund the project/activity in the amount of $245,998.66. The City will fund the purchase, rehabilitation, and resale of a single family housing unit for low- and moderate-income families.

FY 2022 HOME Funds:

- **Affordable Housing Program –** Reallocate $46,860.00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Development of Affordable Housing.
- **Multi-family Rehab Program –** Reallocate $240,117.00 and delete this project/activity. The City will relocate these funds a new project/activity entitled Development of Affordable Housing.
- **Construction of Single-Family Housing** - Create a new project/activity and fund the project/activity in the amount of $286,977. The City will fund the construction single-family houses throughout the City.
- **Acquisition Rehabilitation and Resale –** Create a new project/activity and fund the project/activity in the amount of $309,149.62 in FY 2022 IU Funds.

FY 2023 HOME Funds:

- **Community Housing Development Organization (CHDO) –** Reallocate $44,910.00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Construction of Single-Family Homes.
- **Affordable Housing Program –** Reallocate $229,540.00 and delete this project/activity. The City will relocate these funds to a new project/activity entitled Construction of Single-Family Homes.
- **Construction of Single-Family Housing –** Create a new project/activity and fund the project/activity in the amount of $274,450.00. The City will fund the construction of single-family homes throughout the City of East Chicago.

FY 2024 CDBG Funds:

- **Catalpa Street Reconstruction –** Reallocate $14,284.99 to a new project/activity entitled Dr. Martin Luther King Center Improvements.
- **Housing Rehabilitation Programs –** Reallocate $50,715.00 to a new project/activity entitled Dr. Martin Luther King Center Improvements.
- **Dr. Martin Luther King Center Improvements –** Create a new project/activity and reallocate $14,284.99 to this line-item budget amount from Catalpa Street Reconstruction and $50,715.00

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from Housing Rehabilitation Program for a total of $64,999.99 for the installation of a new boiler system.

The Substantial Amendments were on public display for viewing for a period of at least 5 days beginning March 20, 2026 and ending April 20, 2026 on the City of East Chicago's website (https://www.eastchicago.com/243/Redevelopment). Copies of the amendment were available to be examined during normal business hours of operations at the following location:

- City of East Chicago Department of Redevelopment 4525 Indianapolis Blvd., East Chicago IN 46312

The Board of Commissioners of Redevelopment approved the Substantial Amendments on April 21, 2026. Once approved the Substantial Amendments were then submitted to HUD in IDIS.

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This is the City's second year of the FY 2024-2028 Five-Year Consolidated Plan designed to address the housing and non-housing needs of City residents. This year's CAPER reports on the actions and achievements the City accomplished in Fiscal Year 2025.

The CAPER for the FY 2025 Annual Action Plan for the City of East Chicago includes the City's CDBG and HOME Programs and outlines which activities the City administered during the program year beginning July 1, 2025 and ending June 30, 2026. The City of East Chicago's Department of Redevelopment is the lead entity and administrator for the CDBG and HOME funds.

The CDBG Program and activities outlined in this FY 2025 CAPER, principally benefited low- and moderate-income persons and funding was targeted to neighborhoods with the highest percentage of low and moderate income residents.

During this CAPER period the City budgeted and expended CDBG and HOME funds on the following strategies:

- **Housing Strategy – HS –** Budget $685,000.00, expended $91,320.85.
- **Homeless Strategy – HO** – Budget $0.00, expended $0.00.
- **Other Special Needs Strategy – SN** – Budget $27,000, expended $12,697.80
- **Community Development Strategy – CD** – Budget $316,945.99, expended $240,680.00.
- **Economic Development Strategy – ED** – Budgeted $5,000.00, expended $3,750.00.
- **Administration, Planning, and Management Strategy – AM** – Budgeted $283,497.49, expended $0.00.

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Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AM-1 Overall Coordination	Administration	Other	Other	10	4	40.00%	4	0	100.00%
AM-2 Special Studies	Administration	Other	Other	10	4	40.00%	4	0	100.00%
CD-1 Public Facility Improvements	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-1 Public Facility Improvements	Non-Housing Community Development	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-1 Public Facility Improvements	Non-Housing Community Development	Other	Other	5	2	40.00%	1	1	40.00%

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CD-2 Infrastructure Improvements	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Infrastructure Improvements	Non-Housing Community Development	Other	Other	2	0	0.00%			
CD-3 Public Service	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1830	0	0.00%	556	39	7.00%
CD-3 Public Service	Non-Housing Community Development	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-3 Public Service	Non-Housing Community Development	Other	Other	0	0				
CD-4 Food Programs	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	375	0	0.00%	75	319	100%
CD-4 Food Programs	Non-Housing Community Development	Other	Other	0	0				

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CD-5 Clearance/Demolition	Non-Housing Community Development	Buildings Demolished	Buildings	0	0				
ED-1 Employment	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		8	0	0.00%
ED-1 Employment	Non-Housing Community Development	Jobs created/retained	Jobs	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	Facade treatment/business building rehabilitation	Business	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	Brownfield acres remediated	Acre	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	Jobs created/retained	Jobs	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	Businesses assisted	Businesses Assisted	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	Other	Other	0	0				

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ED-3 Redevelopment Program	Non-Housing Community Development	Facade treatment/business building rehabilitation	Business	0	0				
ED-3 Redevelopment Program	Non-Housing Community Development	Brownfield acres remediated	Acre	0	0				
ED-3 Redevelopment Program	Non-Housing Community Development	Jobs created/retained	Jobs	0	0				
ED-3 Redevelopment Program	Non-Housing Community Development	Businesses assisted	Businesses Assisted	0	0				
ED-3 Redevelopment Program	Non-Housing Community Development	Other	Other	0	0				
HO-1 Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
HO-1 Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Homeless Person Overnight Shelter	Persons Assisted	0	0				

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HO-1 Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
HO-1 Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Homelessness Prevention	Persons Assisted	0	0				
HO-1 Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Other	Other	0	0				
HO-2 Operating and Support	Homeless	Direct Financial Assistance to Homebuyers	Households Assisted	0	0				
HO-2 Operating and Support	Homeless	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
HO-2 Operating and Support	Homeless	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-2 Operating and Support	Homeless	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				

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HO-2 Operating and Support	Homeless	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Prevention and Rapid Re-Housing	Affordable Housing Homeless Non-Homeless Special Needs	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
HO-3 Prevention and Rapid Re-Housing	Affordable Housing Homeless Non-Homeless Special Needs	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Prevention and Rapid Re-Housing	Affordable Housing Homeless Non-Homeless Special Needs	Other	Other	0	0				
HS-1 Homeownership	Affordable Housing Public Housing	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	500	0	0.00%	100	0	0.00%
HS-2 Housing Construction	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Rental units constructed	Household Housing Unit	0	0				

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HS-2 Housing Construction	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Homeowner Housing Added	Household Housing Unit	4	0	0.00%	2	0	0.00%
HS-2 Housing Construction	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Other	Other	0	0		10	0	0.00%
HS-3 Owner-occupied Housing Rehabilitation	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Homeowner Housing Rehabilitated	Household Housing Unit	83	27	2.41%	15	26	100%
HS-3 Owner-occupied Housing Rehabilitation	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Other	Other	5	2	40.00%			
HS-4 Renter-occupied Housing Rehabilitation	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Rental units rehabilitated	Household Housing Unit	0	0				

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HS-4 Renter-occupied Housing Rehabilitation	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Other	Other	0	0				
HS-5 Rent and Utility Assistance	Affordable Housing Homeless Non-Homeless Special Needs	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	200	0	0.00%	40	0	0.00%
HS-5 Rent and Utility Assistance	Affordable Housing Homeless Non-Homeless Special Needs	Other	Other	0	0				
HS-6 Fair Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

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HS-6 Fair Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Fair Housing	Other	Other	1	1	100.00	1	1	100.00%
SN-1 Housing	Affordable Housing Public Housing Non-Homeless Special Needs	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
SN-1 Housing	Affordable Housing Public Housing Non-Homeless Special Needs	Homeless Person Overnight Shelter	Persons Assisted	0	0				

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SN-1 Housing	Affordable Housing Public Housing Non-Homeless Special Needs	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
SN-1 Housing	Affordable Housing Public Housing Non-Homeless Special Needs	Homelessness Prevention	Persons Assisted	0	0				
SN-1 Housing	Affordable Housing Public Housing Non-Homeless Special Needs	Other	Other	0	0				
SN-2 Social Services	Non-Homeless Special Needs	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	0	0.00%	10	0	0.00%
SN-2 Social Services	Non-Homeless Special Needs	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-2 Social Services	Non-Homeless Special Needs	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

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Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the FY 2025 CDBG and HOME Program Year, the City of East Chicago addressed the following strategies and specific objectives from its Five Year Strategic Initiatives:

Housing Priority -

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

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

Goals:

HS-1 Homeownership - Assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and payment of housing counseling and training.

- **Northwest Indiana Reinvestment Alliance, Inc - Home Buying 101** - Northwest Indiana Reinvestment Alliance provided homebuyer workshops and workshop manuals.

  The City of East Chicago proposed to assist 100 households through acquisition/rehabilitation. The City assisted 46 households in FY 2025. These activities are ongoing and will be completed during the FY 2026 CAPER period.

HS-2 Housing Construction - Increase the supply of decent, safe, sound, and accessible housing that is affordable to homebuyers and renters in the City, through rehabilitation of existing buildings and new construction.

- **Community Housing Development Organization (CHDO) -** funds were provided for acquisition/ rehabilitation of a single-family home for low- and moderate-income homebuyer.
- **Affordable Housing Program –** HOME funds were provided to construct new housing in low- and moderate-income areas of the City.

  The City of East Chicago proposed to construct two (2) single-family housing unit through acquisition/rehabilitation. The City did not complete any of these units during this CAPER period. These activities are ongoing and will be completed during the FY 2026 CAPER period.

HS-3 Owner-occupied Housing Rehabilitation - Provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

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- **Housing Rehabilitation Program Delivery (CDBG) -** Funds were used for delivery costs directly related to carrying out the Housing Rehabilitation Programs.
- **Housing Rehabilitation Programs (CDBG) -** Funds were used to assist owners of existing single family owner occupied housing to repair their homes.

  The City of East Chicago proposed to assist 15 housing units during this CAPER period and the City exceeded this number by assisting 26 unit during this CAPER period.

HS-5 Rent and Utility Assistance - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who are at-risk of becoming homeless.

- **Catholic Charities - Safe Haven Homeless Prevention Program** - Catholic Charities provided financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or mortgage company.

  The City of East Chicago proposed to assist 40 households. The City did not meet this goal. This activity is on-going and will be reported in the FY 2026 CAPER Period.

HS-6 Fair Housing - Promote fair housing choice and affirmatively further fair housing through education, training, and outreach throughout the City of East Chicago.

- **CDBG Fair Housing (CDBG) -** Funds were used for Fair Housing activities.

  The City of East Chicago proposed to assist one organization in FY 2025. The City met this goal.

Other Special Needs Priority -

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

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

Goals:

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.

- **We Care from the Heart, Inc. - Senior Services Program** - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate),

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provided senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

The City of East Chicago proposed to assist 10 persons in FY 2025. The City did not meet this goal. This activity is ongoing and will be complete during the FY 2026 CAPER period.

Community Development Priority -

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

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

Goals:

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

- **Fire Hydrant Replacement –**The City of East Chicago funded the replacement of defunct and deteriorated fire hydrants in low- and moderate-income neighborhoods.

  The City proposed to replace 10 public facilities and assist 28,825 persons. The City met these goals and completed this activity in FY 2025.

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

- **City of East Chicago Parks & Recreation - Summer FUN Camp (CDBG) -** The City of East Chicago Parks & Recreation provided sports programs for East Chicago.

  The City of East Chicago proposed to assist 236 persons. The City did not meet this goal. This activity is ongoing and will be completed during the FY 2026 CAPER period.

- **Indiana Legal Services - Legal Services (CDBG) -** Indiana Legal Services provided free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing.

  The City of East Chicago proposed to assist 55 persons. The City has assisted 39 persons during this CAPER period. This activity is ongoing and will be completed during the FY 2026 CAPER period.

CD-4 Food Programs - Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed, and homeless persons and families.

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- **Meals on Wheels of NWI - Meals Delivery Program -** Meals on Wheels of NWI provided nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities.

  The City of East Chicago proposed to assist 75 persons in FY 2025. The City exceeded this goal and assisted 319 persons.

Economic Development Priority -

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

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

Goals: The following economic development goals are:

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

- **Indiana Plan** - Indiana plan will provide a one (1) week (40 hours) training program designed to inform and prepare for the apprenticeship application process for the union trades.

  The City proposed to assist 8 individuals in FY 2025. The City did not meet this goal. This activity is on going and will be completed during the FY 2026 CAPER Period.

Administration, Planning, and Management Priority -

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

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

Goals:

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

- **CDBG Administration** - Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities.

  The City of East Chicago proposed to assist one organization in FY 2025. The City met this goal.

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- **HOME Administration** – Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).

  The City of East Chicago proposed to assist one organization in FY 2025. The City met this goal.

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.

- **CDBG Planning –** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER).

  The City of East Chicago proposed to assist one organization in FY 2025. The City met this goal.

- **HOME Planning –** Funds will be used for Planning and Environmental Reviews associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER)

  The City of East Chicago proposed to assist one organization in FY 2025. The City met this goal.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME
White	225	0
Black or African American	85	0
Asian	5	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	1	0
Total:	**316**	**0**
Hispanic	153	0
Not Hispanic	163	0
Total:	**316**	**0**

Table 2 – Table of assistance to racial and ethnic populations by source of funds

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Narrative

The City of East Chicago's CDBG program benefitted 225 (71.2%) White families, 85 (26.90%) Black or African American families, 5 (1.7%) Asian families, 0 (0.00%) American Indian or American Native families, and 1 (0.02%) Native Hawaiian or Other Pacific Islander. Also, 153 families (48.42%) were Hispanic verses 163 families (51.58%) who were not Hispanic.

The City of East Chicago's HOME program did not benefit any families during this CAPER period.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Expected Amount Available	Actual Amount Expended Program Year
CDBG	FY 2025	$ 1,219,342.00	$ 1,486,809.68
HOME	FY 2025	$ 245,110.98	$ 4,397.36
Other – CDBG-CV	FY 2020	$ 970,456.00	$ 0.00
Other – HOME-ARP	FY 2020	$ 1,023,095.00	$ 0.00

Table 3 - Resources Made Available

Narrative

The City of East Chicago received the following funds during the time period of July 1, 2025 through June 30, 2026:

- CDBG Allocation - $1,219,342.00
- CDBG Program Income - $173,189.01
- HOME Allocation - $245,110.98
- HOME Program Income - $4,397.36
- CDBG-CV Allocation - $970,456.00
- HOME-ARP Allocation - $1,023,095.00
- **Total Funds Received - $3,635,590.35**

During this CAPER period, the City did not spend any CDBG-CV funds nor HOME-ARP funds.

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Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Harbor Action Plan	0.0%	0.0%	The City funded zero projects during this CAPER period in this Target Area
Citywide	100.0%	100.0%	The City funded all projects during this CAPER period in this Target Area.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of East Chicago allocated its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds were budgeted for activities which

principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds were used by the City:

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

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

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Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Leveraging Funds -

The City of East Chicago leveraged the following resources to address issues identified in the Five Year Consolidated Plan.

- The East Chicago Housing Authority received $1,620,056.00 under the HUD Capital Fund Grant for FY 2025.

Program Income –

- The City of East Chicago received $173,189.01 in CDBG program income from the repayment of residential repair program low interest loans during this CAPER period.
- The City of East Chicago received $4,397.36 in HOME program income from mortgage and sale of a home during this CAPER period.

Match Requirements –

- The City of East Chicago is exempt from the HOME Match Requirement according to the FY 2025 HOME Match Reductions released July 2026.

Publicly Owned Land –

During this CAPER period, the City marketed City owned properties to developers to redevelop to address the needs identified in the FY 2024-2028 Five Year Consolidated Plan. The City, through the Department of Redevelopment, has acquired numerous sites in the North Harbor Neighborhood of East Chicago. These sites were marketed to potential developers as opportunities to develop new housing and commercial development. At this time the Department of Redevelopment has not received any acceptable offers to meet the needs identified in the Five Year Consolidated Plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	N/A
2. Match contributed during current Federal fiscal year	N/A
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	**N/A**
4. Match liability for current Federal fiscal year	N/A
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	N/A

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 6 – Match Contribution for the Federal Fiscal Year

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	**0**	0	0	0	0	0
Dollar Amount	**0**	0	0	0	0	0
Sub-Contracts						
Number	**0**	0	0	0	0	0
Dollar Amount	**0**	0	0	0	0	0

	Total	Women Business Enterprises	Male
Contracts			
Number	**0**	0	0
Dollar Amount	**0**	0	0
Sub-Contracts			
Number	**0**	0	0
Dollar Amount	**0**	0	0

Table 7 – Minority Business and Women Business Enterprises

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Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	**0**	0	0	0	0	0
Dollar Amount	**0**	0	0	0	0	0

Table 8 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	**0**	0	0	0	0	0
Cost	**0**	0	0	0	0	0

Table 9 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	17	26
Number of special-needs households to be provided affordable housing units	0	0
Total:	**17**	**26**

Table 10 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	1	0
Number of households supported through the rehab of existing units	15	26
Number of households supported through the acquisition of existing units	1	0
Total:	**17**	**26**

Table 11 – Number of Households Supported

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Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City did met its goal of the production of new affordable units. The goal was to develop one (1) new single family housing unit. This activity is ongoing and will continue in FY 2026.

The City of East Chicago proposed to assist 15 housing units in FY 2025. The City used prior year funds and assisted 26 housing units.

During this CAPER period, the City of East Chicago proposed to assist one (1) first-time homebuyers with City funds Downpayment Assistance, but the City did not meet this goal. This activity is on going and will continue in FY 2026.

Discuss how these outcomes will impact future annual action plans.

The City of East Chicago is continuing to work toward achieving its goals of providing decent, safe, sanitary, and affordable housing for its low and moderate income residents. The City is providing funds for sale and rental housing to make them affordable. In addition, the City is funding a housing rehabilitation program.

The City of East Chicago directly assisted the community with affordable housing by providing CDBG and HOME funds to rehabilitate single family homes through the Residential Repair Program, the Emergency Rehab Program, the Accessibility Program and the Exterior Renovation Program. The City also funded a homebuyer workshop. The Department of Redevelopment will continue to partner with housing agencies and housing service providers. As a part of the Annual Action Plan planning process, the City will continue its extensive consultation and outreach efforts.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	25	0
Low-income	18	0
Moderate-income	62	0
Total:	**105**	**0**

Table 12 – Number of Persons Served

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Narrative Information

The City of East Chicago used its limited CDBG and HOME funds to address the greatest housing and community development needs in the City. The City worked in cooperation with non-profit housing developers to address the City's affordable housing needs through the use of CDBG and HOME funds.

The information for Table 13 concerning the number of households assisted by income was taken from the CDBG and HOME PR-23 Reports from IDIS and the IDIS Report Con Plan Goals and Accomplishments. The total number of households assisted were 26. There were two (2) household in the NRSA that were above income.

In FY 2025, the City of East Chicago provided CDBG, HOME, and other funds to develop or rehabilitate housing in the City. The results of the activities funded during the FY 2025 CAPER period are below as required in HUD Table 2-A:

- **Acquisition of existing rental units - FY 2025** = 0 existing units; and Five Year Total = 0 existing units
- **Production of new rental units - FY 2025** = 0 new units; and Five Year Total = 0 new units

- **Rehabilitation of existing rental units - FY 2025** = 0 existing units; and Five Year Total = 0 existing units
- **Production of new owner units - FY 2025** = 0 new units; and Five Year Total = 0 new units
- **Rehabilitation of existing owner units - FY 2025** = 26 existing units; and Five Year Total = 49 existing units
- **Homebuyer Assisted - FY 2025** = 0 households; and Five Year Total = 21 households
- **Homebuyer Training - FY 2025** = 111 households attended the training; and Five Year Total = 235 households attended the training
- **Housing units removed of lead-based paint hazards to acceptable levels - FY 2025** = 5 units; and Five Year Total = 10 units

How has the City addressed the "Worst Case" Housing Needs?

The City of East Chicago did not provide any direct funding for “Worst-Case” housing, but the City continued its Housing Rehabilitation Program to help homeowners to make accessibility improvements to their homes. The Housing Rehabilitation Program includes the Residential Repair Program, the Emergency Rehab Program, the Accessibility Program and the Exterior Renovation Program. These programs utilize CDBG and HOME Funds to assist the LMI persons to remain in their homes. Redevelopment continued its Roofing Program that was developed during the 2019 CAPER period, which was funded with non-federal funds.

During this CAPER period, the City completed twenty-six (26) housing rehabilitations.

The East Chicago Housing Authority opened the Lake Shore Manor, a senior housing complex with 206 units for elderly and disabled residents. The ECHA has advertised for occupants in this CAPER period. The ECHA has not demolished or lost any property in this CAPER period.

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CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of East Chicago's primary strategy in eliminating homelessness is to fund programs designed to reduce and prevent homelessness in East Chicago and throughout Lake County, Indiana.

While the City does not receive ESG funding, it supports the efforts of the Continuum of Care and encourages organizations to submit applications for ESG funding requests to Lake County and the State.

Homeless and social service providers offer significant resources, services, and housing opportunities for the City's sheltered and unsheltered chronic homeless people. There is only one shelter located in the City of East Chicago, which is operated by Grace Beyond Borders. It is not associated with the CoC. Otherwise, there are no shelters counted in the CoC's 2024 Housing Inventory Count (HIC) report that are located in the City of East Chicago, but there are many CoC-associated shelters available elsewhere in Lake County which are accessible to East Chicago residents. According to the HIC report, there are nine (9) emergency shelters, seven (7) permanent supportive housing programs, and two (2) rapid rehousing programs in Lake County.

The City of East Chicago benefits from the Indiana Balance of State Continuum of Care (CoC) in Region 1a, which consists solely of Lake County. The Balance of State CoC is managed by the Indiana Housing and Community Development Authority (IHCDA). On January 29, 2025, the Continuum of Care completed a Point-In-Time survey of the homeless population in Lake County, Indiana. The 2025 Point-In-Time Count information for Lake County is listed below:

Overall Numbers:

- 245 persons identified themselves as homeless. This is an increase from 155 persons counted in 2024.
- 32 children identified themselves as under the age of 18. This is an increase from 29 children counted in 2024.
- 11 persons identified themselves as unaccompanied youth. This is a increase from 5 persons counted in 2024.

Chronic Homelessness:

- 7 persons identified themselves as chronically homeless. This is a decrease from 0 persons counted in 2024.

Special Needs Populations:

- 25 persons identified themselves as having serious mental illness. This is an increase from 13 persons counted in 2024.

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- 6 persons identified themselves as having a substance abuse disorder. This is a decrease from 9 persons counted in 2024.

During the CAPER period, the City's primary goal to end homelessness was to provide homeless prevention services so that City residents at risk of homelessness do not fall into becoming homeless due to life circumstances like eviction, lack of payment of rent, and housing inaccessibility. The strategies to achieve this goal consisted of offering flexible services with interventions to address both structural and personal reasons for homelessness. Activities sponsored by the City to prevent homelessness included:

- Supported advocacy, legal representation, and outreach through Indiana Legal Services to secure resources for the homeless to become independent and avoid eviction or foreclosure.
- Provided rental and utility assistance through Catholic Charities Safe Haven Homeless Prevention Program to serve residents at risk of foreclosure or eviction
- Provided services through We Care From the Heart - Senior Services Program and Meals on Wheels NWI to assist elderly residents aging in place so that they are not displaced and lose housing.

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Addressing the emergency shelter and transitional housing needs of homeless persons

There is a lack of emergency and transitional units within the City and throughout the CoC region as a whole. According to the 2025 HIC report, there are nine (9) emergency shelters, seven (7) permanent supportive housing programs, and two (2) rapid rehousing programs in Lake County. 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 continued to consult with the CoC and local homeless service providers before and during the CAPER period to determine the most cost-effective way to use limited resources to address the needs of homeless households at their time of crisis. The City decided to focus the use of CDBG funds on increasing prevention efforts to alleviate the need for emergency shelters.

Under the FY 2025 CDBG Program, the City funded the following agencies and programs which aim to prevent and alleviate homelessness:

- **Meals on Wheels of NWI** - Meals on Wheels of NWI provided nutritious meals and wellness checks to low- and moderate-income seniors and adults with disabilities. Meals on Wheels of NWI drew down $3,629.01 in FY 2025 CDBG Program Year funds and $21,245.83 in FY 2024 CDBG Program Year funds to assist a total of 866 persons.
- **Catholic Charities - Safe Haven Homeless Prevention Program** - Catholic Charities provided financial assistance of up to three months of past due rent/mortgage assistance to individuals/families in danger of eviction/foreclosure with direct payment to landlords and/or

mortgage company. Catholic Charities drew down $0.00 in FY 2025 CDBG funds and $14,600.91 in FY 2024 CDBG funds to assist 55 persons.

- **We Care from the Heart, Inc. - Senior Services Program** - We Care from the Heart Senior Care Team, which consists of a case manager and homemaker (as modified for COVID-19 mandate), provided senior participants with an individualized plan of care to meet their specific needs and goals for aging in place. We Care from the Hear drew down $12,697.80 in FY 2025 program year funds and $14,864.08 in FY 2024 program year funds to assist 102 persons.
- **Indiana Legal Services- Legal Services for East Chicago Residents** - Indiana Legal Services provided free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing. Indiana Legal Services drew down $15,680.00 in FY 2025 program year funds and $15,590.00 in FY 2024 program year funds to assist 82 persons during the program year.

Beyond what the City has provided CDBG funds for, the Regional Mental Health Center, which has a location in East Chicago, manages six (6) transitional housing units in the City of East Chicago (not counted in the HIC Report). They offer services for adults and children that consists of the following: Feelings of panic or depression, problems with drugs or alcohol, anxiety and stress, marital and family conflict, unemployment or job dissatisfaction, loss of a loved one and provide counselors who specialize in people who are severely depressed, anxious or are in danger of harming themselves or others.

There are no shelters counted in the CoC's 2025 Housing Inventory Count (HIC) report that are located in the City of East Chicago, but there are many CoC-associated shelters available elsewhere in Lake County (primarily in the City of Gary and the City of Hammond) which are accessible to East Chicago residents. There are 9 emergency shelters, 7 permanent supportive housing programs, and 2 rapid rehousing programs counted in the 2025 HIC report. Grace Beyond Borders operates the only shelter located in the City of East Chicago, but it is not part of the CoC and thus not counted in the HIC report.

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

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 continued to consult with 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 included 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 decided to focus its efforts on funding organizations like Catholic Charities and Indiana Legal Services who

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provide homelessness prevention services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City continued to partner with the 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. From these consultations, the City decided to focus its CDBG funding for homelessness goals towards preventing homelessness through funding homeless prevention programs accessible to residents.

During the CAPER period, the City's primary goal to end homelessness was to provide homeless prevention services so that City residents at risk of homelessness do not fall into becoming homeless due to life circumstances like eviction, lack of payment of rent, and housing inaccessibility. The strategies to achieve this goal consisted of offering flexible services with interventions to address both structural and personal reasons for homelessness. Activities sponsored by the City to prevent homelessness included:

- Supported advocacy, legal representation, and outreach through Indiana Legal Services to secure resources for the homeless to become independent and avoid eviction or foreclosure.
- Provided rental and utility assistance through Catholic Charities Safe Haven Homeless Prevention Program to serve residents at risk of foreclosure or eviction
- Provided services through We Care From the Heart - Senior Services Program and Meals on Wheels NWI to assist elderly residents aging in place so that they are not displaced and lose housing.

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CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City of East Chicago has its own public housing authority which provides housing for the low income, very low income, and extremely low-income residents in the City.

The Housing Authority of the City of East Chicago received $3,103,724 under the FY 2024 HUD Capital Fund Grant and $1,620,056 under the FY 2025 HUD Capital Fund Grant. During the CAPER period, the Housing Authority completed the following improvements to its public housing units:

- Removal of all emergency pull stations at senior building
- Provided all resident at senior building with Life Alert buttons and station in units
- Began elevator modernization for senior building
- Painted 1st Floor of senior building
- Purchased new mailbox system for senior building and began construction on new mailroom
- Procured contractor for replacement of all front and rear screen doors for scattered sites with steal security storm doors
- Added separate employee parking at senior building to allow additional resident parking lot
- Performed concrete and blacktop work on scattered sites parking lots to mae them ADA compliant
- Replaced damage siding at scattered sites

The East Chicago Housing Authority (ECHA) owns and manages 458 units of traditional public housing. The overall occupancy rate for public housing during this CAPER period is 98.6% and the occupancy rate for Housing Choice Vouchers is 91%. The Housing Authority of East Chicago also manages 1,147 Section 8 Housing Choice Vouchers. 1,021 individuals are on the Section 8 Housing Choice Vouchers waitlist.

The East Chicago Housing Authority's "Teen Scene Latch Key After School Program" provided prevention education, tutoring, conflict resolution, culture lessons, wellness programs, and work skills. It provided parents with information on parenting skills and prevention activities for children.

The Family Self-Sufficiency Program (FSS) is available to all families receiving Housing Choice Voucher rental or homeownership assistance. It is voluntary and designed to assist families in becoming self-supporting so they will no longer need to rely on public assistance. The Housing Authority Family Self-Sufficiency program participants (Public Housing and Section 8) were encouraged to participate in the Homeownership Workshop offered by the City of East Chicago Department of Redevelopment.

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

The ECHA offers its tenants more than just affordable housing; it provides a variety of social, educational, and recreational activities including operating a youth center. The activities it offers include: employment

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

Anonymous Tenant surveys were sent to all Public Housing residents to help bridge the communication gap between residents and management. The ECHA held public meetings as part of the 5-year Annual Plan process. Resident Outreach continues to be done regularly through the ROSS Program.

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.

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Actions taken to provide assistance to troubled PHAs

The East Chicago Housing Authority was not classified as “troubled” by HUD and was performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance was needed to improve operations of this Public Housing Authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

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

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

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

  Goal: Improve the knowledge and understanding of the general public and local officials about the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

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

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

  Goal: The City's Zoning Ordinance, Sub-division Ordinance, Housing Standards and other policies and ordinances will promote affordable housing and affirmatively further fair housing in order to meet the needs of all residents living in the City of East Chicago.

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

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

  Goal: Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses.

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

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

  Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled.

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

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

  Goal: Increase housing choice opportunities by constructing new homes on vacant sites and remediating contaminated sites.

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

  As of 2022, over 25% of the City's population over the age of 18 does not have a high school diploma and may not possess the skills needed for higher-paying jobs.

  Goal: The City will have a better educated workforce which will possess the skills needed for higher paying jobs, reducing the number of persons living in poverty, and allowing families to have a housing choice.

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

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

  Goal: Provide housing and economic development opportunities for low- and moderate-income persons and the protected classes that live and work in the Northwest Region of Indiana.

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

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

  Goal: Increase Federal funding for the CDBG and HOME Programs to pre-FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

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Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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 continued to seek to work with other stakeholders in the area to attract additional funding into the City to address its goals. Potential funding sources included but are not limited to tax credits, Opportunity Zone investments, RDA funds, and federal home loan bank funds.

Under the FY 2025 CDBG Program, the City of East Chicago received a CDBG grant in the amount of $1,219,342.00 and program income in the amount of $173,189.01 for a total of $1,392,531.00. The City expended $200,895.82 for general administration. The City's total expenditures in this program year were $1,486,809.68. The City spent all of its CDBG expenditures on projects/activities that principally benefited low- and moderate-income persons, for a low/mod benefit percentage of 100%.

The City of East Chicago, under its FY 2025 CDBG Program, addressed the needs of its elderly population by providing funds for:

- **Housing Rehabilitation Programs (CDBG) -** Funds were used to assist owners of existing single-family owner-occupied housing to repair their homes. The program has assisted a total of 22 households during the FY 2025 CAPER period.
- **We Care from the Heart - Senior Services Program** (CDBG) - Funds were provided to We Care from the Heart Senior Care Team to provide senior participants with an individualized plan of care to meet their specific needs and goals for aging in place.

  During this CAPER period, the City spent $12,697.80 in FY 2025 program year funds and $14,864.08 in FY 2024 program year funds to assist 102 persons.
- **Acquisition/Rehab -** The City is looking to acquire a single-family housing unit and rehabilitate the unit. The City has not yet identified a suitable housing unit. This activity will be completed in the FY 2026 CAPER period.

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Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

For rehabilitation projects, the City of East Chicago ensured that:

- Applications for rehabilitation funds received the required lead-based paint information and understood their responsibilities.
- The City staff properly determined if proposed projects were exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance was properly calculated and the applicable lead-based paint requirements were determined.
- Properly qualified personnel performed risk management, paint testing, lead hazard reduction, and clearance services when required.

- Required lead hazard reduction work and protective measures were incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work were performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction were provided to occupants and documented.
- Program documents established the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The City's staff monitored owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

- Applicants for homeownership assistance received adequate information about lead-based paint requirements.
- The City's staff properly determined whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment was performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel performed paint stabilization and the dwelling passed a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser received the required lead-based paint pamphlet and notices.

The results of lead based paint activities during this CAPER period included:

- The City tested 6 housing units for lead-based paint.
- 5 housing units were assisted by reducing the lead-based paint hazards to acceptable levels during this CAPER period.

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Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The 2019-2023 American Community Survey estimates that 26.3% of the City of East Chicago's residents live in poverty, while only 14.3% of Lake County residents live in poverty and 12.3% of the State of Indiana's residents live in poverty. While only 23.6% of East Chicago families fall below the poverty level, female-headed City households with children are particularly affected by poverty at an estimated 37.7%; the number rises to 68.4% of such households with related children under 5 years and 5 to 17 years old. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and by working with other agencies/organizations.

The best anti-poverty strategy is to assist households in the ability to hold living wage jobs. As such, the focus of anti-poverty programs was to ensure working age members of a household are employable through job training and have access to employment opportunities through supportive services such as

childcare and transportation. Programs designed to serve and support youth in their career development is also a critical strategy that will help break the cycle of generational poverty.

The City continued 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 continued to 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 provided supportive services to families as they seek to gain self-sufficiency.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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

The Department of Redevelopment benefits from services coordinated by the Indiana Balance of State Continuum of Care Region 1a and consults with the organization during the consolidated planning process. The Balance of State Continuum of Care promotes community-wide commitment to the goal of ending homelessness, provide funding related to ending homelessness, promote access to services for those experiencing homelessness and to provide a framework for optimizing self-sufficiency among persons facing homelessness.

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

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

The City of East Chicago consulted with business and civic leaders during its planning process for the preparation of its Annual Action Plan. This included, but was not limited to, the following:

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

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of East Chicago prepared a new Analysis of Impediments to Fair Housing Choice. The Analysis of Impediments was submitted to HUD with the City's Five Year Consolidated Plan. Listed below are the Impediments from the 2024 Analysis of Impediments to Fair Housing Choice:

- **Impediment 1:** Promote Fair Housing Education and Outreach.
- **Impediment 2:** Need to Address Public Policies and Regulations.
- **Impediment 3:** Continued Need for Affordable Housing for Sale.
- **Impediment 4:** Continued Need for Accessible Housing Units For Sale and Rent.
- **Impediment 5:** Continued Need to Redevelop Vacant Sites and Buildings Throughout the City.
- **Impediment 6:** Continued Need to Improve the Economic Stability of Families and Reduce the Number of Families Living in Poverty.
- **Impediment 7:** Need for Regional Approach to Affirmatively Further Fair Housing.
- **Impediment 8:** There Is a Lack of Financial Resources

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Actions taken to address the impediments identified in the Analysis of Impediments to Fair Housing Choice:

The City of East Chicago utilized its CDBG and HOME funds from multiple funding years along with other City, State, Federal, and private funds to work toward affirmatively furthering fair housing and providing a housing choice in the City. During this CAPER period, the City completed the following affordable housing accomplishments:

- 26 housing units were rehabilitated through the Housing Rehabilitation Program.

The City of East Chicago through the Department of Redevelopment completed the following activities to affirmatively further fair housing:

- Provide funds to rehabilitate housing units in the City for low and moderate income households.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.

Indiana Legal Services accomplished the following during the FY 2025 CAPER Period:

- Indiana Legal Services provided free legal help to low-income residents on civil legal matters that are obstacles to securing or maintaining habitable housing.
- Provided legal services to low- and moderate-income individuals and families.

Northwest Indiana Reinvestment Alliance (NWIRA) accomplished the following during the FY 2025 CAPER Period:

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

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CR-40 - Monitoring 91.220 and 91.230

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

The Department of Redevelopment had the lead responsibility for monitoring the CDBG and HOME programs. The policies and procedures outlined in the manual mandate compliance and timely implementation of the projects by all sub-recipients.

The monitoring procedures were primarily driven by two (2) major activities, which include:

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

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The Department of Redevelopment used the monitoring standards and procedures set forth in 2 CFR Part 200. The Department's monitoring activities ranged from screening applicants for income eligibility, screening the accounting practices of the sub-recipients, to on-site inspection of properties under rehabilitation. The City also monitored expenditures for different projects to assure eligibility, timely disbursement, and the achievement of goals. Desk reviews were completed every time an invoice was submitted to the Department of Redevelopment. In addition, agencies were monitored at least once during the course of the project. Based on a risk analysis of each sub-recipient, the City monitored more frequently as needed.

When monitoring, the Department of Redevelopment used the standards and procedures set forth in HUD's monitoring handbooks, guidelines, and technical assistance publications. The Department's monitoring activities included: screening applicants for income eligibility; examining the accounting procedures of the sub-recipients; and on-site inspection of properties under rehabilitation. The City also monitored expenditures for different projects to ensure eligibility and timely disbursement.

Another objective of the monitoring procedure was to achieve the goals identified in the Five Year Consolidated Plan. The City achieved this objective through annual reviews of all programs funded in the previous year and a detailed analysis of each sub-recipient's performance. In these efforts, the City required performance reports from all sub-recipients. The City reviewed these reports on a regular basis and provided technical assistance where needed to ensure compliance.

Through regular monitoring actions, the Department of Redevelopment provided information to all sub-recipients about the requirements and expectations of each sub-recipient under the program. The Department of Redevelopment required regular performance updates for each activity to ensure that the activities remain on schedule and that change orders were appropriately issued as unforeseen additional

work was needed. As a result of its monitoring efforts, the Department of Redevelopment ensured the effective and timely delivery of services. Desk reviews were completed every time the City received an invoice from a subrecipient. During this CAPER period, the City completed the following reviews:

- **Catholic Charities –** Date of monitoring was 1/9/2026 and 4/3/2026. All documentation was in order. The City is waiting to receive further monthly reporting.
- **Indiana Legal Services, Inc. –** Date of monitoring was 1/9/2026 and 4/3/2026. All reports and documentation are in order.
- **Boys & Girls Club of NWI –** Date of monitoring was 1/9/2026 and 4/3/2026. All reports and documentation are in order.
- **We Care from the Heart Senior Services –** Date of monitoring was 1/9/2026 and 4/3/2026. All documentation is in order. The City is waiting to receive further monthly reporting.
- **Meals on Wheels of NWI –** Date of monitoring was 1/9/2026 and 4/3/2026. All reports and documentation are in order.
- **Northwest Indiana Reinvestment Alliance – Homebuyer 101 Program –** Date of monitoring was 1/9/2026 and 4/3/2026. All reports and documentation in order.
- **Top 20, Inc.** – Date of monitoring was 1/9/2026 and 4/3/2026. Not all monthly reports are submitted.
- **North Lake Pop Warner –** Date of monitoring was 1/9/2026 and 4/3/2026. Not all monthly reports are submitted.

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Citizen Participation Plan 91.105(d); 91.115(d)

Description of the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of East Chicago placed the CAPER document on public display for a period of fifteen (15) days beginning on Friday, August 29, 2025 through Monday, September 14, 2026. A copy of the Public Notice is attached.

The "Draft" FY 2025 CAPER was on public display on the City's website: http://www.eastchicago.com/243/Redevelopment.

Attached is a Public Hearing Notice that was published in "The Times." The City posted the Public Hearing Notice on the City's Department of Redevelopment webpage. The in person and virtual public hearing was held on Tuesday, September 8, 2026 at 2:00 PM through Zoom.

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CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the FY 2025 CAPER period, the City amended its FY 2018, 2019, 2020, 2021, 2022, 2023, and 2024 Annual Action Plans to reallocate funds to Housing development and community infrastructure projects. The substantial amendments were placed on public display from March 20, 2026 through April 20, 2026. No comments were received. The substantial amendments for the FY 2018, 2019, 2020, 2021, 2022, 2023, and 2024 Annual Action Plans were adopted by the East Chicago Redevelopment Commission on Tuesday, April 21, 2026 and submitted in IDIS on April 30, 2026.

Accomplishments and program outcomes during this CAPER period:

During this CAPER period, the City of East Chicago expended CDBG funds on the following activities:

- **Acquisition** - $0.00, which is 0.00% of the total expenditures.
- **Housing** - $844,665.51, which is 56.81% of the total expenditures.
- **Public Facilities and Improvements** - $314,467.65, which is 21.15% of the total expenditures.
- **Public Services** - $126,780.70, which is 8.53% of the total expenditures.
- **General Administration and Planning** - $200,895.82, which is 13.51% of the total expenditures.
- **Total: $1,486,809.68**

The City of East Chicago's Timeliness Ratio of unexpended funds as a percentage of the FY 2025 CDBG allocation is 1.22, which is below the maximum 1.5 ratio.

During this CAPER period, the CDBG program targeted the following with its funds:

- **Percentage of Expenditures Assisting Low- and Moderate-Income Persons and Households Either Directly or On an Area Basis** - 100.00%
- **Percentage of Expenditures that Benefit Low- and Moderate-Income Areas** – 24.45%
- **Percentage of Expenditures that Aid in the Prevention or Elimination of Slum or Blight** - 0.00%
- **Percentage of Expenditures Addressing Urgent Need** - 0.00%
- **Funds Expended in Neighborhood Revitalization Strategy Area by Community Development Financial Institution** - $385,030.20
- **Percentage of Funds Expended in Neighborhood Revitalization Strategy Areas and by Community Development Financial Institutions** – 29.94%

During this CAPER period, the income level beneficiaries data are the following:

- **Extremely Low Income (<=30%)** – 78.83%
- **Low Income (30-50%)** – 5.24%
- **Moderate Income (50-80%)** – 15.30%

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- **Total Low- and Moderate-Income (<=80%)** – 99.37%
- **Non Low- and Moderate-Income (>80%)** – 0.63%

During this CAPER period, the City had the following CDBG accomplishments:

- **Actual Jobs Created or Retained** - 0
- **Households Receiving Housing Assistance** - 103
- **Persons Assisted Directly, Primarily by Public Services and Public Facilities** - 361
- **Persons for Whom Services and Facilities were Available** – 45,550
- **Units Rehabilitated - Single Units** - 20
- **Units Rehabilitated - Multi Unit Housing** - 4

All of the CDBG funds were used to meet a National Objective. The City did not fund any projects that involved displacement and/or relocation with CDBG funds. The City did not make any lump sum agreements, during this CAPER period. The City did make a prior year adjustments, during this CAPER period.

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Properties Sold/Disposed of:

The City of East Chicago during this CAPER period did not sell or dispose of any properties.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City of East Chicago's Department of Redevelopment did not have any HOME funded properties which required inspection during this CAPER period.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

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The City of East Chicago continued to follow its Affirmative Marketing Policies and Procedures. The Affirmative Marketing Policy was in all of the HOME Sub-Recipient Agreements and was applicable to projects that contained five (5) or more units. Most of the City's HOME projects that were developed do not meet this threshold. The City of East Chicago provided all HOME funded projects and all sub-recipients with the Affirmative Marketing Policy. The marketing of units was the responsibility of the housing provider to undertake in accordance with the Affirmative Marketing Policy.

The City established policies to ensure compliance with the Federal, state, and local laws in order to meet the City's outreach goals. The City met the following objectives:

- Provided maximum opportunities for minority and women business enterprises to participate in all HOME funded activities.
- Addressed impediments which have directly or indirectly impacted minority and women businesses from fully participating.
- Diversified participation in HOME funded activities by all business groups including; construction; real estate; appraisals; legal; financial; and other professional service providers.

The City of East Chicago accomplished the following items during this period to promote MBE and WBE participation:

- The City followed its policy to promote the opportunity for full participation by minority owned businesses, women's enterprises, and all other socially and economically disadvantaged persons.
- On a regular basis the Department of Redevelopment reviewed and monitored compliance with the City's affirmative action policies. This included an evaluation of compliance with the regulations on affirmative marketing to minority and women enterprises.
- The City sought minority contractors and vendors to the greatest extent possible in awarding contracts.
- The City monitored the progress of MBE and WBE participation in projects.

- The City provided adequate time for WBE and MBE vendors to respond to solicitations and provided assistance in overcoming barriers to submit bids when required or necessary.
- The City provided information on contracting procedures in the City and what opportunities were available throughout the City for contracts.
- The City conducted pre-bid and pre-construction conferences and informed the potential bidders of the City's requirements for MBE and WBE outreach and participation.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During this CAPER period, the City received $8,621.12 in HOME Program Income. The HOME program income is from mortgages payments the City received. These funds will be allocated to Affordable Housing Program and to HOME Administration.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

The City of East Chicago fostered and maintained the quality of affordable housing through the following FY 2025 projects:

- **Housing Rehabilitation Programs (CDBG) -** Funds were allocated to be used to assist owners of existing single-family owner-occupied housing to repair their homes. The program has assisted a total of 26 households during the FY 2025 CAPER period.
- **Community Housing Development Organization (CHDO) (HOME) -** CHDO funds were allocated to be used to provide assistance for acquisition/rehabilitation of a single-family home for a low- and moderate-income homebuyer.
- **Affordable Housing Program -** Funds were allocated to be used to assist in the development of affordable housing in the city for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation.

The City continued its Housing Rehabilitation Program to help homeowners to make accessibility improvements to their homes. The Housing Rehabilitation Program includes the Residential Repair Program, the Emergency Rehab Program, the Accessibility Program and the Exterior Renovation Program. These programs utilize CDBG Funds to assist the LMI persons to remain in their homes. Redevelopment continued its Roofing Program that was developed during the 2019 CAPER period, which was funded with non-federal funds. During this CAPER period, the City completed twenty-six (26) housing rehabilitations. Ten (10) were located in the NRSA.

The East Chicago Housing Authority completed construction on a LIHTC project. The Lake Shore Manor is a senior housing complex which will provide 206 units for elderly and disabled residents. The housing complex has received its certificate of occupancy. The Housing Authority is in the process of advertising for occupants.

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CR-58 - Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME
Total Number of Activities	0	0
Total Labor Hours	0	0
Total Section 3 Worker Hours	0	0
Total Targeted Section 3 Worker Hours	0	0

Table 13 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0
Direct, on-the job training (including apprenticeships).	0	0
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0
Held one or more job fairs.	0	0
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0
Assisted residents with finding child care.	0	0
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0

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Assisted residents to apply for, or attend vocational/technical training.	0	0
Assisted residents to obtain financial literacy training and/or coaching.	0	0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0
Provided or connected residents with training on computer use or online technologies.	0	0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0
Other.	0	0

Table 14 – Qualitative Efforts - Number of Activities by Program

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Narrative

During this CAPER period, the City did not have any projects that triggered Section 3.

CR-60 - ESG 91.520(g) (ESG Recipients only)

The City of East Chicago did not receive an Emergency Solutions Grant (ESG) entitlement allocation during the FY 2025 CAPER period. Therefore, agencies must apply to the State of Indiana for ESG funds. Not Applicable.

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CR-80 - HOPWA CAPER Report

The City of East Chicago did not receive a Housing Opportunities for People with AIDS (HOPWA) Grant as an entitlement community in FY 2025. Not Applicable.

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CR-85 - IDIS Reports

Attached are the following U.S. Department of Housing and Urban Development of Housing and Urban Development (HUD) Reports from IDIS for the period from July 1, 2025 through June 30, 2026:

- **IDIS Report PR26** – CDBG Financial Summary
- **IDIS Report PR26** – CDBG-CV Financial Summary
- **IDIS Report PR01** – HUD Grants and Program Income
- **IDIS Report PR02** – List of Activities (CDBG)
- **IDIS Report PR02** – List of Activities (HOME)
- **IDIS Report PR03** – CDBG Activity Summary
- **IDIS Report PR23** – CDBG Summary of Accomplishments
- **IDIS Report PR23** – HOME Summary of Accomplishments

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CR-90 - Section 108 Loan Guarantee Accomplishment Report

The City of East Chicago does not have a Section 108 Loan. Not Applicable.

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CR-95 - List of Property Acquired and/or Improved

The chart below lists the properties the Redevelopment Department owned at the end of the FY 2025 CAPER period.

IDIS ACTIVITY #	PROPERTY ADDRESS	CDBG FUNDS UTILIZED TO PURCHASE	DATE OF ACQUISITION	PROPERTY USE AT ACQUISITION	CURRENT STATUS OF BUILDING	HAS THE PROPERTY MET END USE?	END USE NATIONAL OBJECTIVE
#1973	NO ACQUISITIONS	NO	n/a	n/a	n/a	n/a	n/a
#2340	2616 141ST (Sunnyside Façade Program)	NO	n/a	n/a	n/a	n/a	n/a
#2340	4102 DEARBORN (Sunnyside Façade Program)	NO	n/a	n/a	n/a	n/a	n/a
#2340	3736 ALDER		2/28/1978	HOUSE	VACANT LOT	NO	NO
#2340	1607 BROADWAY STREET	NO	4/15/2011	COMMERCIAL	VACANT BUILDING / ORDERED APPRAISAL BEING MARKETED	NO	NO
#2226/ 2340	1804-1816 BROADWAY STREET	YES	3/21/2008	COMMERCIAL	DEMOLISHED / ORDERED APPRAISAL BEING MARKETED	NO	NO
#2340	1904 BROADWAY STREET		8/25/2011	COMMERCIAL/RESIDENTIAL	DEMOLISHED / ORDERING APPRAISAL TO SELL	NO	NO
#2340	1906 BROADWAY STREET		9/29/2010	HOUSE	DEMOLISHED / ORDERING APPRAISAL TO SELL	NO	NO
#2286	1908 BROADWAY STREET	YES	2/19/2010	COMMERCIAL	DEMOLISHED / ORDERING APPRAISAL TO SELL	NO	NO

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#2340	2020 BROADWAY STREET		5/16/2011	COMMERCIAL/RESIDENTIAL	DEMOLISHED - TRANSFERRED TO PARKS DEPT.	YES	LMA
#2250	2102 BROADWAY STREET	YES	1/23/2009	COMMERCIAL/RESIDENTIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2104 BROADWAY STREET	YES	1/21/2009	COMMERCIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2340	2108 BROADWAY STREET		9/12/2001	COMMERCIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2110 BROADWAY STREET	YES	3/3/2009	COMMERCIAL/RESIDENTIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2112 BROADWAY STREET	YES	8/12/2009	COMMERCIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2114 BROADWAY STREET	YES	2/10/2009	COMMERCIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2340	2204 BROADWAY STREET		9/7/2011		NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2340	2206 BROADWAY STREET		9/26/2012	COMMERCIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2214 BROADWAY STREET	YES	8/5/2009		NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2250	2216 BROADWAY STREET	YES	2/24/2009		NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2340	2220 BROADWAY STREET	NO	3/15/2013	COMMERCIAL/RESIDENTIAL	NEW CONSTRUCTION OF COMMERCIAL BUILDING	YES	LMA
#2340	2302 BROADWAY STREET	YES	4/7/2010	VACANT	SENIOR BUILDING	YES	LMH
#2250/ 2340	2304 BROADWAY STREET	YES	3/4/2009	COMMERCIAL	SENIOR BUILDING	YES	LMH

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#2340	2308 BROADWAY STREET	YES	9/7/2011	HOUSE	SENIOR BUILDING	YES	LMH
#2287/ 2340	2310-2320 BROADWAY STREET	YES	4/29/2010	COMMERCIAL	SENIOR BUILDING	YES	LMH
#2340	3936 CAREY STREET		10/26/2006	VACANT LOT	VACANT LOT	NO	NO
#2250	2012-2014 E. COLUMBUS DRIVE	YES	11/20/2009	COMMERCIAL	NEW CONSTRUCTION OF DOCTOR'S OFFICE	YES	LMA
#2340	4004 DEAL STREET	NO	5/18/2011	HOME	TRANSFERRED TO EAST CHICAGO HOUSING AUTHORITY	YES	LMH
#2002	3602 ½ - 3604 MAIN STREET	YES	1/23/2004		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2250	3603 MAIN STREET	YES	10/30/2009		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2226	3605 MAIN STREET	YES	8/8/2008	COMMERCIAL/RESIDENTIAL	THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2250	3606 MAIN STREET	YES	6/26/2009		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2071	3609 MAIN STREET	YES	5/6/2005	COMMERCIAL	THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2250	3610 MAIN STREET	YES	6/26/2009		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2150	3616 MAIN STREET	YES	10/27/2006		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH

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#2173	3617 MAIN STREET	YES	6/8/2007		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2173	3618 - 3620 MAIN STREET	YES	10/22/2007		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2173	3619 MAIN ST.	YES	6/8/2007		THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2150	3621 ADJ MAIN STREET	YES	10/27/2006	VACANT/ALLEY	THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2150	3622 MAIN STREET	YES	10/27/2006	COMMERCIAL/RESIDENTIAL	THE SHORES ON BROADWAY TOWNHOMES	YES	LMH
#2150	3623-27 MAIN STREET (also known as 2202 BROADWAY)	YES	10/27/2006	COMMERCIAL	VACANT	YES	LMA
#2340	4031-35 MAIN STREET	NO	5/18/2011	COMMERCIAL	VACANT	NO	NO
#2002	3409 MICHIGAN AVENUE	YES	10/24/2003		VACANT	NO	NO
#1861	3415-3419 MICHIGAN AVENUE (*CURRENTLY LISTED AS 3419 MICHIGAN*)	YES	11/5/2001	COMMERCIAL/RESIDENTIAL	CURRENTLY OWNED BY MANAGED EAST CHICAGO HOUSING ASSOCIATION	YES	LMH
#2002	3425 MICHIGAN AVENUE	YES	12/28/2006		VACANT	NO	NO
#2002	3437 MICHIGAN AVENUE		2/28/1997		VACANT	NO	NO
#2002	3443-45 MICHIGAN AVENUE	YES	11/18/2003		VACANT	NO	NO

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#2071	3449 MICHIGAN AVENUE	YES	9/23/2005	COMMERCIAL	VACANT	NO	NO
#2002	3469 MICHIGAN AVENUE	YES	1/9/2004	COMMERCIAL/RESIDENTIAL	VACANT(EMERGENCY DEMOLITION: UNDERGROUND GAS STORAGE TANKS LEAK FROM 3471 MICHIGAN)	NO	NO
#2226/ 2383	3487 MICHIGAN AVENUE	YES	3/17/2008	COMMERCIAL	DEMOLISHED (ACQUISITION REIMBURSED W/EMPOWERMENT ZONE FUNDS)	NO	NO
#2002	3491-3497 MICHIGAN AVENUE	YES	2/20/2004	COMMERCIAL/RESIDENTIAL	VACANT	NO	NO
#2340	3601-05 GRAND BLVD. (FORMERLY ANDREW CARNEGIE LIBRARY)	NO	n/a	OLD ABANDONED LIBRARY / TAX DEED	EAST CHICAGO ACADEMY OF VISUAL & PERFORMING ARTS CENTER	YES	LMA
#2340	3601-3627 GUTHRIE STREET		11/9/2001	COMMERCIAL	UNITY RECREATION CENTER	YES	LMA
#2340	3733 HEMLOCK STREET	NO	5/5/1995	CHURCH	NEWLY CONSTRUCTED HOME / SOLD HOME	YES	LMH
#2340	3735 HEMLOCK STREET	NO	5/5/1995	CHURCH	NEWLY CONSTRUCTED HOME / LEASE TO PURCHASE	YES	LMH
#2340	4302 IVY STREET	NO	10/14/2010	HOME	TRANSFERRED TO EAST CHICAGO HOUSING AUTHORITY	YES	LMH

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CR-100 - Harbor Area NRSA

The following were the accomplishments in the Harbor Area NRSA during the FY 2025 CAPER period:

- The following programs were available for the Harbor Area NRSA:
    - Housing Rehabilitation Program

- The City has completed the following projects during this CAPER period in the NRSA:
    - Housing Rehabilitation Program:
        - 10 Housing Units were completed.
        - 2 Additional units are underway.

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CR-105 - Citizen Participation

The City of East Chicago placed the CAPER document on public display for a period of fifteen (15) days beginning on Friday, August 28, 2026 through Monday, September 14, 2026. On the following pages are the public display notices, flyers, and agenda.

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