

City of Hammond Indiana DRAFT Fair Housing Assessment
06. Racially/Ethnically Concentrated Areas of Poverty

ANALYSIS

- a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.
- b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?
- c. Describe how R/ECAPs have changed over time (since 1990).

HUD defines **Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)** as neighborhoods that meet two conditions:

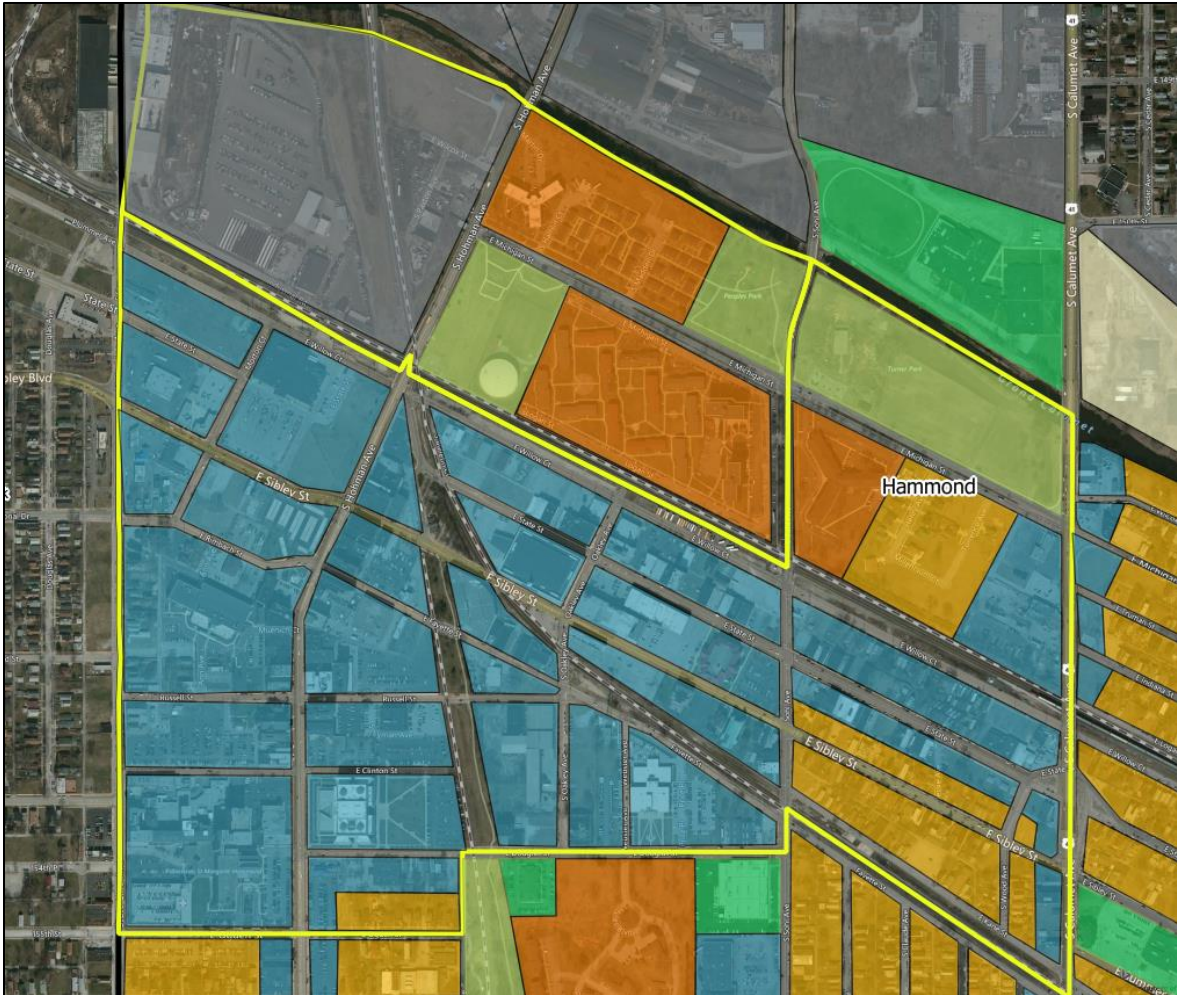
- a poverty rate that exceeds 40% or is three times the average tract poverty rate for the metro/micro area; and
- a non-white population of 50 percent or more.

Per HUD provided data, the City of Hammond has one census tract (206) that qualifies as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). The area is mainly composed of the downtown business district with some housing along the fringes. The area is bounded by Stateline Road (West), Calumet Avenue (East), the Grand Calumet River (North) and Ogden Street /Douglas Street (South).

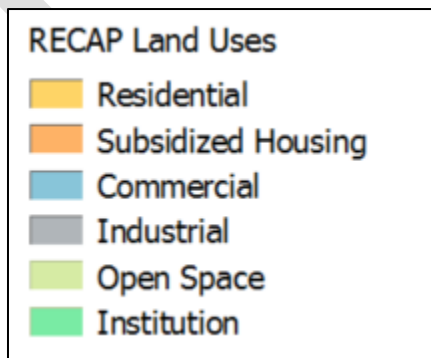
The area has limited housing. The only housing within the census tract are three large subsidized housing developments clustered on the north side and some single family housing along the fringes of the tract. The three subsidized housing developments are Turner Park (PHA), Renaissance Towers (Project Based Section 8) and Hammond Elderly Apartments.

In terms of demographics, the area's population is predominantly Black Non-Hispanic (52%), followed by White Non-Hispanic (28%), and Hispanic (18%). Of the 1,118 households, 367 are families (33%), 65% are householders living alone.

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RECAP LAND USES



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When reviewing the demographics for the RECAP from the 1990 to 2010 U.S. Census, a number of trends emerge. First off, the poverty rate has remained consistently high. In 2010, this area had the highest poverty rate in the City at 67%. Overall, the area's population decreased by 992, a drop of 31%, and the areas' number of single family units decreased by 336 (46%), primarily from the demolition of blighted homes that had fallen into disrepair. In 2010, 154 of the total units (13%) were reported as vacant. The population decline, however, was not consistent among racial and ethnic categories. White Non-Hispanic population decreased by 1,183 (65%) while the Black Non-Hispanic actually increased by 383 (48%). These trends fit within the "white flight" narrative.

Census Tract 206	1990	2000	2010
Population	3,247	2,290	2,255
White Non-Hispanic	1,817	837	634
Black Non-Hispanic	791	1,064	1,174
Hispanic	584	336	411
Asian		10	6
Other/Multiracial	10	41	25
% Minority	44%	63%	72%
Families	729	426	440
Households	1464	1031	1,043
Poverty Rate	59%	51%	67%
Median Family Income (%)	17%	32%	13%
Single Family Units	726	380	390
Housing Units	1,515	1,147	1,197
Vacant Units	126	50	154

The Hammond RECAP does have some promising assets. As stated above, the census tract contains the downtown commercial area which is an employment center and the location of a large grocery. The area is also home to Franciscan St. Margaret Health Hospital and the First Baptist Church have a large, beneficial presence in the area. The two large subsidized housing developments are located within a mile of Hammond Station at 4531 Hohman Avenue which provides service to employment opportunities within downtown Chicago.

In one sense, the opportunities for the RECAP are closely tied to the fate of the downtown commercial area. In recent years, the City has made significant investments in the area and private companies are following suit.

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Table 4 - R/ECAP Demographics

	Hammond IN		Chicago Region	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	2,255	-	446,161	-
White, Non-Hispanic	634	28.12	23,451	5.26
Black, Non-Hispanic	1,174	52.06	329,001	73.74
Hispanic	411	18.23	84,286	18.89
Asian or Pacific Islander, Non-Hispanic	6	0.27	3,783	0.85
Native American, Non-Hispanic	5	0.22	798	0.18
Other, Non-Hispanic	0	0.00	442	0.10
R/ECAP Family Type				
Total Families in R/ECAPs	367	-	96,392	-
Families with children	255	69.48	49,708	51.57
R/ECAP National Origin				
	Country		Country	
Total Population in R/ECAPs	2,255	-	446,161	-
#1 country of origin	Mexico	29 1.29	Mexico	29,903 6.70
#2 country of origin	Peru	18 0.80	Nigeria	697 0.16
#3 country of origin	Poland	10 0.44	Guatemala	688 0.15
#4 country of origin	Other Middle Africa	4 0.18	Honduras	584 0.13
#5 country of origin	Null	0 0.00	Haiti	580 0.13
#6 country of origin	Null	0 0.00	Vietnam	478 0.11
#7 country of origin	Null	0 0.00	India	469 0.11
#8 country of origin	Null	0 0.00	Philippines	400 0.09
#9 country of origin	Null	0 0.00	Poland	376 0.08
#10 country of origin	Null	0 0.00	Ghana	325 0.07

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

When looking at the data on a regional level, most of the RECAPs are clustered in and around the southern and western portions of Chicago. RECAPs are located to the east of Hammond as well, including Gary and East Chicago. According to HUD Table 4, the racial composition of the regional RECAPs is heavily African American. Almost 3 of every 4 residents within the regional RECAPs are African American. Hispanic residents also have a significant presence, comprising almost 19%. White Non-Hispanics, who account for 55% of the region's overall population, account for only 5% of the RECAP population.

ADDITIONAL INFORMATION

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.
- b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and mobility options for protected class groups.

In a November 2013 report entitled “Fair Housing and Equity Assessment: Metropolitan Chicago”, the Chicago Metropolitan Agency for Planning (CMAP) summarized the root causes of the region’s RECAPs and the effects on the residents in terms of access to opportunity.

While the look and feel of RECAPs varies to some degree across the region, they tend to be clearly identifiable, often avoided, areas of severe isolation which are largely void of the community resources enjoyed by the rest of society: “the physical landscape of such neighborhoods often consists of abandoned buildings, poor quality housing stock, unclean streets, and low quality municipal services—particularly schools and recreational facilities. A lack of access to mainstream financial services is also a consistent characteristic of concentrated impoverished communities.” Those who can avoid these areas entirely do so, and are therefore not confronted with the inequities faced by those who live there. This natural proclivity is damaging in that it often leads to complete disinvestment from RECAPs and entrenched isolation of RECAP residents.¹

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CONTRIBUTING FACTORS OF R/ECAPS

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

The segregation patterns in Chicago metropolitan area have a long history. The causes and the practices used to bring about the current housing patterns have been well documented and challenged. Fifty years ago, Martin Luther King, Jr. led the Chicago Freedom Movement in an effort to push for open housing and an end to the slum conditions in Chicago. Of his experience in the Chicago area, King stated “I’ve been in many demonstrations all across the south, but I can say that I have never seen, even in Mississippi and Alabama, mobs as hostile and as hate-filled as I’m seeing in Chicago.”

Much has happened in the past fifty years, but many of the housing patterns in place then are still in place now. And many of the causes are similar in nature. In a 2008 testimony given to the National Commission on Fair Housing and Equal Opportunity, the South Suburban Housing Center found that the causes of the segregation patterns in the southern suburbs of Cook County were similar to the white flight experienced by Chicago south side neighborhoods. While the earlier episodes of white flight from the Chicago neighborhoods were driven by more blatant forms of discrimination, such as steering and blockbusting, the more current forms of white flights are more subtle and harder to detect.

The 2013 CMAP report found that economics could not account for the racial segregation patterns in the region. Instead, one of the primary driving factors for the housing patterns in Chicago region was the willingness, or lack thereof, of White Non-Hispanics to move into areas with significant minority populations. In addition, the report found that Hispanics and Asians have similar attitudes to African American neighborhoods. When faced with such a weak demand in a market, the prices of those areas will fall and create economic burdens on a neighborhood and its residents. The end result are neighborhoods with higher minority concentrations and fewer economic opportunities.

Within Hammond, the concentration of African Americans and poverty within the RECAP is also clearly tied to the clustering of subsidized housing units in the area. According to the South Suburban Housing Center, of the eleven affordable housing developments in Hammond, including public housing, low-income housing tax credit or privately assisted housing, nine of the eleven are located in two clusters. Four developments are located within the RECAP and five additional developments are located in Columbia Center. These multi-family developments contain 973 units (83.6%) of Hammond’s total subsidized developments. The RECAP is a majority

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low-income African American area. The Columbia Center area has a population that is 64.5% low to moderate income African American and Hispanic.

The lack of private investment also contributed to the concentrations of poverty within the RECAP. As the area's population declined, up to a third of the single family housing fell into disrepair, became blighted, and was removed from the housing stock. Redevelopment of many of the vacant single family properties is complicated by the small lot sizes that do not conform to the minimum lot widths called for in the zoning ordinance.

Potential Contributing Factors

- Community Opposition
- Deteriorated and abandoned properties
- Lack of community revitalization strategies
- Lack of private investments in specific neighborhoods
- Lack of regional cooperation
- Land use and zoning laws
- Location and type of affordable housing
- Private discrimination

ⁱ "Fair Housing and Equity Assessment: Metropolitan Chicago"; Chicago Metropolitan Agency for Planning (CMAP); November 2013; page 34.