

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

2004 – 2008



**COMPLETED BY
VELMA STRAWHUN AND CHERYL SMITH**

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SECTION I

**INTRODUCTION AND EXECUTIVE SUMMARY
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004
SECTION I
INTRODUCTION AND EXECUTIVE SUMMARY**

A. Responsibility for Completion of the Analysis and Plan of Action

Provisions to affirmatively further fair housing (AFFH) are principal and long standing components of the housing and community development programs sponsored by the U. S. Department of Housing and Urban Development. Although the extent of AFFH has not been defined statutorily, HUD defines it as requiring a grantee to:

1. Conduct an analysis to identify impediments to fair housing choice within the jurisdiction:
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis;
3. Maintain records reflecting the analysis and actions in this regard.

The City of East Chicago, Indiana as a jurisdiction that participates in the Community Development Block Grant program sponsored by the U. S. Department of Housing and Urban Development must complete an Analysis of Impediments to Fair Housing Choice. The City is also required to develop from the issues identified in the Analysis, a Plan of Action to correct problem areas, and maintain records of action taken and results of those actions.

The City of East Chicago's Redevelopment Authority serves as the lead Agency in coordinating all aspects of the Analysis process. After a careful review of the requirements and the time frame, a Request for Proposal was published, seeking experienced and knowledgeable contractors to complete the process required, and to develop a document, which would include both the Analysis and the Plan of Action.

In order to complete work required to analyze results from the Analysis of Impediments to Fair Housing Choice completed in 1996, and to develop an updated Analysis of the current state of Fair Housing in the City of East Chicago, the Redevelopment Commission sought the expertise of outside contractors to complete the project. The Redevelopment Commission selected consultants Velma Strawhun and Cheryl Smith to complete this work. Both Ms. Strawhun and Ms. Smith have extensive experience in organizing and coordinating community wide projects and through that experience have demonstrated a strong capability to bring together individuals and groups toward a common goal. Both Ms. Strawhun and Ms. Smith have worked in the area of fair housing for many years, and have through knowledge of the City of East Chicago.

A copy of the resumes of both Ms. Strawhun and Ms. Smith can be found in Attachment "A".

B. Participants in the process.

Coordination of the Analysis of Impediments of Fair Housing Choice and Plan of Action for the City of East Chicago is the responsibility of the Redevelopment Commission; and the Chief Executive Officer, Mayor Robert Pastrick.

The contractors solicited input from community residents and individuals and business that are affected by housing conditions in the City of East Chicago. Those involved in the interview and or focus group process are as follows:

Mr. Ed Williams
Community Relations Director
Harrah's East Chicago

Mr. Kevin Williams
Business Development Manager
City of East Chicago

Mr. Allen Kress
Economic Development Planner
City of East Chicago

Mr. Ed Glover
Community Reinvestment Project
City of East Chicago

Mr. Miguel Arrendondo
Building Commissioner
City of East Chicago

Mr. Ernest Hagler
Code Enforcement Department
City of East Chicago

Ms. Winna Guzman,
Building Department and Code Enforcement
City of East Chicago

Mr. Al Espinoza, Jr.
Building Department
City of East Chicago

Elder David Blakely
Faith Temple Community Development Corp.
East Chicago, Indiana

Daren Blakely
Director, Faith Temple Community Development Corp.
East Chicago, Indiana

Mayor Robert Pastrick
Mayor of the City of East Chicago
East Chicago, Indiana

Mrs. Beatriz Martinez
East Chicago Housing Authority
East Chicago, Indiana

Mr. Bob Krumwied
Tri-City Mental Health Center
East Chicago, Indiana

Mr. Dan Moser
Peoples Bank
Munster, Indiana

Mr. Joe De La Cruz
Chairman-East Chicago City Council
East Chicago, Indiana

Mr. Richard Weiss
Richard Weiss Company
Highland, Indiana

Mr. George A Wilkes, Jr.
Real Estate Appraiser
Gary, Indiana

Mr. Mike Radjenovic
GRC Construction and GLE Garcia LE and Associates
Hammond, Indiana

Mr. John Garcia
GRC Construction and GLE Garcia LE and Associates
Hammond, Indiana

Dr. Charles Comer
Optometrist
East Chicago, Indiana

Mr. Antonio Barreda
Hispanic Alliance
East Chicago, Indiana

Mr. Maximino Carrasquillo
Puerto Rican Cultural Organization
East Chicago, Indiana 46312

Father Juan Gonzalez
Our Lady of Guadalupe Church
East Chicago, Indiana

Msgr. Siekierski
St. Stanislaus Church and School
East Chicago, Indiana

Mr. Mark Sanders
Human Rights Commission
East Chicago, Indiana

Rev. James Hunter
Tabernacle Missionary Baptist Church
East Chicago, Indiana

FOCUS GROUPS

Three focus groups were held—with youth, elderly and residents of public housing. Attendance at those focus groups follows:

YOUTH GROUP

Shana Reed
Meagan Porter
Angelica Leal
Alicia Montelongo
Otto Gibson
Keith Dowdell
Kyllah Edwards
Summyya Jackson

ELDERLY GROUP

Johnnie B. Jacobs
Zollie Moore
Margaret Hammonds
Maria Luisa Romero
Lilia Gonzalez
Noemi Sanchez
Mildred Bernard
Emma Lou Carrillo
Fannie J. McClain
Nellie Thomas
Matilda Palmer
Willie Durant
Gloria Turner
Annie B. Davis
Willa Hughes
Sonja Smith

PUBLIC HOUSING RESIDENTS COUNCIL

Katy Averett
Janice Wiggins
Ruth Damper
Lillie Johnson
Richard Abram
Barbara Jackson
Elizabeth Irvin
Lorraine Reed
Castella Edwards
Delfrancis Glover
Joyce Washington

C. Methodology Used to Complete the Process

A thorough analysis of impediments to fair housing was completed using the following methods of data collection and community input:

- Interviews
- Focus Groups
- Public Meetings
- Research including census data, City department statistics, financial institution statistics, etc.
- Review of The Analysis Of Impediments completed in 1996 and progress on the Plan of Action.

The analysis provides the necessary information to identify areas of concern and to propose solutions toward overcoming problem areas identified, thus setting the framework for development of a planning document to be used by the City of East Chicago in Affirmatively Furthering Fair Housing in the community. Data collection, research and analysis were conducted utilizing the following methodologies:

1) **Interviews** (Interview instrument and detailed report can be found in Attachment B)

a) **The Process**

Interviews were conducted with twenty-six (26) community members who are involved with the provision of housing in the City of East Chicago, either directly or indirectly. This approach provides insight into the willingness of the community to work together to solve problems and develop solutions to fair housing issues. In addition it provides the perspective of individuals from a variety of backgrounds, economic status and careers, to illuminate their experiences of housing choice, access to employment, transportation, social and community services for individuals living and working in all segments of the East Chicago community. This approach tells the story of how people think things are, which sometimes differs from reality, and indicates areas where the public has inadequate information and education.

b) **The Findings**

- Inconsistent housing code enforcement—a plan is needed to prioritize and deal with substandard housing and improve living conditions for all residents.
- Lack of coordinated housing planning among many organizations and city departments, leading to unrelated housing developments
- The age and condition of housing stock as well as limited space available to construct new housing remains a problem that

residents would like to see remedied by demolishing housing that is in poor condition and building new alternative housing types.

- Improving the image of the City needs to continue as a focus
- There is a lack of information from City officials to the public regarding the City’s plans and activities to address housing issues
- Residents lack understanding of City’s housing code policies and procedures due to language barriers, lack of education, inexperience in homeownership and inconsistent enforcement of zoning and housing code policies.

- Efforts to accommodate property owners on a case by case basis in zoning and code enforcement result in confusion regarding the City's policies.
- School City of East Chicago does not provide the same opportunities for its students that are found in other area schools.
- ISTEP scores are much lower than surrounding community schools
- Youth in the community are not interested in remaining in the City.
- The population of East Chicago appears to have stabilized at around 32,000.
- There has been growth in the minority populations.
- There are more children but the elderly population remains stable.
- The median and per capita incomes show a better growth rate than those in the county.
- The poverty level remains stable. The number of children and females in poverty remain consistent
- Jobs have changed, but income has increased
- Crime against persons and property have increased.
- There is a feeling that middle and higher income housing is needed in order to balance the racial and economic makeup of the City.
- Housing developers need to build different types of housing including town homes, small apartment buildings, single-family homes, etc.
- The City needs to radically change its image to attract business, industry and new residents.

SECTION II

**JURISDICTIONAL BACKGROUND DATA
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004
SECTION II
JURISDICTIONAL BACKGROUND DATA**

A. Demographic Data

The City of East Chicago is an urban industrialized area located in the Northwest corner of Lake County, Indiana. It is bordered by the City of Hammond to the West and South, the City of Gary to the East and Lake Michigan to the North. East Chicago developed around the steel industry, which has been an important part of the City's history. The population of East Chicago has declined from a high of over 60,000 in the fifties to 39,786 in 1980 and 32,414 as shown in the 2000 Census count. The Source Book for Zip Code Demographics project that East Chicago's population is declining at a rate of .05 per year and will continue to do so. The projected 2006 population for the City is 31,478.

The suggestion has been made that the actual population of East Chicago is closer to 35,000 or 36,000. The City is home to many who may not be in this country legally and thus were not counted in the census. For purposes of this report, the Census figure of 32,414 will be used.

The City of East Chicago is a second-class city with a Mayor and 9 Councilmen representing the residents of the City. St. Catherine Hospital in East Chicago continues to expand its facility and the services it offers. St. Catherine recently joined forces with Community Hospital of Munster and St. Mary Medical Center of Hobart to form a Regional Care Network. East Chicago also has a Federally Qualified Community Health Center, which provides care for low-income families at a discounted rate as well as increasing accessibility of care for all citizens who choose this option. Other clinics and physician offices are available to serve residents of the City of East Chicago.

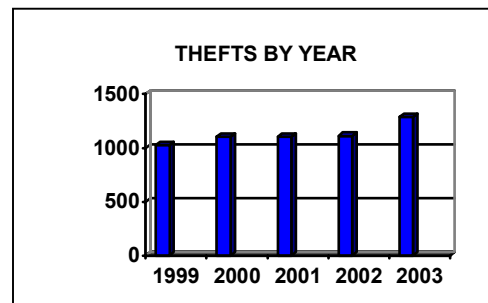
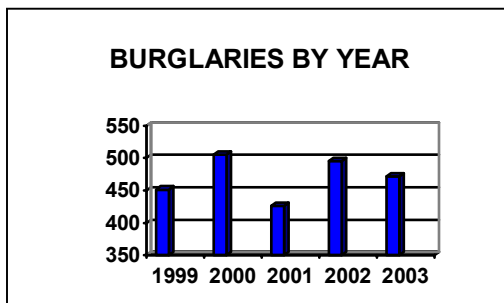
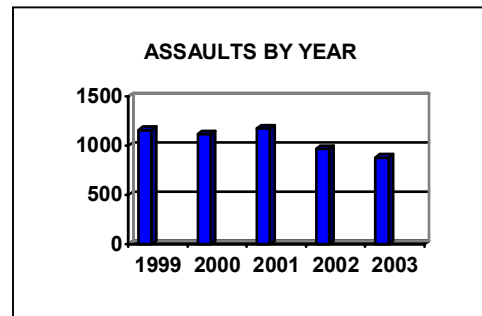
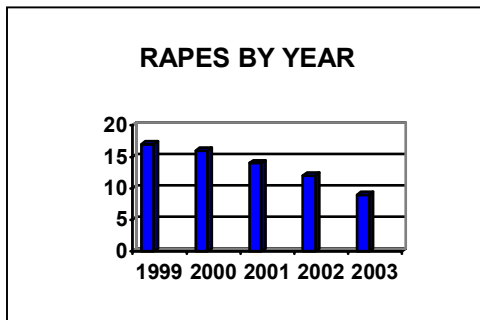
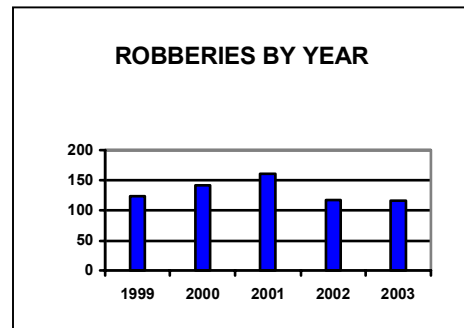
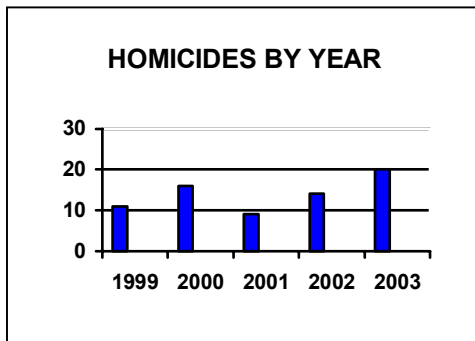
There is a public transportation system that serves residents of East Chicago at no charge. Partnerships for bus transportation have been developed on a limited basis between Hammond and Gary. East Chicago buses take riders to drop off points where they can catch a Hammond or Gary bus. There are also transportation services available to shopping and to Purdue University. Specialized populations, such as the elderly and the disabled also have transportation available to them. The South Shore train route runs from South Bend, Indiana through all of Northwest Indiana and into Chicago. The South Shore commuter train line has a stop in East Chicago.

One public high school, nine public elementary or middle schools, four private elementary schools and one private high school provide educational opportunities for East Chicago youth. The two high schools were combined to form one state-of-the art high school and all elementary schools have been remodeled to include high tech components. Higher education is provided by Purdue University Calumet and Calumet

College of St. Joseph, both with undergraduate and some graduate level programs. For career training, Ivy Tech is available and centrally located.

A report on East Chicago crime statistics provided by the East Chicago Police Department shows an increase in homicides and thefts and a decrease in robberies, rape and assaults. Table One shows the number of crimes by category for the past five years.

**TABLE ONE
EAST CHICAGO CRIME STATISTICS**



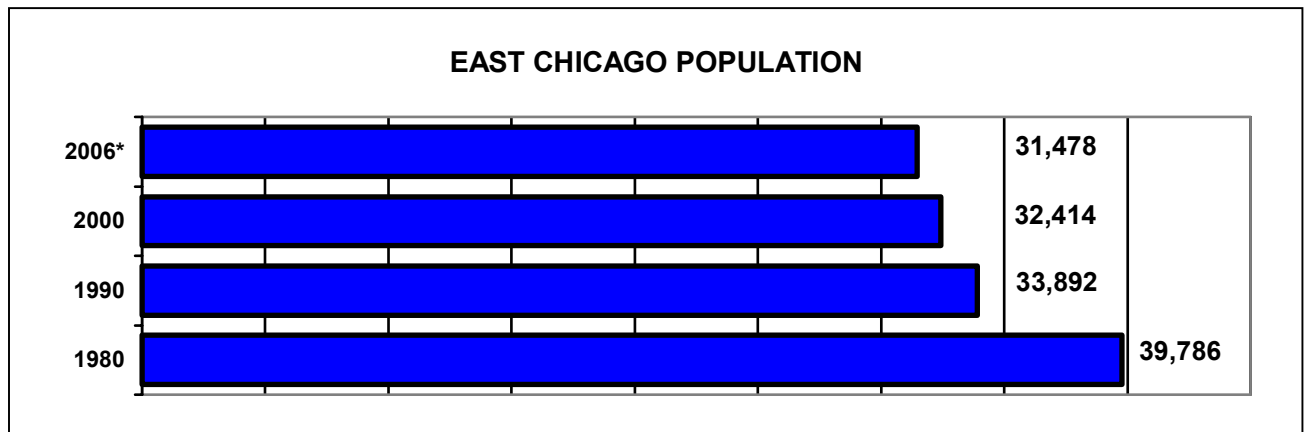
East Chicago's housing stock is old with a median value of \$69,900 a substantial increase from the \$42,600 value reported in the 1990 census but comparing unfavorably with the Lake County median home value of \$97,500. East Chicago has 13,261 housing units. Of

those 13,261 units 42% were constructed prior to 1940 and 42% between 1940 and 1979. According to records provided by the East Chicago Building Department the City has issued 66 new housing permits in the past five years and 3002 permits for alterations, repairs or remodeling. Information gleaned from permits issued by the building department show the average new home constructed over the past five years is \$68,363 and the average cost of rehabilitation was \$5,290. Recently homes constructed have increased dramatically in cost and construction completed through city rehabilitation projects range above the \$5,290 figure.

East Chicago’s population has a significant number of persons living below poverty. In 1989, 24.5% of residents were living below poverty. That number dropped slightly to 22.5%. The median family income has increased from \$24,511 in 1990 to a reported \$31,778 in 2000. Per capita income increased from \$9,090 in 1990 to \$13, 517 in 2000.

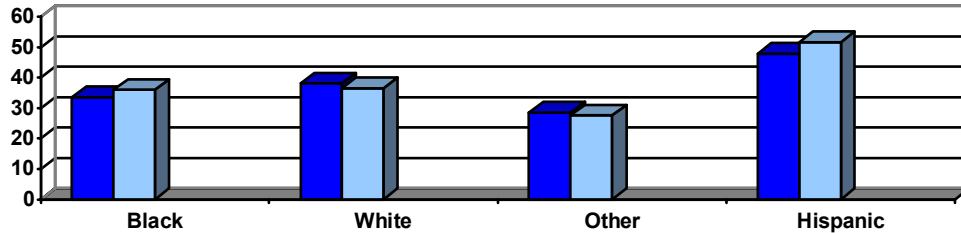
East Chicago has nearly equal numbers of Black, White and Hispanic residents. Of the total population of 32,414, 11,843 or 36.5% are white, 11,695 or 36% are black and 8,876 fall into the other category. Of those three categories, 16,728 or 51.6% are Hispanic or Latino. This compares with the 1990 census, which shows a total population of 33,892 with 12,881 or 38% white residents, 11,379 or 33.5% black residents and 16,196 or 47.8% residents of Hispanic origin. This shows a trend of increased minority representation. As has been noted previously, it is believed that there is an even higher Hispanic population than represented in the census, because of the failure of non-legal residents to be counted. The following table shows total population by year.

**TABLE TWO
EAST CHICAGO POPULATION**



There has been a slight increase in the minority population over the past ten years. This is consistent with a national trend with minority populations growing due to immigration of Asians, Central and South Americans and Africans. Most immigrants to the East Chicago community are Hispanic/Latino. The table below shows the percent of population by race for 1990 and 2000.

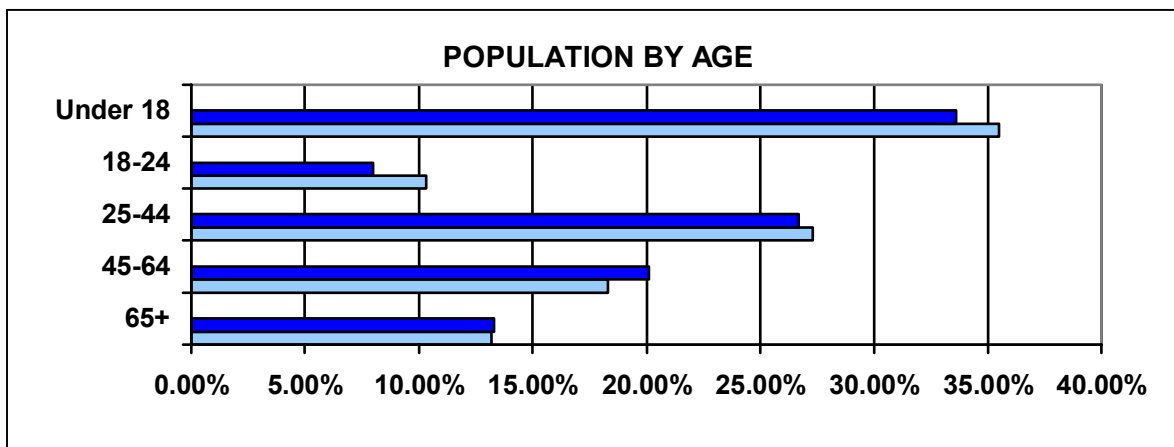
**TABLE THREE
EAST CHICAGO POPULATION
POPULATION PERCENTAGE BY RACE**

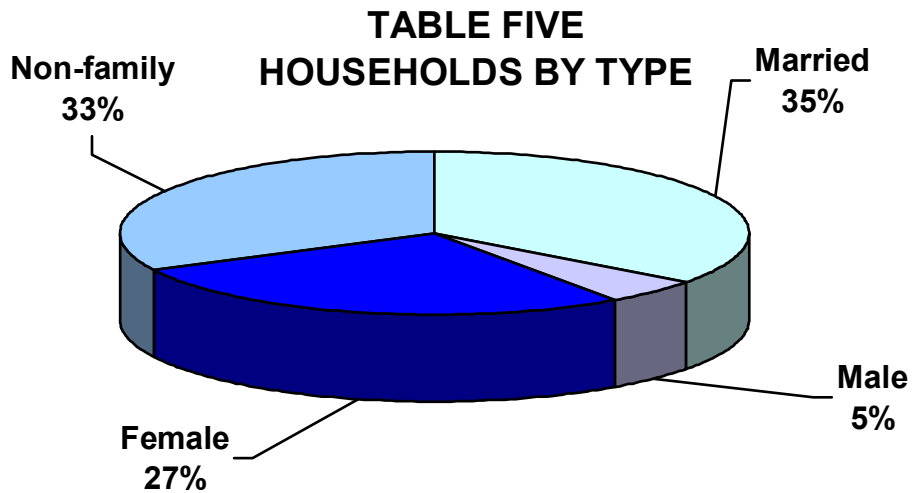


A review of census shows that although East Chicago has an excellent racial mix, most census tracts have a large number of one race and do not have all races evenly represented. A few census tracts have all races represented. The Chart on page 23 and the Racial Population maps by census tract found on page 21 and 22 clearly show the racial composition of each census tract.

The age of the population has not changed significantly in ten years with nearly the same percentage (13.2% and 13.3% in 1990 and 2000) of over 65 years and slightly higher under five years with approximately 7% of the population reported as under five in 1990 and 9.1% in 2000. The median age has remained stable.

**TABLE FOUR
POPULATION BY AGE**





The table above shows that most of the households in East Chicago are comprised of married couples with or without children. Next are non-related individuals living together (such as singles with roommates) and then female head of households followed by male head of households. The number of married couples has dropped and the number of female head of households has increased since the 1990 census. These numbers are consistent with national household trends.

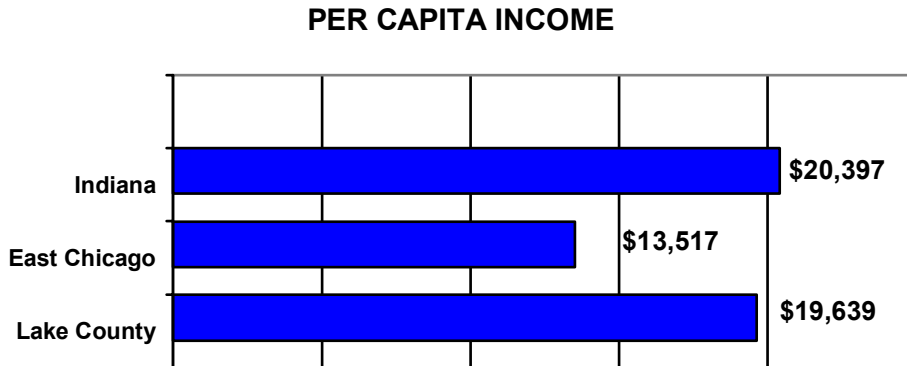
B. Income Data

The City of East Chicago realized a 48% increase in the per capita income in 2000, from \$9,090 to \$13,517 compared to only a 17% increase for Lake County as a whole. The median family income for East Chicago residents was \$31,778 a 30% increase over the 1990 figure of \$24,511. This still lags behind the County figures of \$49,829, but shows a definite increase in the comparative income for East Chicago families. Of the East Chicago population, 7,845 or 24% of individuals have incomes below the poverty level.

While the number of female heads of household has increased slightly, this population is still most likely to be living in poverty. Of the 3,122 female householder families, 1,252 or 43% live below poverty compared to married families of 4,301 with 8.8% living below poverty. There are 2,111 female head of households with children under 18. Of those 53% or 1,118 live in poverty.

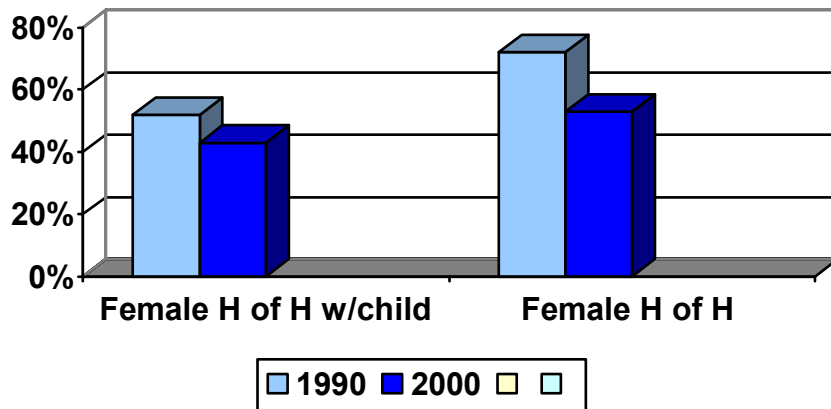
**TABLE SIX
PER CAPITA INCOME EAST CHICAGO AND LAKE COUNTY**

In 2000 East Chicago residents per capita income was significantly below per capita incomes for both Lake County and the State of Indiana



**TABLE SEVEN
CHANGES IN FEMALE/CHILD STATUS**

**PERCENT OF FEMALE HEAD OF HOUSEHOLDS AND
THOSE WITH CHILDREN LIVING IN POVERTY**



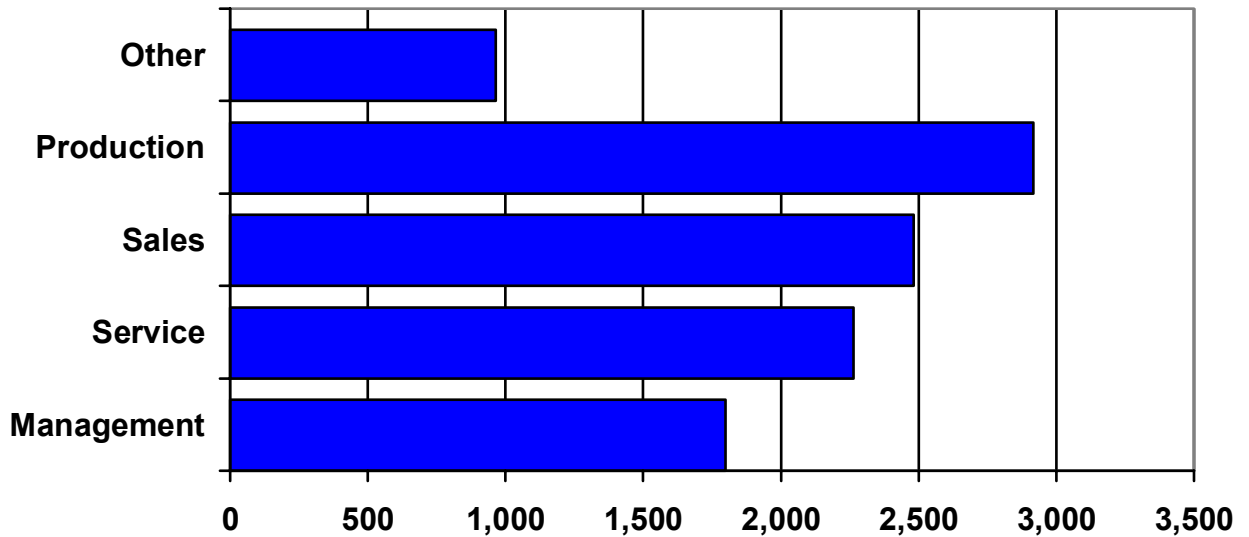
Clearly the financial position of female head of households and particularly those female head of households with children has improved but has a long way to go to improve lives for families in East Chicago.

C. Employment Data

The City of East Chicago has a population 16 years and older of 23,594. Of those 12,221 or 52% are in the active workforce, slightly less than the 54.6% in 1990. Males make up 46% of the population 16 or older, but are 51% of the workforce. Of the 12,113 females 16 and over, 48% are in the workforce.

Although the number of East Chicago residents employed in the four listed areas is nearly equal, a slight majority of residents of the City are employed in production, transportation and material moving occupations. This is a major change from the major category in 1990 of Administrative support occupations and manufacturing. Service occupations and sales rank second and third in occupations of East Chicago residents.

**TABLE EIGHT
EMPLOYMENT BY SECTOR**

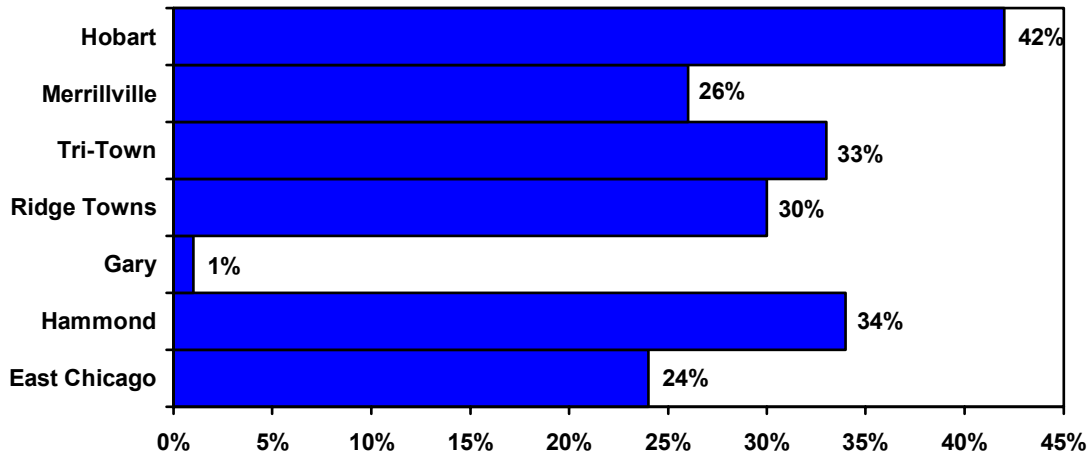


D. Housing Profile

East Chicago continues to lag behind other Lake County communities, with the exception of Gary in home sales prices. This may be because of the relatively small number of new homes built over the past five years and the condition of existing houses in the City.

**TABLE NINE
PERCENTAGE CHANGE IN HOME SALES**

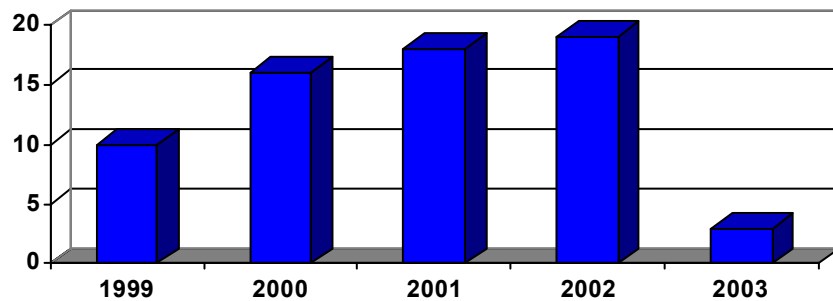
**PERCENTAGE CHANGE
IN HOME SALE PRICES 1992 VS 2002**



According to data supplied by the East Chicago Building Department, residential building permits for new construction have fluctuated between a high of 19 in 2002 and a low of 3 in 2003. In addition, the value estimate for building permits has decreased over the past five years. The number and value of permits could increase in the near future if the new housing, both scattered site and congregate housing planned for the city is realized.

**TABLE TEN
NUMBER OF NEW RESIDENTIAL PERMITS**

NEW RESIDENTIAL PERMITS BY YEAR



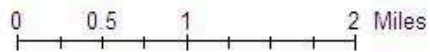
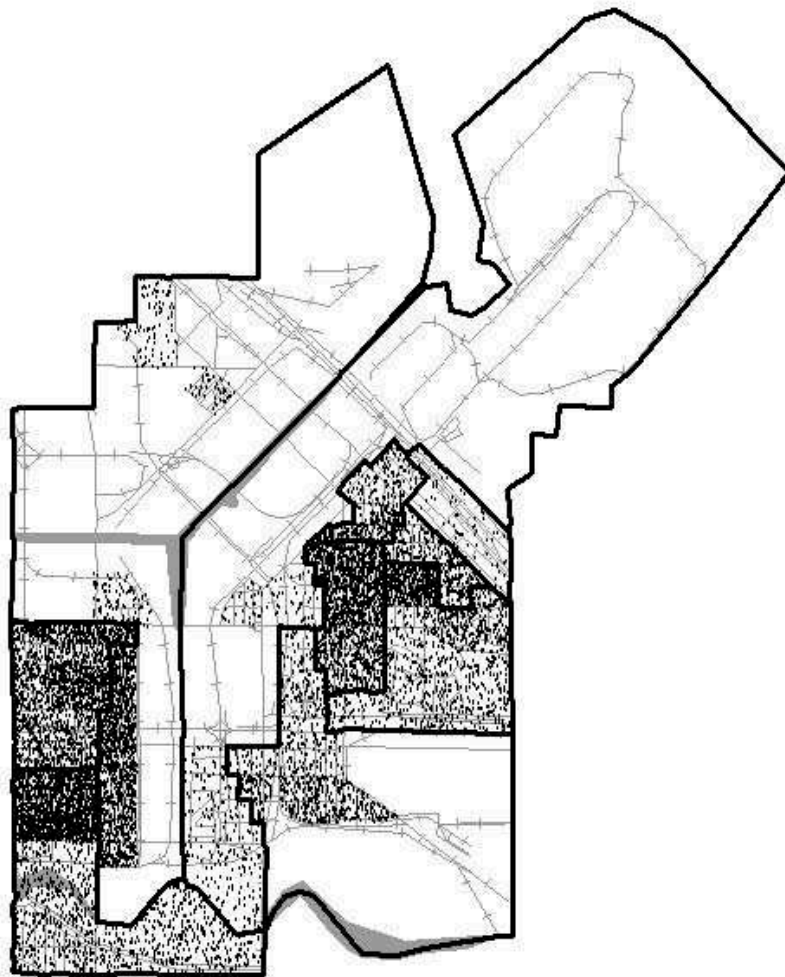
Following are maps and tables showing race and income by census tract.

East Chicago

Indiana

White Population

2000 Census

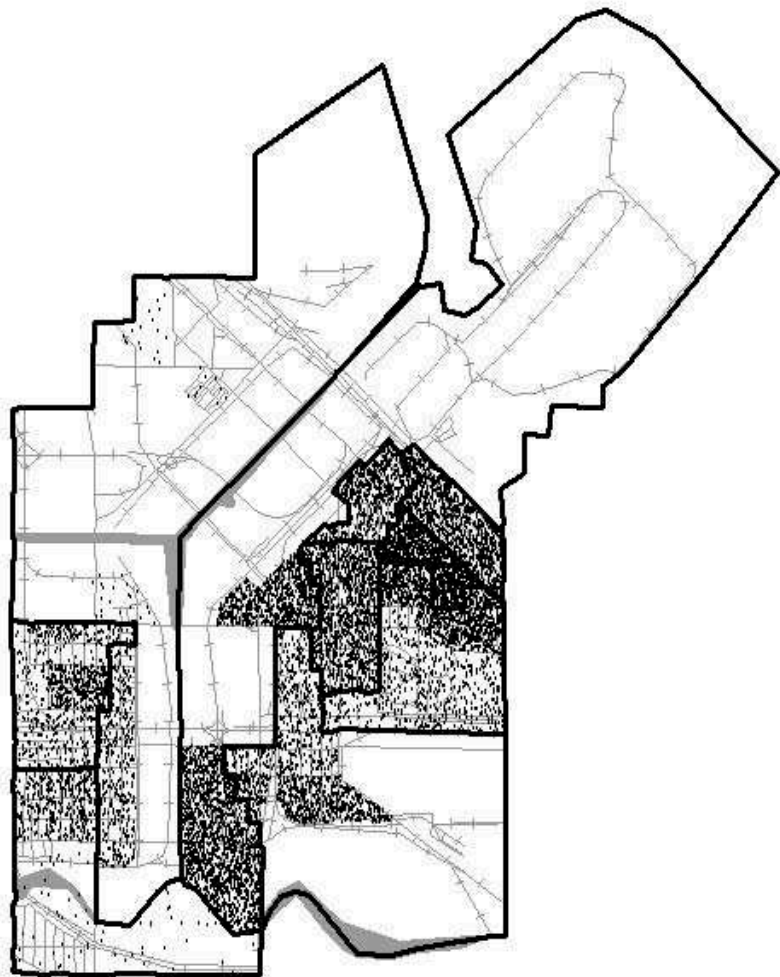


East Chicago

Indiana

Black Population

2000 Census

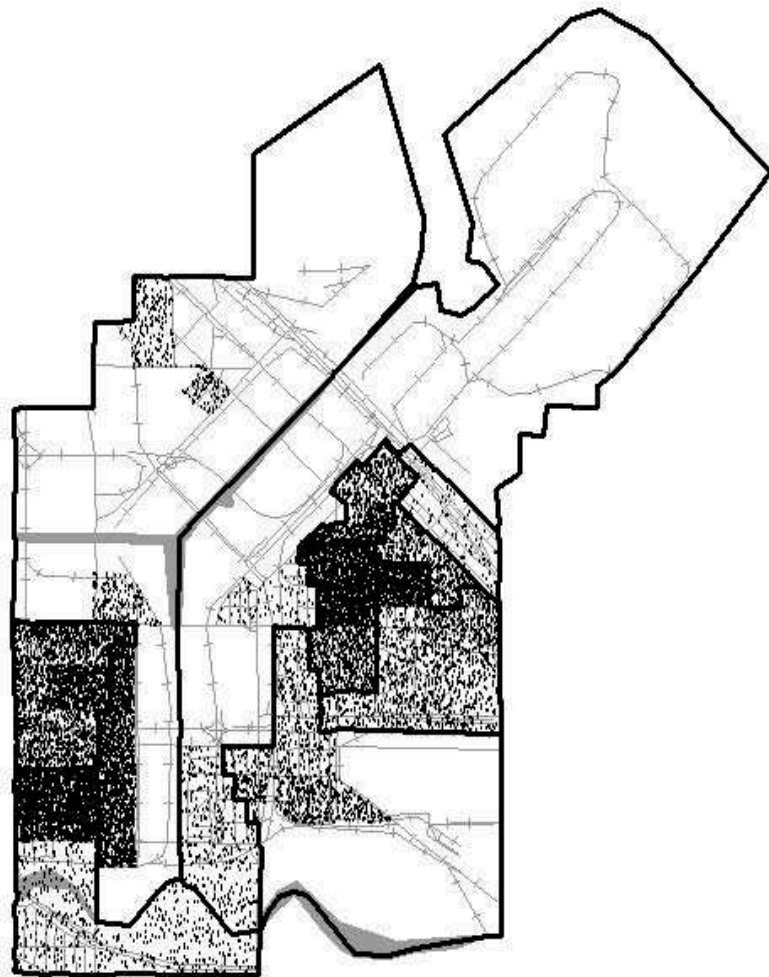


East Chicago

Indiana

Hispanic Population

2000 Census

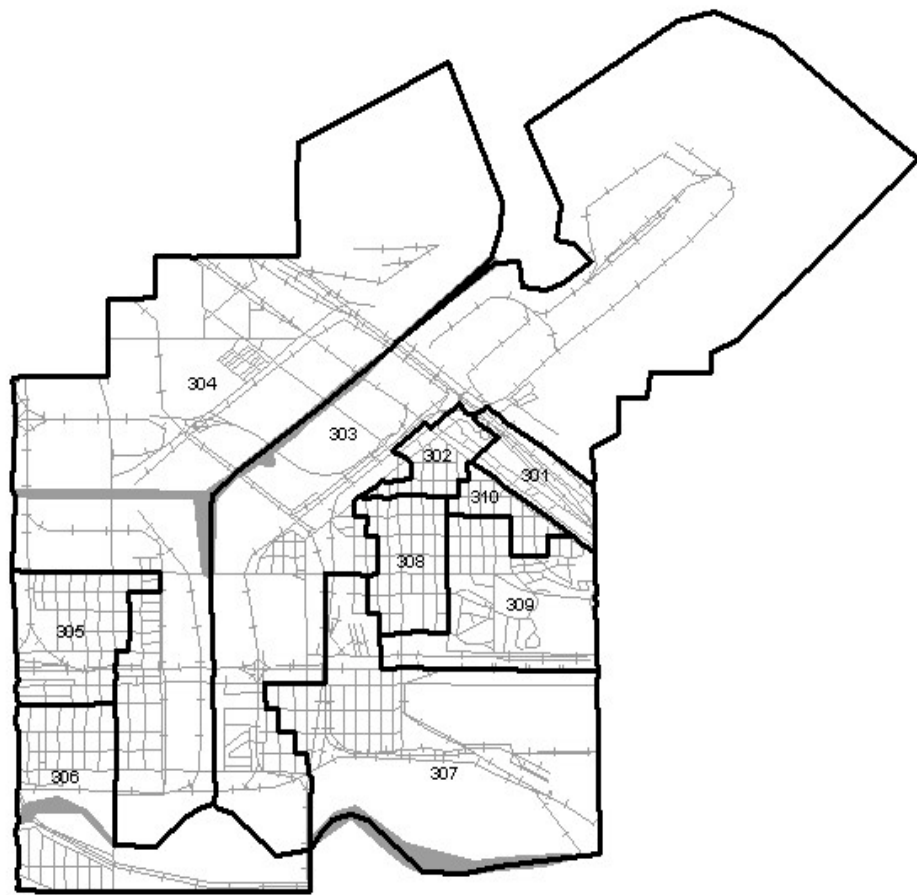


0 0.5 1 2 Miles



East Chicago Indiana

Census Tracts



0 0.5 1 2 Miles



	Census Tract 301	Census Tract 302	Census Tract 303	Census Tract 304	Census Tract 305	Census Tract 306	Census Tract 307	Census Tract 308	Census Tract 309	Census Tract 310
Total Population	1,208	1,580	3,214	3,698	4,306	4,937	2,430	4,789	4,318	1,934
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Median Household Income (1999)	\$11,250	\$21,047	\$19,524	\$22,500	\$34,375	\$32,818	\$32,526	\$30,647	\$35,488	\$15,216
White Population	18	390	365	1,792	2,019	2,874	682	1,874	1,581	248
Percent	1.5	24.7	11.4	48.5	46.9	58.2	28.1	39.1	36.6	12.8
Median Household Income (1999)	\$17,321	\$29,708	\$7,031	\$26,131	\$42,692	\$32,094	\$37,386	\$31,250	\$34,167	\$22,083
African American Population	1,133	626	2,545	467	811	505	1,311	1,236	1,608	1,453
Percent	93.8	39.6	79.2	12.6	18.8	10.2	54.0	25.8	37.2	75.1
Median Household Income (1999)	\$11,029	\$12,885	\$20,153	\$15,231	\$35,592	\$34,643	\$24,432	\$30,172	\$40,913	\$13,080
Hispanic or Latino Population (of any race)	72	885	602	2,700	2,727	2,974	888	3,141	2,284	455
Percent	6.0	56.0	18.7	73.0	63.3	60.2	36.5	65.6	52.9	23.5
Median Household Income (1999)	\$15,703	\$26,563	\$11,417	\$26,887	\$32,276	\$32,447	\$47,955	\$30,029	\$36,422	\$27,614

SECTION III

**EVALUATION OF JURISDICTION'S
CURRENT FAIR HOUSING LEGAL STATUS
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004**

**SECTION III
EVALUATION OF JURISDICTION'S CURRENT FAIR
HOUSING LEGAL STATUS**

A. Fair Housing complaints or compliance reviews where the Secretary has issued a charge of, or made a finding of discrimination.

There are no current charges or findings of discrimination extant in the City of East Chicago.

B. A Fair Housing discrimination suit filed by the Department of Justice or private plaintiffs.

There are no discrimination suits filed by DOJ or filed by private plaintiffs/attorneys in the City of East Chicago at this time.

C. Reasons for any trends or patterns.

An analysis of complaints shows no current trend or pattern of discrimination.

D. Discussion of other Fair Housing concerns or problems.

There are political tensions between the races in East Chicago, but these have not translated into any fair housing concerns or problems.

E. Section 504 Accessibility

The City reports that a 504 Accessibility Report is currently in process and is expected to be completed by June of 2004.

SECTION IV

**ASSESSMENT OF CURRENT PUBLIC AND PRIVATE
FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE
JURISDICTION
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
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**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004**

**SECTION IV
ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR
HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION**

Complaints filed with the East Chicago Human Rights Commission have declined in numbers since 1999, although additional claims were filed with the Northwest Indiana Housing Center but were unsubstantiated*. Only five (5) cases have been filed in the past five years; four were filed with the HRC and one was filed with the State Commission. Of the four filed with the City, 3 were based on race and 1 was based on sex. The case filed with the State of Indiana was based on disability.

The Northwest Indiana Open Housing Center is the only private not for profit agency in Indiana and they continue to have a contract with the City of East Chicago to provide fair housing outreach and complaint investigation services. The State of Indiana and the U.S. Department of Housing and Urban Development also take fair housing complaints for the City of East Chicago.

The City of East Chicago has a number of housing programs designed to encourage home ownership and fair lending. The Housing Authority has initiated a Home Ownership Program for its tenants to move them from renting to ownership status. There are a number of community and faith-based CDCs that have initiated housing developments throughout the City. The City and Harrah's Casino have down payment assistance for mortgages for their employees.

Although East Chicago is primarily a minority city, there is little evidence that mortgage discrimination is a real or perceived problem. HMDA data reveals little about the state of mortgage lending in East Chicago, because of the way the data is reported.

The East Chicago Human Rights Commission has undergone a recent change of leadership and is just beginning to become active in the community again. It was suggested that the Fair Housing Task Force be reinstated, or a similar community based group be developed to assist the Commission in providing fair housing outreach and education throughout the jurisdiction.

*The 30 complaints that were filed with NWIOHC per the 1999 Analysis of Impediments are insufficiently documented as complaints of standing and may reflect a study being conducted by NWIOHC at that time on insurance redlining.

SECTION V

**IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004**

**SECTION V
IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

The following impediments to fair housing choice were identified from the analysis that was completed for the City of East Chicago. Many of the same impediments were discussed in each of the data collection methodologies, and were further supported as issues in the material available for review.

Each impediment will include actions to address the impediment, expected outcomes, and how to monitor or evaluate the progress made. The Plan for correcting identified impediments should be reviewed on a regular basis by the Department of Redevelopment to reassign priorities, and assign new areas of concern that may arise. A Mayor's Task Force to track housing and fair housing issues and programs would greatly facilitate the monitoring of the Analysis of Impediments and could coordinate housing concerns and development throughout the City.

Impediments to fair housing choice in the City of East Chicago are as follows:

A. Public Sector

1. Housing Code Enforcement

- a. Impediment—Lack of consistency in housing inspection and enforcement program.

Actions to Address Impediment

- 1) Develop priorities for inspection and enforcement
- 2) Educate the community regarding fair housing choice.
- 3) Enforce existing housing ordinance to insure consistency and maintain neighborhood integrity.
- 4) Conduct a housing study to determine the extent of the problem of sub-standard housing and develop a plan for systematic elimination of housing which endangers the health and safety of residents and neighborhoods.

Expected Outcomes

- 1) A professional effective and efficient Department of Inspection within the Building Department supports neighborhood

revitalization through identification and elimination of sub-standard housing.

- 2) Improved housing choice for all residents who live in or chose to relocate to the City of East Chicago.
- 3) Decreased number of substandard rental units in the City of East Chicago.

Monitoring Tool

- 1) Maintain records of percentage of housing in the City of East Chicago that complies with existing housing ordinances.
- 2) Complete housing study and plan of action.
- 3) Decrease number of sub-standard housing units in the City of East Chicago.

2. Neighborhood Revitalization

- a. Impediment—Older housing stock that has deteriorated and provides inadequate alternatives in housing styles and types.
- b. Impediment—Inadequate variety in retail located within the City of East Chicago.
- c. Impediment---Lack of available land for development
- d. Impediment—School performance

Actions to Address Impediment

- 1) Shift City's focus from infrastructure improvements to neighborhood revitalization.
- 2) Develop and support neighborhood associations and their efforts to make improvements, which will retain current residents and draw new residents to their neighborhoods.
- 3) Work to decrease crime throughout the city.
- 4) Encourage rehabilitation of those structures that are habitable and demolish unfit housing and encourage new housing construction, which fits into the character of the neighborhood to supply more diverse housing stock.
- 5) Explore potential to provide incentives to developers to develop duplex, condo, townhouse and other alternative housing choices through land banks, low interest loans, etc.
- 6) Encourage development of small retail stores such as drug stores, specialty goods and bookstores.
- 7) Address the issue of school performance as a key element of improved neighborhoods.

Expected Outcomes

- 1) Improved neighborhoods, which retain residents and increase percentage of the populations of moderate and higher incomes.
- 2) Decreased incidence of crime against persons in every neighborhood in the City of East Chicago.
- 3) Increased number of rehabilitated properties, rental properties converted back to single-family residences and development of additional housing developments.
- 4) Higher test scores in schools resulting from more stable population and higher focused learning experiences.
- 5) Development of variety of housing types and neighborhoods including green space and recreation (pocket parks)

Monitoring Tool

- 1) Improving neighborhoods as measured by resident survey.
- 2) Review of crime rate in all neighborhoods within the City of East Chicago.
- 3) Decreasing number of sub-standard homes and rental properties, improving percentage of home ownership.
- 4) Increasing number and variety of retail stores.
- 5) Stabilized population with stronger appeal to moderate and higher income families.
- 6) Additional types of housing choices available for residents.
- 7) Improved standardized test scores as well as other quality indicators to be developed such as percentage attending college, etc.

3. Housing Development

- a. Impediment—Inadequate information sharing and coordination among entities engaged in housing development

Actions to Address Impediment

- 1) Appoint a Mayor's Task Force of leaders in housing development to coordinate efforts.
- 2) Develop a plan that identifies priorities for neighborhoods and needed housing development.
- 3) Interface between public and private entities to maximize funding and resources.

Expected Outcomes

- 1) City officials and community leaders share information and develop a Master Plan for East Chicago neighborhoods.
- 2) Identify funding and coordinate existing resources for improvement of existing neighborhoods as well as additional housing development
- 3) Better-informed decision making leads to greater likelihood of goal accomplishment of improving housing stock to keep current residents and attract new residents.

4. Communication-Image

Impediment—Residents have inadequate information about programs and services available within the City for its residents. Many residents do not speak or read English as a first language.

Actions to Address Impediment

- 4) Develop a resident packet in English and Spanish to be distributed to residents. Packet to include information such as City department phone numbers, services, housing code requirements, etc.
- 5) Develop a quarterly 2-4-page newsletter to include timely notice of programs and services offered by the City (such as Housing Rehab funds).
- 6) Develop programs to educate and inform the community about East Chicago's services, housing and economic efforts.
- 7) Continue efforts to beautify City and improve image.

Expected Outcomes

- 1) Informed residents who are better equipped to comply with city ordinances and requirements and are more interested in improving their own neighborhoods.
- 2) A vehicle that provides information to residents in a timely manner.
- 3) Beautification of city through continued lighting efforts, planting flowers, trees which will encourage other entities and individuals to do the same on their own properties.

5. City Image-External

Impediment—Historical image of industrial town combined with poor economic image give City an external image that is unappealing to light industry, business and potential residents

Actions to Address the Impediment

- 1) Appoint a Mayor's Commission to study the City's Image
- 2) Assess the City's strengths and weaknesses for business and individuals.
- 3) Develop a Plan of Action with short and long term strategies
- 4) Undertake a public relations effort to change the City's image

Expected Outcomes

- 1) An honest assessment of the City and its potential.
- 2) A corps of individuals and agencies with a common goal of enhancing the appeal of East Chicago.
- 3) A more positive approach to solving the City's problems.
- 4) A new City image with improved odds of attracting both new residents and new business and industry.

B. Private Sector

Lending Policies and Practices are not viewed as an impediment to fair housing choice in the City of East Chicago, but unfavorable loan terms or interest rates were cited as the most likely incidence of discrimination in lending. The general consensus was that lending institutions are providing numerous opportunities for low/moderate income individuals to successfully obtain loans, but the residents are often not aware of these programs.

Mention was made of various efforts undertaken by the City, the Casino and the CDCs such as homeowner workshops aimed at first time homebuyers. There was, however, no coordination among these groups to ensure coverage of all eligible homebuyers. There was no discussion of assuring that materials and education on home ownership and mortgage lending was offered in Spanish.

C. Public and private Sector

1. Fair housing Enforcement

All individuals and objective material reviewed supports the fact that the East Chicago Human Rights Commission, working with other community groups and organizations, does a good job of enforcing fair housing laws in the City of East Chicago.

2. Informational Programs

Information on fair housing issues has been available in the City of East Chicago in the recent past. The Commission has a new Director who is still familiarizing himself with the community and fair housing laws and programs.

The East Chicago Fair Housing Task Force, which was active in the past, provided a great deal of support to the HRC by providing or sponsoring much of the outreach into the City. The HRC should look to re-establish this Task Force or to develop another vehicle to support their efforts to educate the community regarding many fair housing issues. The minority status of East Chicago does not prevent discrimination from occurring since landlords may discriminate against others regardless of the landlords, or tenants race. The East Chicago HRC should also begin to partner with community organizations and agencies to disseminate information throughout the City. It is also recommended that the HRC use popular commercial establishments to disseminate free information.

Determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504.

There have been no determinations of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI or the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973. The Secretary has not issued any charge under the Fair Housing Act regarding assisted housing within the East Chicago jurisdiction.

SECTION VI

**REVIEW OF PROGRESS COMPLETED ON 1999 PLAN OF ACTION
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004**

**SECTION VI
REVIEW OF PROGRESS COMPLETED ON 1999 PLAN OF ACTION**

The 1999 Analysis of Impediments to Housing and Fair Housing Choice and Plan of Action for the City of East Chicago was completed utilizing several, including:

- Interviews with community leaders and City leaders
- Collection of existing information including demographic data, consolidated plan, and a wide variety of other reports, material, studies and discussion.

The collection of data including results of interviews, focus groups, studies, reports, plans, and other data were summarized and analyzed. The results of that analysis resulted in conclusions and recommendations that are presented together with the progress made to date.

Please note that review of the 65 conclusions and 65 recommendations resulted in only 13 conclusions and 18 recommendations that were feasible for action by the City and its departments. Many other points were either not concrete or measurable, or not within the City's authority or range to accomplish.

- (3) Historical patterns of residential segregation have improved, but residential separation of East Chicago's two dominant minority groups continues and in some areas is extreme.
- (18) Racial and ethnic parity in public and assisted housing is difficult to assess because of the data collection methodology used for required reporting.
- (24) There is an unmet need for more (accessible) rental housing for the disabled, including those with low incomes.
- (26) There is no supportive housing for HIV/AIDS victims in East Chicago.
- (27) The City's active efforts to comply with the Americans with Disabilities Act, (Section 504 of the Rehabilitation Act of 1974) and the Fair Housing Act would be facilitated by a 504 Self Assessment Update.
- (37) A disproportionate share of East Chicago's home loan market is being captured by sources other than local banking institutions.
- (38) Among banking institutions in or near East Chicago, a disproportionate share of the city's home loan market is being served by smaller, locally owned institutions.
- (39) Because they are not covered by the Community Reinvestment Act, mortgage lenders other than banking institutions are not putting resources into those forms of community support and involvement that improve the city's quality of life.
- (41) There is insufficient outreach to Hispanics on affordable mortgage programs.

- (42) While each of the lenders offering affordable home improvement loans is making efforts to market the products, the community at large is not sufficiently aware of these resources for meeting one of the City’s major housing needs.
- (54) East Chicago is under-served by the home realty industry in the areas of access to realty services and marketing of East Chicago’s homes.
- (60) Hispanic landlords may not have been provided adequate fair housing training and education.
- (61) An amended East Chicago civil rights ordinance to make East Chicago’s law substantially equivalent has been passed, but a substantially equivalent status has not yet been achieved.

RECOMMENDED ACTIONS AND ACCOMPLISHMENTS

RECOMMENDATION	ACCOMPLISHMENTS
Monitor the movement of minority groups within neighborhoods and seek to lessen racial and ethnic separation in a manner that will preclude resegregation.	City has assured that new and rehabbed neighborhoods are as racially balanced as possible, and has enforced Fair Housing laws to assure there is no steering or discriminatory practice.
For the public sector, insure that information pertaining to housing availability, procedures, regulations, and so forth are available in Spanish. For the private sector, evaluate the extent to which information and services are available in Spanish	Information is disseminated in Spanish and English where practicable. Additional financial resources need to be identified to allow translation of all materials. Private sector exceeds public sector in this action.
Recruit strong representatives from each major racial and ethnic group to be active participants in fair housing planning, and to ensure that both minority groups are equally involved in citizen participation.	The City has not re-instated the Fair Housing Task Force.
Monitor racial and ethnic utilization of housing that is made available as projects described in the Comprehensive Plan are implemented.	Record systems have not been established, since most City projects are not yet underway.

RECOMMENDATION	ACCOMPLISHMENTS
Increase outreach to minorities on availability of mortgage loan programs and products, especially affordable mortgage programs.	Outreach still needs to be increased.
In increasing outreach...insure that adequate outreach is made to the Spanish speaking.	See above
Develop a methodology for tracking and reporting each PHA client category served by race and Hispanic origin, as well as reporting total black and Hispanic households utilizing the newly identified categories of Hispanics.	Not addressed.
Continue on-going housing development work outlined in the Comprehensive Plan and 1999 Action Plan designed to address the shortage of housing for the disabled, and continue joint assessment of needs and planning with Tri-City Comprehensive Mental Health Center.	Not addressed.
Examine the proportions of disabled persons residing in elderly housing in public and assisted housing, and assess the effects on each group.	Not addressed.
Review the most recent City and PHA assessments made for ADA compliance to see what elements of the 504 Self Assessment still need updating.	Not addressed.
As provisions for proposed Zoning Code revision are developed, review for effect on fair housing, and conduct comprehensive final fair housing review before the revised code is presented for approval.	NA
Encourage mortgage companies that have served the City well to participate in community coalitions and other joint community efforts.	Mortgage bankers and others are cooperating well with the City and local CDCs regarding mortgage programs.
Conduct outreach to realtors on home loan products and programs.	Realtors are informed.
Announce the availability of homeownership education programs in Spanish-language media.	Accomplished, but continues to be a need.

RECOMMENDATION	ACCOMPLISHMENTS
Seek to develop a mechanism for compiling information on all affordable home improvement programs, updating it, and disseminating the information.	Accomplished, but continues to be a need.
Contact the Greater Northwest Indiana Association of Realtors to determine whether they have data on minorities in the local realty industry; if not, inquire as to their willingness to survey the membership on this question.	NA
Conduct outreach to determine which landlords have been trained (in fair housing laws); ask assistance of those served in identifying other landlords in need.	Not addressed.
Provide landlord training in Spanish.	Not addressed.

SECTION VII

**CONCLUSIONS AND RECOMMENDATIONS
OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA**

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO
2004**

**SECTION VII
CONCLUSIONS AND RECOMMENDATIONS**

CONCLUSIONS:

The Analysis of Impediments to Housing and Fair Housing Choice and Plan of Action for the City of East Chicago was completed utilizing three basic methods of data collection. Those methods utilized included:

1. Interviews with community leaders.
2. Three focus groups with community residents. Focus groups consisted of Public Housing residents, elderly citizens and high school seniors.
3. Collection of existing information including demographic data, consolidated plan, and a wide variety of other reports, material, studies, and discussions.

The collection of data was the first step in completing the analysis and plan. All material including results of interviews, focus group studies, reports, plans and other data were summarized and analyzed. The results of that analysis are the following points, which, were used to develop a plan to outline how these elements, and concerns could best be addressed.

D. Findings

- Inconsistent housing code enforcement—a plan is needed to prioritize and deal with substandard housing and improve living conditions for all residents.
- Lack of coordinated housing planning among many organizations and city departments, leading to unrelated housing developments
- The age and condition of housing stock as well as limited space available to construct new housing remains a problem that residents would like to see remedied by demolishing housing that is in poor condition and building new alternative housing types.
- Improving the image of the City needs to continue as a focus
- There is a lack of information from City officials to the public regarding the City's plans and activities to address housing issues
- Residents lack understanding of City's housing code policies and procedures due to language barriers, lack of education, inexperience in homeownership and inconsistent enforcement of zoning and housing code policies.
- Efforts to accommodate property owners on a case-by-case basis in zoning and code enforcement result in confusion regarding the City's policies.

- School City of East Chicago does not provide opportunities for its students that are found in other area schools.
- ISTEP scores are much lower than surrounding community schools
- Youth in the community are not interested in remaining in the City.
- The population of East Chicago appears to have stabilized at around 32,000.
- There has been growth in the minority populations.
- There are more children but the elderly population remains stable.
- The median and per capita incomes showed a better growth rate than those in the county.
- The poverty level remained stable. The number of children and females in poverty remained consistent
- Jobs have changed, but income has increased
- Crime against persons and property has increased.
- There is a feeling that middle and higher income housing is needed in order to balance the racial and economic makeup of the City.
- Housing developers need to build different types of housing including town homes, small apartment buildings, single-family homes, etc.
- The City needs to radically change its image to attract business, industry and new residents.

RECOMMENDATIONS

The following are impediments to housing and fair housing choice along with recommended actions to address those impediments and expected outcomes of such effort.

A. Public Sector

4. Housing Code Enforcement

- a. Impediment—Lack of consistency in housing inspection and enforcement program.

Actions to Address Impediment

- 1) Develop priorities for inspection and enforcement
- 2) Educate the community regarding fair housing choice.
- 3) Enforce existing housing ordinance to insure consistency and maintain neighborhood integrity.
- 4) Conduct a housing study to determine the extent of the problem of sub-standard housing and develop a plan for systematic elimination of housing which endangers the health and safety of residents and neighborhoods.

Expected Outcomes

- 4) A professional effective and efficient Department of Inspection within the Building Department supports neighborhood revitalization through identification and elimination of substandard housing.
- 5) Improved housing choice for all residents who live in or chose to relocate to the City of East Chicago.
- 6) Decreased number of substandard rental units in the City of East Chicago.

5. Neighborhood Revitalization

- a. Impediment—Older housing stock that has deteriorated and provides inadequate alternatives in housing styles and types.
- b. Impediment—Inadequate variety in retail located within the City of East Chicago.
- c. Impediment---Lack of available land for development
- d. Impediment—School performance

Actions to Address Impediment

- 1) Shift City's focus from infrastructure improvements to neighborhood revitalization.
- 2) Develop and support neighborhood associations and their efforts to make improvements, which will retain current residents and draw new residents to their neighborhoods.
- 3) Work to decrease crime throughout the city.
- 4) Encourage rehabilitation of those structures that are habitable and demolish unfit housing and encourage new housing construction, which fits into the character of the neighborhood to supply more diverse housing stock.
- 5) Explore potential to provide incentives to developers to develop duplex, condo, townhouse and other alternative housing choices through land banks, low interest loans, etc.
- 6) Encourage development of small retail stores such as drug stores, specialty goods and bookstores.
- 7) Address the issue of school performance as a key element of improved neighborhoods.

Expected Outcomes

- 6) Improved neighborhoods, which retain residents and increase percentage of the populations of moderate and higher incomes.

- 7) Decreased incidence of crime against persons in every neighborhood in the City of East Chicago.
- 8) Increased number of rehabilitated properties, rental properties converted back to single-family residences and development of additional housing developments.
- 9) Higher test scores in schools resulting from more stable population and higher focused learning experiences.
- 10) Development of variety of housing types and neighborhoods including green space and recreation (pocket parks)

6. **Housing Development**

- a. Impediment—Inadequate information sharing and coordination among entities engaged in housing development

Actions to Address Impediment

- 1) Appoint a Mayor’s Task Force of leaders in housing development to coordinate efforts.
- 2) Develop a plan that identifies priorities for neighborhoods and needed housing development.
- 3) Interface between public and private entities to maximize funding and resources.

Expected Outcomes

- 4) City officials and community leaders share information and develop a Master Plan for East Chicago neighborhoods.
- 5) Identify funding and coordinate existing resources for improvement of existing neighborhoods as well as additional housing development
- 6) Informed decision making leads to greater likelihood of goal accomplishment of improving housing stock to keep current residents and attract new residents.

4. **Communication-Image**

Impediment—Residents have inadequate information about programs and services available within the City for its residents. Many residents do not speak or read English as a first language.

Actions to Address Impediment

- a. Develop a resident packet in English and Spanish to be distributed to residents. The packet should include information such as City department phone numbers, services, housing code requirements, etc.
- b. Develop a quarterly newsletter to include timely notice of programs and services offered by the City
- c. Develop programs to educate and inform the community about East Chicago's services, housing and economic efforts.
- d. Continue efforts to beautify City and improve image.

Expected Outcomes

- 4) A vehicle that provides information to residents in a timely manner.
- 5) Beautification of city through continued lighting efforts, planting flowers, trees which will encourage other entities and individuals to do the same on their own properties.
- 6) Better informed residents who are better equipped to comply with city ordinances and are more interested in improving their own property and neighborhoods

5. City Image-External

Impediment—Historical image of industrial town combined with poor economic image give City an external image that is not appealing to light industry, business and potential residents

Actions to Address the Impediment

- 5) Appoint a Mayor's Commission to study the City's Image
- 6) Assess the City's strengths and weaknesses for business and individuals.
- 7) Develop a Plan of Action with short and long term strategies
- 8) Undertake a public relations effort to change the City's image

Expected Outcomes

- 5) An honest assessment of the City and its potential.
- 6) A corps of individuals and agencies with a common goal of enhancing the appeal of East Chicago.
- 7) A more positive approach to solving the City's problems.

- 8) A new City image with improved odds of attracting both new residents and new business and industry.

B. Private Sector

Lending Policies and Practices are not viewed as an impediment to fair housing choice in the City of East Chicago, but unfavorable loan terms or interest rates were cited as the most likely incidence of discrimination in lending. The general consensus was that lending institutions are providing numerous opportunities for low/moderate income individuals to successfully obtain loans, but the residents are often not aware of these programs.

Mention was made of various efforts undertaken by the City, the Casino and the CDCs such as homeowner workshops aimed at first time homebuyers. There was, however, no coordination among these groups to ensure coverage of all eligible homebuyers. There was no discussion of assuring that materials and education on home ownership and mortgage lending was offered in Spanish.

SECTION VIII
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CITY OF EAST CHICAGO, INDIANA

ATTACHMENTS

- Attachment A—Resumes
- Interview Tool and Results
- Focus Group Reports
- 504 Accessibility Plans

**ATTACHMENT A
RESUMES**

Velma L. Strawhun
626 West 94th Court
Crown Point, Indiana 46307
Telephone: 219.662.7166
Fax: 219.661.13.97
velma@cyberz.net

Experience:

1994 - Present Consultant, Crown Point, Indiana

Independent Contractor providing consultation in management, community/business development, grant writing, communication, needs assessment and strategic planning. Significant experience in the area of health, social services, housing and program evaluation consultation.

(See attached CONSULTING HISTORY).

1992 - 1994 Healthy Start, Gary, Indiana

A demonstration project funded by the Maternal and Child Division of Health Resource Service Administration toward Reduction in the rate of infant mortality in the Project area.

Project Director. Reporting to Governing Board.

Developed and was responsible for the project from a concept to a functioning service delivery system, providing the necessary leadership to take the project from planning through implementation of program elements at four service sites and central administrative office. Increased grant award from 2.7 million to 4.1 million. Established and completed all office set up, staffing, grant application development, policy and procedure development, data collection elements, budget development and monitoring. Recruited and managed a staff of 70, reporting progress to Governing Board and a Consortium of 100 community members.

1988 - 1992 Our Lady of Mercy Hospital, Dyer, Indiana.

A 319 bed community hospital and Division of the Sisters of Mercy Health Corporation, Farmington Hills, Michigan.

Vice President Planning and Program Development. Reporting to the President.

Created Strategic Plan and Annual Operating Plan, including capital budget. Coordinated with corporate Offices to assure corporate support for divisional activities. Staffed the Strategic Planning Committee of the Board. Attended and made regular presentations to the Board on Plan projects. Designed and implemented new programs and services Such as Transitional Care Unit and Obstetrical Unit. Established Migrant Workers clinic and methodology for delivery of acute health care services. Coordinated hospital properties, entrances, and major road construction working with the Dept. of Transportation.

Page Two

1984 - 1987

St. Anthony Medical Center, Crown Point, Indiana

A 250 bed community Hospital with an attached 250 bed long term care facility.

Vice President Administrative Services. Reporting to President.

Initiated new program services toward implementation of Strategic Plan. Supervised Departments of Marketing, Public Relations, and Responsible for the Risk Management function including coordinating all work related to legal action. Accountable for all regulatory reviews including program licensure, JCHO, Indiana State Board of Health and Health Care Financing Administration. Developed all components of an 18-bed inpatient Physical Rehabilitation Services.

1979 - 1984

Saint Margaret Hospital, Hammond, Indiana

A 475-bed community hospital located in Hammond, Indiana serving residents of Indiana and Illinois.

Assistant Administrator, Reporting to Chief Operating Officer.

Supervised the Departments of Marketing and Public Relations, Development, Education, Environmental Services and Gift Shop. Coordinated interiors program for \$14 million addition and renovation

of remainder of facility, including development of signage package.

Worked closely with local, state and federal officials.

Developed all CON applications. Implemented programs in areas

identified by the Strategic Plan, such as remote renal dialysis upgrade linear accelerator. Completed all 1122 (Determination Of Need) applications.

1970 - 1979

Northern Indiana Health Systems Agency, South Bend, Ind.

A federally funded regulatory agency.

Assistant Director, Reporting to Executive Director.

Held various progressively responsible positions. Completed review of all health related projects utilizing federal funds, including hospital equipment, physician office equipment, nursing home construction, community health and social service agencies utilizing federal dollars

Education:

INDIANA UNIVERSITY. Masters Degree in Public Affairs, 1987.

GOVERNORS STATE. Bachelor's Degree in Liberal Arts, 1984.
CERTIFICATION - Certified in Civil and Family Mediation.

Teaching:

Indiana University-Northwest-Adjunct Faculty-SPEA

CONSULTING HISTORY

Velma L. Strawhun

Avatar International Inc. Lake Mary, Florida

-
- Integral part of contract with Quorum Health Services, owners and/or managers of over 400 hospitals throughout the United States. Specific projects include:
- Market Research Project involving 71 CEO's of Quorum Health facilities aimed at determining current status and projected need in 10 major areas of concern.
- Community Assessments-Completed for Quorum Hospitals to assist Hospitals determine market share, community perceptions of quality, and specific issues related to current community, hospital and health care concerns.
- Trustee Survey-To determine how trustees value the relationship with Quorum as well as satisfaction with product lines, assistance needs, etc.

United States Department of Housing and Urban Development, Washington D. C.

- Provides annual technical assistance on review of proposals for funding under the Fair Housing Initiative Program. Conducts proposal review and recommends funding levels for programs across the country.

City of Hammond, Hammond, Indiana.

- Completion of initial Analysis of Impediments to Fair Housing and a Plan of Action to correct identified problems. Completed updated Analysis of Impediments to address issues of housing and fair housing in the City of Hammond.
- Staffing the Mayor's Housing Initiative Task Force assigned the responsibility of implementing the Housing-Fair Housing Plan of Action.
- Provides technical assistance to the Hammond Human Relations Commission.
- Developed and coordinated implementation of Pilot Code Enforcement Program in selected neighborhoods in Hammond.
- Developed community information and education program on Predatory Lending.

A & P Counseling, Arlington, Virginia.

- Development of a proposal and program service outline submitted to the Virginia Department of Mental Health to provide residential care for chronic mentally ill persons discharged from State Hospitals.
- Response to Internal Revenue Service to questions related to 501 (c) (3) designation.

Kankakee Valley Workforce Development Services, Valparaiso, Indiana.

- Providing consultation services to Commitment to Career Success, a program funded under The School To Work Opportunities Act of 1994, to provide school to work opportunities for high school students.
- Completed Internal Climate Survey analysis.

Family Preservation and Support Services

- Performed Needs Assessment and Plan of Action for four Indiana Counties (Fulton, Marshall, Newton and Whitley).

Harbor Light Hospice, Glen Elyn, Illinois.

- Completed the development of Indiana Division of Illinois Corporation seeking Hospice License in Indiana, including all elements necessary for licensure and implementation of a multi-county program.
- Completed preliminary analysis and needs assessment for expansion of Harbor Light Hospice into the Cleveland, Ohio market area.
- Infusion Therapy Services. Developed coordinated marketing material, including logo, brochure, etc.

Children Are The Future, Gary, Indiana.

- Development and implementation of a Child Placement Agency for general placement and difficult to place children in foster care.
- Development of a proposal submitted to and approved by the State of Indiana to enhance permanency placement of special needs children through increased numbers of adoptions.

Porter Memorial Hospital, Valparaiso, Indiana.

-
- Development and implementation of a plan for addressing Health Care 2000 goals for Porter County, Indiana.

Smith and DeBonis, Attorneys at Law, East Chicago, Indiana.

- Sonnenberg vs. State of Indiana. Assisted in data collection and witness identification for \$28,000,000 lawsuit on behalf of mental patients institutionalized between 1970 and 1975.

Indiana University School of Medicine, Northwest Center.

- Image enhancement program. Including development of newsletter, brochures, Advisory Committee, and education and training.

Lake County Department of Public Welfare, Gary, Indiana.

- Development and implementation of an Administrative Hearing Process for review of CHIN cases (children in need of service),

Indiana Protection and Advocacy Services, Indianapolis, Indiana.

- Conducted workshops for Case Managers working in the area of mental health to inform and educate them about issues related to housing clients in substandard housing. Developed and distributed resource directory and other tools to enhance client placement.

Projects completed in partnership with Mary Simons DBA as Simons and Strawhun.

- Measures of Success Evaluation project for Step Ahead of Marion County. Evaluation of four funded programs including administrative, program services, financial and ability to meet Step Ahead Mission.
- Step Ahead of Marion County. Evaluation of administrative and program services of programs funded under Promoting Safe and Stable Families
- Step Ahead of Marion County. Completed a format for RFP (request for proposal), review of applications, quarterly reporting format for monitoring and evaluating funded programs on an on-going basis.

- Step Ahead of Marion County. Satisfaction survey of parents (15,000) who receive subsidy from Daybreak (voucher agent) for childcare services, and providers (3,000) of childcare services.
- Creative Child Care Financing Task Force-Child Care Study for the Fountain Square area of Indianapolis.
- Creative Child Care Financing Task Force-Child Care Study for the Martindale Brightwood neighborhood of Indianapolis.
- Creative Child Care Financing Task Force-Child Care Study for the West Indianapolis neighborhood of Indianapolis.
- Creative Child Care Financing Task Force-Child Care Study for the Northwest Indianapolis/Pike Township neighborhood of Indianapolis.
- Indianapolis Private Industry Council--Marion County Welfare to Work Council- Welfare to Work Plan for Marion County

Boys and Girls Clubs of Northwest Indiana-Gary, Indiana

- Completed a program evaluation and Needs Assessment for Lake County Indiana.

Purdue University Calumet Campus-Hammond, Indiana

- Development of a Tool Kit to assist employers find solutions to lost productivity at the worksite due to childcare issues of employees.
- Employer Survey-Completed to assess the knowledge and concern of employers regarding the childcare and other family issues of their employees.
- Business Consultant—Providing information and education about family program to Lake County Business and Industry regarding employment issues related to childcare and other family issues affecting employee attendance and tenure. Assist employers through holding employee surveys, focus groups, policy review, etc.

Cheryl Smith
6354 Forest Avenue
Hammond, Indiana 46324
Telephone: 219-931-8036
FAX: 219-933-6201

EXPERIENCE :

Present Consultant
City of Hammond, Indiana

Independent contractor providing consultation in management, community and business development, grant writing, needs assessment, statistical analysis, report writing and strategic planning. Extensive experience in the areas of social services, housing, program evaluation, civil rights and disability issues. Contracts include:

City of Hammond – 2002 Analysis of Impediments

Researched, analyzed and wrote a comprehensive overview of the City's demographics, housing profile, economic status and made recommendations to remedy problem areas.

City of Hammond – Federally Qualified Health Center

Researched and planned for the application for an FQHC for the City of Hammond to meet unmet medical need.

U.S. Department of Housing and Urban Development – Grant Review and Analysis for 2002 and 2003 grant year proposals

U.S. Department of Health and Human Services – Grant Review and analysis for the 2003 grant year proposals

City of Hammond – Human Rights Training

Provided training to housing providers on civil rights laws, regulations, employee and employee-client relations.

U.S. Department of Housing and Urban Development – 2004 Training

Providing training for Regional and National Civil Rights Policy Conferences on the Legal and Psychological Aspects of Discrimination.

State of Indiana – 2002 Training

Subcontracted to provide expert technical assistance to caseworkers and supervisors on the laws and regulations regarding housing and service delivery to the disabled.

**1988-2001 U.S. Department of Housing & Urban Development
Chicago, Illinois**

1995-2001 Director, Program Compliance :

Responsible for the enforcement and compliance of all civil rights laws and regulations pertaining to funded cities and communities and housing providers in the Midwest Region. These included the Fair Housing Act as amended, Title VI of the Civil Rights Act of 1964 and related acts, Section 504 of the Rehabilitation Act, the Age Discrimination Act and the Americans with Disabilities Act.

Supervised 22 employees including 18 Federal investigators and 4 support staff. Assigned, reviewed and approved all investigations, program and HUD application reviews and tracked casework and investigative outcome for DHUD and the Department of Justice. Primary area of investigations occurred under disability statutes, including new construction complaints, reasonable accommodation issues and accessibility and adaptability issues. One supervised employee is a recognized national authority on disability issues and new construction.

Reviewed and oversaw the review of all HUD program applications including community services, housing, and related funding opportunities. Evaluated and provided technical assistance for funded agencies, cities, counties and states in the Midwest.

Served as Technical Representative to over 50 grantees under the Fair Housing Initiatives Program, a grant program for civil rights investigations and education and outreach. Evaluated all program activities and provided technical assistance when needed. Approved payments for allowed activities. Served on national Technical Evaluation Panels for the review, ranking and selection of grantees under the Fair Housing Initiatives Program.

1989-1995 Program Analyst:

Worked for the Regional Director of Fair Housing and Equal Opportunity performing program evaluation, management planning, resource allocation, annual and quarterly reports, seminar and meeting planning and speech writing. Responsible for the annual analysis/planning process for the Region V Fair Housing management plan using demographics, housing and racial analysis and community dynamics to identify geographic areas of concern and to assign appropriate staff and funding resources.

Served as one of three HUD staff coordinators for the first ever Federal conference on civil rights held in Washington, D.C. Responsible for planning and implementation of all plenary sessions and speakers for three days of public meetings and one day of hearings by representatives of Cabinet level agencies. Summit was attended by 1500 civil rights leaders, members of Congress city and

state elected officials, and representatives of public and private civil rights and disability agencies throughout the U.S.

Planned and carried out annual seminars on Fair Housing throughout Region V addressing racial bias and housing concerns and bringing together Federal, state and local officials with the public to address and resolve problems and trends.

1988-1989 Federal Investigator:

Investigator of civil rights complaints under all relevant Federal laws including Title VIII of the Civil Rights Act of 1968 as amended, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act. Reviewed funded cities and communities and their applications for funding for compliance issues. Provided technical assistance when needed.

Developed the prototype Analysis of Impediments that was used, analyzed and refined for eventual national implementation.

**1981-1988 Consultant
City of Hammond, Indiana**

Independent contractor providing consultation in strategic planning, grant writing, management systems development, program development, needs assessment, and financial development. Developed the Hammond Human Relations Commission and provided management and civil rights guidance to assure eligibility for Federal funding. Contracts included: U.S. Department of Housing and Urban Development; State of Indiana Children's Services; Lake County Board of Commissioners; Lake County Department of Public Welfare; City of Hammond; Northwest Indiana Open Housing Center; Catholic Family Charities; Chicago Donors Forum; and Planned Parenthood of Northwest Indiana.

**1978-1981 Floor Trader - Mid America Commodities Exchange
Chicago, IL**

Traded personal account in grain complex futures.

**1975-1978 U.S. Department of Energy
Chicago, Illinois**

Director of Consumer Affairs & Economic Impacts

Responsible for economic analysis of national energy policies impact on local markets and consumers in the Midwest. Developed position papers for national office on legislative and regulatory change. Designed and conducted seminars

and public meetings with consumers and special interest groups, industry representatives and government officials. Served on regulatory and grant disbursement panels in Region V and Washington, D.C. Was official spokesperson for agency throughout Midwest.

**1974-1975 Hammond Manpower Planning Council
 City of Hammond, Indiana**

Designed training and employment programs; developed federal grant applications; performed labor market and economic analysis; designed budgets and program systems; coordinated planning with labor unions, local businesses and local, state and Federal agencies.

**1970-1973 Lake County Department of Public Welfare
 Gary, Indiana**

1971-1973 Supervisor, Work Incentive Program

Implemented new Federal work-training program including: design and supervision of training to 15,000 public aid recipients; design of management systems; staff training for 450 professionals; direct supervision of 10 professional and 2 clerical employees.

1970-1971 Public Assistance Caseworker

**1968-1969 Elkhart County Department of
 Public Welfare
 Elkhart, Indiana
 Public Assistance Caseworker**

EXCEPTIONAL EXPERIENCE:

**White House detail: National Conferences
 on Consumer Affairs, 1975-1976**

**White House detail: National Forums on
 Domestic Affairs, 1976**

**National Fair Housing Summit, Washington, D.C.
1994**

**HONORS: White House Certificate of
Commendation**

**Certificate of Excellence,
U.S. Department of Housing & Urban Development**

**EDUCATION: Indiana University, 1974
Master of Public Affairs
Economics**

**Purdue University, 1968
Bachelor of Sciences**

**ATTACHMENT B
INTERVIEW TOOL AND RESULTS**

**INTERVIEW FORMAT AND PROCESS
CITY OF EAST CHICAGO
ANALYSIS OF IMPEDIMENTS**

Consultants, working with the City of East Chicago Redevelopment Authority, selected community leaders to be included in key informant interviews. In total 24 individuals representing a broad spectrum of interests were interviewed.

Key informants interviewed represented business, social services, faith, housing programs, city officials, realtors, appraisers and financial institutions and were representative of the community's racial composition.

A copy of the interview instrument follows:

**INTERVIEW FORMAT
ANALYSIS OF IMPEDIMENTS
CITY OF EAST CHICAGO**

NAME:

REPRESENTING:

PUBLIC SECTOR:

- 1) Are there adequate numbers of low and/or moderate income housing units available in the City of East Chicago? Are the units concentrated in one or more localities or neighborhoods within the jurisdiction's geographic area?

- 2) What is the impact of the jurisdiction's zoning ordinance(s), building codes, and other land use or fiscal policies on the provision of low to moderate-income housing?

- 3) Does the jurisdiction participate in a metropolitan or regional council of governments, planning commission(s), or other intergovernmental organization? If yes, do these organizations focus on housing and housing related issues and problems from a metropolitan or regional perspective?

4) Are municipal and other services (transportation, social services, schools, health services, hospitals, banks and other lending institutions) equally distributed throughout the geographic area of the jurisdiction?

5) Does the City have a strategy to revitalize or enhance low-income neighborhoods or communities? What are these strategies and how will they be funded?

6) What types of funding mechanisms and programs have been successful and why?

7) What are the application and tenant selection and assignment policies of assisted housing providers?

8) Is there a pattern in one or more assisted housing developments of a concentration of tenants by race or ethnicity? If yes, has the East Chicago Housing Authority undertaken any efforts designed specifically to desegregate these developments, such as make changes to its tenant selection and assignment plans?

9) Are there any problems, concerns or issues you feel are relevant related to the provision of housing in East Chicago?

10) Has the jurisdiction adopted property tax relief policies and provisions in its local (or State) tax codes? If yes, do these policies and provisions benefit low-income homeowners?

PRIVATE SECTOR:

- 1) Is there evidence of discrimination in mortgage lending, property appraisal, home improvement loans or other housing-related policies, standards, and procedures used by lenders and appraisers in the City? If yes what evidence and what specific types of problems is indicated?

- 2) Does the jurisdiction regularly monitor reports of financial institutions subject to HMDA? If yes, what are the results and does the City act upon this information in any specific way?

- 3) Are you aware of any incidence of racial steering or blockbusting by real estate brokers as indicated in fair housing complaints, audits or other sources?

- 4) Is there any evidence from complaints, audits, or other sources that landlords of privately owned rental housing are limiting access to housing by minorities women, children or the handicapped?

- 5) Do formal training and licensing requirements for real estate brokers include a requirement for demonstrated knowledge of all applicable fair housing laws? Are you aware of any exclusion from participation in real estate associations by persons with disabilities? Participation by women?

PUBLIC AND PRIVATE SECTOR:

- 1) Are Fair Housing laws enforced in East Chicago? What process is used to enforce them?

- 2) What specific types of activities have been undertaken by the City (or other entities such as the Human Relations Commission) to provide information to the general public, government officials and staff, community leaders, and others regarding fair housing laws and objectives? (Examples, educational programs, outreach, printed material, etc.) How effective have these activities been?

GENERAL:

- 1) What do you feel are the impediments to fair housing in East Chicago, if there are any? List and prioritize.

- 2) What do you think would be most effective in addressing the issues you have identified?

- 3) Who do you feel should lead this effort?

- 4) What improvements, if any, do you think have been made in the City of East Chicago in the past five years?

5) What is the one thing you believe would have the greatest positive affect in affirmatively furthering fair housing in East Chicago?

6) Have you seen in progress in East Chicago in the past five years relative to housing and fair housing issues?

7) Are there any other comments you would like to make regarding housing in the City?

Interview conducted by: _____

**ATTACHMENT B.
INTERVIEW RESULTS**

ATTACHMENT B. INTERVIEW RESULTS

The interview responses will be reported using the major categories included in the interview tool. We have attempted to include all responses to questions asked during the interview process.

- The City of East Chicago
City services—strategies for revitalization—funding mechanisms

Some respondents felt that the City is lucky to have services located in every segment of the community. It was reported that services are not lacking in any category and are easily accessible by the public bus system, if not within walking distance. Services discussed included grocery stores, banks, social services, health services, etc. Other respondents felt that the City lacks social services and that those that exist are often fragmented and uncoordinated. Some basic services like grocery stores are not of a desirable quality. Very few retail establishments are available, requiring residents to go outside the City for shopping. The number of storefront restaurants and “mom and pop” businesses prevalent throughout the City have detracted from the City’s ability to recruit chain retailers and other larger establishments.

There was wide discrepancy in how respondents rate the East Chicago School System. Some felt that it is “one of the best systems around”. Others felt that the school system is a deterrent in recruiting businesses and middle-income families to the community. One respondent noted that not only are there problems with the quality of the school systems, particularly above elementary school level, but the gang activity in the area further exacerbates the issue of education because of the fear factor felt by students.

One respondent noted that while all types of services are available throughout the city, it would be nice to have neighborhood conveniences to shop without going to retail areas. It was noted that there are no name brand or chain businesses in East Chicago and that there are limited numbers of businesses in the Harbor.

Many respondents felt that the city has done a significant job in the area of revitalization over the past few years. It was noted that many of the new buildings are public buildings and that more effort should go into recruiting business and industry to create jobs. Respondents report that revitalization has utilized federal dollars, private dollars and foundation money to complete these efforts. Projects noted included the following:

- Harbor North
- Washington Square
- City wide lighting program
- Scattered sight new housing units
- New Addition

- Geneva Glenn
- Carey/Drummond
- Calumet Redevelopment

Some respondents however, feel that the City needs to complete projects that are started. Many of these efforts are positive, but residents need to see something completed in order to “buy in” to the City’s efforts. They also note that there is a lack of communication between City departments, partners and to the public about the City’s plans. Comments were made about projects being started and then seemingly abandoned. No one knows what the status is or when they will be completed.

A ten year tax abatement is offered on new homes in the City. This is viewed as an incentive for low-income individuals to be able to purchase new homes. In addition the City and the Casino offer assistance with down payments to Casino workers and City employees.

When asked about progress seen in East Chicago over the past five years relative to housing and housing issues, respondents noted the following.

- A number of new homes built in existing neighborhoods.
- Housing projects such as North Harbor, Geneva Glenn and Washington Square.
- More citizen involvement.
- Improvements in city parks.
- Better lighting.

➤ Housing in the City of East Chicago

Adequacy of low and moderate housing—distribution and condition of housing—public housing—housing problems and issues

Respondents noted that even though there are adequate numbers of low and moderate income housing in the City of East Chicago, much of it is substandard, making decent housing unavailable. Some felt that there are too many low-income housing units and that an emphasis should be placed on middle-income residences. It was the feeling of some respondents that there are adequate numbers of single-family homes for low-moderate income families, but that there may be a need for alternative housing types such as town homes.

The number of low income people moving to East Chicago from Illinois was noted as a problem, which may overcrowd existing units, burden the schools and increase crime and gang activity.

Overall, respondents feel that there is adequate low and moderate housing in the City of East Chicago. Most feel that low and moderate housing is spread evenly throughout the city with pockets of low-income housing found in the areas with highest poverty levels.

Respondents state that they would like to see new housing developments as well as the occasional new home built among existing homes.

Several respondents noted the lack of land for development as a significant deterrent to the development of housing in the City. The number of brown fields found throughout the City further limits the potential for housing and industrial development.

The high percentage of rental property (60% was quoted) in the City was viewed by several respondents as a significant problem and one that needs to be addressed. This issue is further exacerbated by the fact that much of this property is substandard. It was noted that renters do not maintain property and the high number of rental units causes an overall decline in the City's housing stock.

Most respondents are not familiar with the processes and operation of public housing in the City of East Chicago. Those who were familiar felt that the waiting time for a Section 8 voucher was too long and the paper work process too lengthy.

Respondents generally feel that there is no preferential treatment among applicants for public housing. They believe that while there may be higher numbers of certain racial groups in different areas of public housing, those residents are placed through self-selection—not through any discretionary practices. One respondent noted that black residents receive preferential treatment in housing as well as other city services.

Respondents did not feel that there was a regional approach to housing but noted that some other areas such as the Urban Enterprise Zone, bus service and the Chamber of Commerce go beyond the City limits.

➤ **Housing Regulation**

Zoning—Code Enforcement—Fair Housing Laws

Respondents feel that zoning is not a major problem. East Chicago has a small land mass and much of that is taken up by industry. The Zoning Ordinances have not been updated, and there have been discussions of rezoning to create additional R4 districts. Some respondents noted the practice of cutting up single-family homes to accommodate multiple families as an issue. It was further noted that the large amount of industrial or commercial property limits the space available for housing and that this might be dealt with through zoning ordinance updates.

It was noted that zoning is not a problem in East Chicago because individual parcels are easily rezoned to accommodate the desired use. Because of the age of the City, there is

little new construction in residential neighborhoods. One respondent noted that some zones (empowerment zones) have been established to assist the city economically and to assist residents better themselves

Overall, respondents do not feel that fair housing laws are violated in the City of East Chicago. Many were not familiar with fair housing regulations but stated that because the City is comprised of primarily minority residents, fair housing is not an issue. It was noted that the city offers conferences and educational sessions on Fair Housing.

Some respondents feel that realtors and appraisers have undervalued home values in East Chicago. It was felt that this was not a result of any discriminatory practices, but because there were very few comparables because of the age of the housing stock in the City. In regard to the issue of steering, the comment was made that it was a common practice in the past, and that the damage is done now.

There was little knowledge of any training or information on Fair Housing Laws that may have been offered to Realtors. It was felt that the lending institutions have done a lot to assist homebuyers in East Chicago.

➤ **Housing Related Problems in the City of East Chicago**

Following are comments made by respondents about housing related problems in the City of East Chicago.

- The migration of Illinois residents who have been displaced because of the administration of public housing in Chicago has created an overcrowding of the low and moderate income housing in the City of East Chicago.
- Financial limitations and lack of good paying jobs preventing people from becoming homeowners was noted as a problem.
- Housing choice was noted as a problem. There is very little variety in the types of housing available.
- Age and condition of housing stock is a serious problem.
- One respondent felt that the races are polarized in the City. It was noted that there was previously a good mix, but that has changed and the schools have contributed to the polarization.
- Others noted the condition of much of the housing in East Chicago is a problem.
- The high percentage of elderly who have stayed in their homes, but do not have physical or financial resources to maintain their property, was a concern of respondents.
- Residents are uncertain about the future taxation.
- Crime in the City is a problem
- Quality of education is a problem.
- New homes that have been built are not affordable and therefore are sitting empty.

- East Chicago experiences drug traffic between Chicago and Gary.
- Many residents speak English as a second language.

➤ **Impediments to Fair Housing in East Chicago**

- Housing choice and lack of alternatives
- Financial Resources.
- Poor condition of Housing Stock
- Polarization of races
- Lack of income
- Credit history
- Lack of education and information
- Age of existing housing stock
- Limited space for new construction
- Concerns about the future
- Zoning code enforcement and land use
- Rental affordability and availability
- Discrimination in mortgage lending
- Political environment

➤ **What would be most effective in addressing these issues?**

- Utilize vacant lots through out the city to construct new affordable housing.
- Improve housing conditions through rehabilitation.
- Complete the proposed lighting project throughout the City.
- Increase economic stability by bringing new business into the city and providing a broader diversity of employment.
- Improve the education received in the public schools through parent and business involvement and implementing a more open process.
- Update zoning ordinance to accommodate mixed use.
- Code Enforcement—Point of Sale inspections.
- Work to change the City’s image.
- Get everyone together to affect change
- Utilize existing tools such as Work One to train staff
- Increase the number of middle income jobs

➤ **Who should Lead Fair Housing Effort**

- The Housing Authority
- City Businesses
- The Mayor—himself-not staff
- Business community in partnership with private sector.
- Department of Business Development

➤ **What improvements have been made in the City of East Chicago in the past five years?**

- Street lighting project aimed at decreasing crime.
- Infrastructure improvements
- Recreational improvements such as parks and little league fields.
- Washington Square
- Calumet area—homes torn down or rehabbed.
- North Harbor
- Scattered property improvements, which encouraged improvements in neighboring properties.
- Demolition of vacant buildings
- Modernization of school buildings.
- New construction—which may not meet resident need.

➤ **What would you like to see happen in East Chicago?**

- Improved safety—decrease in crime
- Additional land available for development
- Improved school performance
- Neighborhoods become priority
- Complete started projects
- Community information and education about activities. Know about projects before you see them going up.
- Strong commitment to single-family owner occupied housing.
- Identify areas (2 or 3 blocks) and renovate or demolish and rebuild.

**ATTACHMENT C
FOCUS GROUP REPORT**

ATTACHMENT C
FOCUS GROUP I
RESULTS

Focus Group I was held on March 30, at 10:00 a.m. at the Penn Center. The sixteen individuals listed below, who are senior companions, participated in the focus group.

Johnnie B. Jacobs
Zollie Moore
Margaret Hammonds
Maria Luisa Romero
Lilia Gonzalez
Noemi Sanchez
Mildred Bernard
Emma Lou Carrillo
Fannie J. McClain
Nellie Thomas
Matilda Palmer
Willie Durant
Gloria Turner
Annie B. Davis
Willa Hughes
Sonja Smith

Participants were asked about changes in the City over the past few years. Since nearly all those present had been residents of East Chicago for over twenty-five years, they talked about the way the City was in the 1950's and 60's and forward. They felt that the City was once a beautiful place with a lot of shopping, activities, beautiful parks, etc. They also mentioned that it was safe and friendly and a nice place to live and raise a family.

They compared that to the way they now see the City as a place with bars on the windows, no taxi's, inadequate lighting, no shopping, limited and expensive single family homes and high-rise apartments for seniors. They talked about the area around the Penn Center that used to be all private homes. These were torn down and rental units built. They believe that the dramatic increase in rental property has contributed to what they consider as the City's decline.

When asked what changes they would like to see, most agreed that they would like to see the City return to the way it was in its hey-day. They would like to see single-family homes with lawns, clean streets that are well lit, and places to go for entertainment and shopping. They feel that lack of shopping is a special burden to seniors because they don't always have transportation to surrounding communities to shop.

Major problems that need to be addressed as listed by participants of this focus group included:

- Lack of shopping and entertainment
- Problems with drugs and gangs
- Lack of jobs—especially those that pay a living wage
- Inadequate housing both in style and cost
- Lack of adequate transportation
- Lack of parking
- Lack of security that causes people to be fearful for their safety.

Focus group participants felt that there is not currently discrimination in housing. They mentioned that there was a time when you could not live anywhere you wanted to and could afford, but that is not a problem today.

Seniors felt that the following things could be done to rejuvenate the City:

- Renovate the entire City particularly neighborhoods
- Encourage businesses that offer services people need and want
- Construct single family, affordable, two bedroom homes
- Deal with the homelessness
- Clean and repair the streets
- Decrease the emphasis on construction of public buildings and use money in areas that meet the needs of residents.
- Have an administration that is sensitive to the needs of people and who lives in the city.

Overall, they felt that there are many problems in the city that are not being addressed, and they would like to see a change.

ATTACHMENT C
FOCUS GROUP II
RESULTS

Focus Group II was held on March 31, at 1:00 p.m. at Aurelio’s Pizza. The eight individuals listed below, who are senior students at Central High School, participated in the focus group.

Shana Reed
Meagan Porter
Angelica Leal
Alicia Montelongo
Otto Gibson
Keith Dowdell
Kyllah Edwards
Summyya Jackson

Focus Group participants were asked what they like about living in East Chicago. They offered a number of items, which they felt were positive aspects of the City:

- The number of activities such as festivals available is viewed as positive and fun.
- They feel that the City is in the process of being cleaned up.
- There are many different races and cultural diversity abounds in the City.
- There are opportunities to meet a lot of people.
- The school sponsors many activities.
- They felt secure in the school environment.

The items listed by Focus Group participants as things they don’t like about the City included the following:

- Streets not maintained—too many potholes.
- There is a high crime level, particularly related to drugs.
- They felt that people don’t get along as well as they should.
- There are too many trains, which make travel around the City difficult.
- There are no recreational activities; everyone has to leave the city to go to a movie or a mall, etc.
- Administration of the city spends money on public buildings instead of for things teenagers and other city residents want.
- The traffic lights need to be fixed.

Focus Group participants feel that housing is too expensive and that there is not enough public housing. They noted that all of the public housing areas they are aware of have long waiting lists and too little parking. The new houses that have been built are too expensive for most people who live in the City.

Participants felt that some teachers at the High School are good and some are there only to “collect a paycheck”. They would like to see the teaching staff weeded out. They would like to see the schools focus on education versus non-vital issues such as “white stripes on pants”. They feel the zero tolerance policies don’t work because they don’t address the real problems. They feel that overall education in the City is lacking and does not prepare them for work or college as well as it should.

Six of the eight participants do not plan to return to East Chicago after they leave for work or school. Most felt they could not make any money living here. Some said they might come back if things turned around—more jobs and city beautification. Also, family and job opportunities might bring them back. Most of the students plan to go to college or join the military. They all stated that they have a good idea of what they want to do with their lives, such as pharmacy, nursing, mechanical engineering, computers and human resources.

The youth focus group would like to see the following things occur in East Chicago:

- Clean up the streets—get rid of drug dealers.
- Bring in businesses and entertainment for youth.
- Enforce housing codes—clean up neighborhoods and beautify the entire city.
- Fix the streets.
- Provide job opportunities.
- Demolish abandoned buildings, which attract drug activities and look unsightly.

ATTACHMENT C
FOCUS GROUP III
RESULTS

Focus Group III was held on March 31, at 5:00 p.m. at the 151st Street Recreational Center. The eleven individuals listed below, who represent the Residents' Council, participated in the focus group.

Katy Averett
Janice Wiggins
Ruth Damper
Lillie Johnson
Richard Abram
Barbara Jackson
Elizabeth Irvin
Lorraine Reed
Castella Edwards
Delfrancis Glover
Joyce Washington

Most of those present had lived in their current apartments for over twenty years. Participants noted many changes that have occurred over their long tenure. Some areas mentioned were seen as progress, others as declines in the city.

- New school buildings have been built and others remodeled.
- The streets are cleaner than they used to be.
- Snow removal has improved.
- Homes have declined. Many have gone from ownership to rental. Many are multi-family, which gives the sense of non-ownership and thus people don't care for property or participate in the community.
- Parks have fewer features than they used to.
- The marina and other like improvements are not for the residents of East Chicago.

In order to participate in any recreational activities, participants said that one has to go to the boat or to Merrillville. There are no outdoor or indoor recreational activities available in the City. They mentioned that there is supposed to be a jogging trail in the Calumet project, but that won't be available for a couple of years.

Participants also noted that there are too few constructive activities for youth. They noted that there is a Little League Field available in the Harbor but not in East Chicago. No activities for youth, seniors or little kids, which is a definite negative.

Participants noted problems they feel exist in the City:

- Land available—One participant said that there is too little space available in East Chicago. If one wants to have a home with “some land around it” you have to move out of the City.
- Kids who graduate from High School leave the area and do not come back because of the lack of opportunities available to them.
- Inadequate recreational activities for all ages.
- High level of crime and drug traffic in the City.
- New housing areas, like Washington Square, are too expensive.

Changes the Focus Group participants would like to see in East Chicago were noted:

- Change in administration (elected officials) that results in more concern for residents.
- Rehabilitation of residential areas
- Beautify the City
- Develop jobs that pay a decent wage.
- Build affordable single-family homes.
- Decision makers ask residents what they want, instead of making decisions in a vacuum.
- Rezone industrial area to increase land available for other uses.

ATTACHMENT D
504 ACCESSIBILITY PLAN
CITY OF EAST CHICAGO

ATTACHMENT D

SECTION 504 ACCESSIBILITY PLAN

The City of East Chicago reports that their 504 Accessibility Plan is in process of development and will be completed by June of 2004.