



MTP Update

Land Use & Housing

Economy & Place Committee
07/08/2026

Draft Project Timeline

**Public engagement strategy still in development*

Q1-2026	Q2-2026	Q3-2026	Q4-2026	Q1-2027	Q2-2027
JANUARY FEBRUARY MARCH	APRIL MAY JUNE JULY	AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER	JANUARY FEBRUARY MARCH APRIL MAY JUNE		
Regional Profile and Performance	Assessment and Analysis	Plan Recommendations		Plan Preparation and Adoption	
Regional Profile and Performance Report <i>Existing Conditions and Performance Measures</i> <i>Goals Synthesis and Regional Plan Summary</i>	Implementation Action Areas Assessment <i>Internal and stakeholder review of implementation actions</i> Public Meetings and Engagement <i>Identify broad level priorities and potential new implementation actions</i> Transportation Investments <i>Establish investment priorities</i> <i>Update project selection criteria</i>	Finalize Implementation Actions <i>Link implementation to theme and goal area</i> Socioeconomic Forecast <i>Update population and employment projections</i>	Financial Plan <i>Estimate available revenues</i> <i>Demonstrate fiscal constraint</i> <i>Solicit projects</i> <i>Analyze projects</i> <i>Develop project list</i>	NWI 2050+ UPDATE <i>Develop public comment draft</i> <i>Public comment period</i> <i>Final Plan Development</i> <i>Final Plan Adoption</i>	

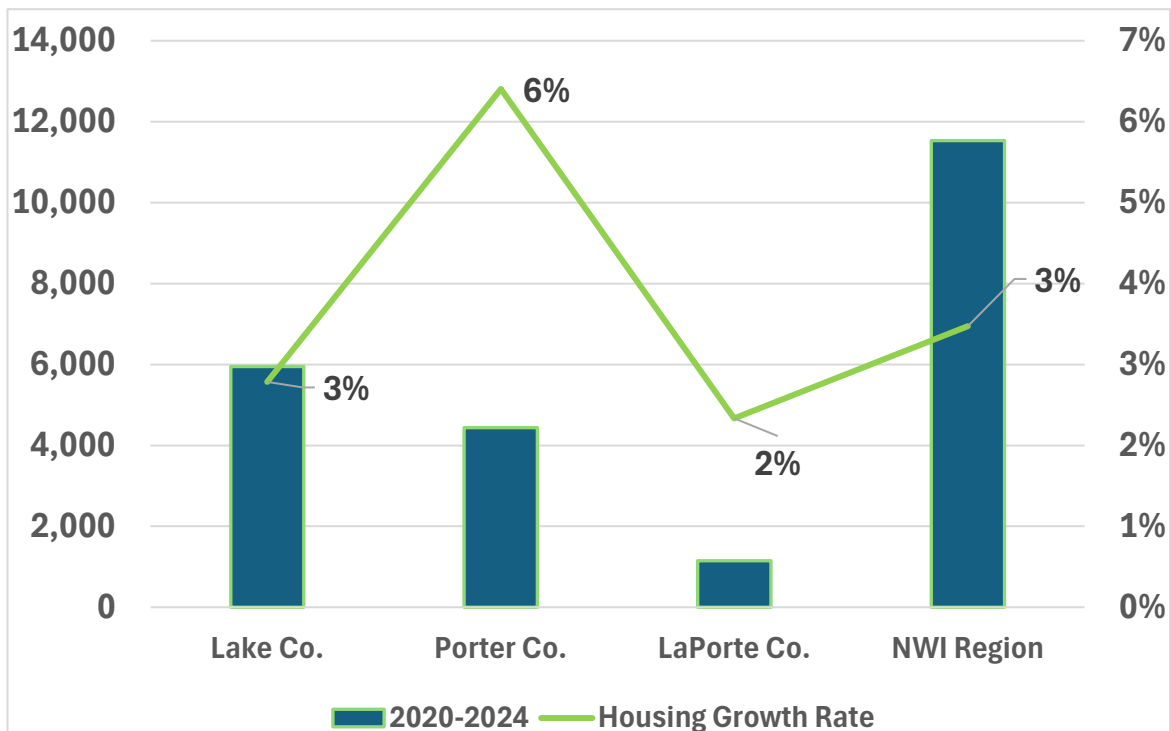
NWI 2050+ Goals	Performance Measures	Outcomes
Support transportation infrastructure that supports the development of walkable districts and "town centers."	▪ <i>Employment in “Main Centers”</i> ▪ <i>Population in “Main Centers” & 15- minutes</i> •	The analysis shows an increase in the population in the main and neighborhood centers in small- to medium-sized communities such as Winfield, Lake Station, South La Porte, and Munster. However, it was noted that some of the larger communities lost population to the main centers. Employment has increased significantly in South Hammond, Miller/Aetna, the Hessville neighborhood in Hammond, South La Porte, Lake Station, East Chicago, and Griffith. Conversely, downtown Valparaiso, the Old Munster Steel neighborhood, and downtown Whiting have experienced notable job losses.
Identify priority infill development strategies and sites with infrastructure in place. Establish projected densities and residential diversity.	▪ <i>Housing vacancies by municipalities.</i> ▪ <i>Housing density is recommended to be 4-5 units per acre with 35% of small lots of single-family detached houses.</i>	The 2024 census data show that LaPorte County has the highest housing vacancy rate, at 13%, among the region’s counties. The areas with the most vacancies are Michigan City, vacation towns, and the City of La Porte. Lake County's housing vacancy rate is about 10%, and Porter County has the lowest at 6%. The current housing density is about 2 du/ acre. • According to NWI 2050+, required density is 4-5 du/ acre.
Northwest Indiana will provide a variety of housing choices, including so-called “missing middle” products.	▪ <i>Track the middle housing development in the last 10 years</i> •	The chart shows housing permits in Lake, Porter, and LaPorte counties from 2013 to 2023. LaPorte County had the highest share of middle housing permits at 19%, compared with a regional average of 15%. According to NWI 2050+, middle housing should be at least 20%.
Investigate the housing needs at the regional and local levels to help our region realize affordable housing options.	▪ <i>Housing stock vs. demand (affordability-based prices).</i> ▪ <i>Track income-based housing.</i> ▪ <i>Percent of Households Burdened by Housing Costs (>30% of household income spent on housing).</i>	The housing data highlights two main problems: supply and affordability. In Lake County, there is a need for more affordable housing for those earning under \$25,000, as new construction does not meet this demand. Significant subsidies are needed because the market does not serve this group. Affordable options are available for those earning \$25,000-\$49,000, while those earning \$50,000-\$99,999 have sufficient supply. However, there is a shortage for households earning \$100,000-\$200,000 and above. Porter County also faces shortages in the same income categories, and LaPorte County has shortages in the income groups below \$50,000 and above \$100,000. The data indicates that the northwest Indiana region has a lower percentage of homeowners who pay more than 30% of their household income than the state average. However, about 50% or more of households are cost-burdened, a higher share than the state average.
By 2050, Northwest Indiana will achieve a population of about 900,000. New growth will have a gross density of about 4-5 units per acre.	▪ <i>Population increases towards the 2050+ goal.</i> ▪ <i>Housing increases towards the 2050+ goal.</i>	The yearly growth rate met the 0.55% goal in 2024. However, the average growth rate in the last five years is 0.23%. Porter County has a strong housing market, with a 6% growth rate that exceeds the NWI 2050+ goal of 4%. Although more new housing units have been built in Lake County, the growth rate shows a moderate 3% increase on average between 2020 and 2024. The number of housing units in La Porte County has increased by about 2%.



Housing Growth Rate

Performance Measure: Housing increases towards the NWI 2050+ goal.

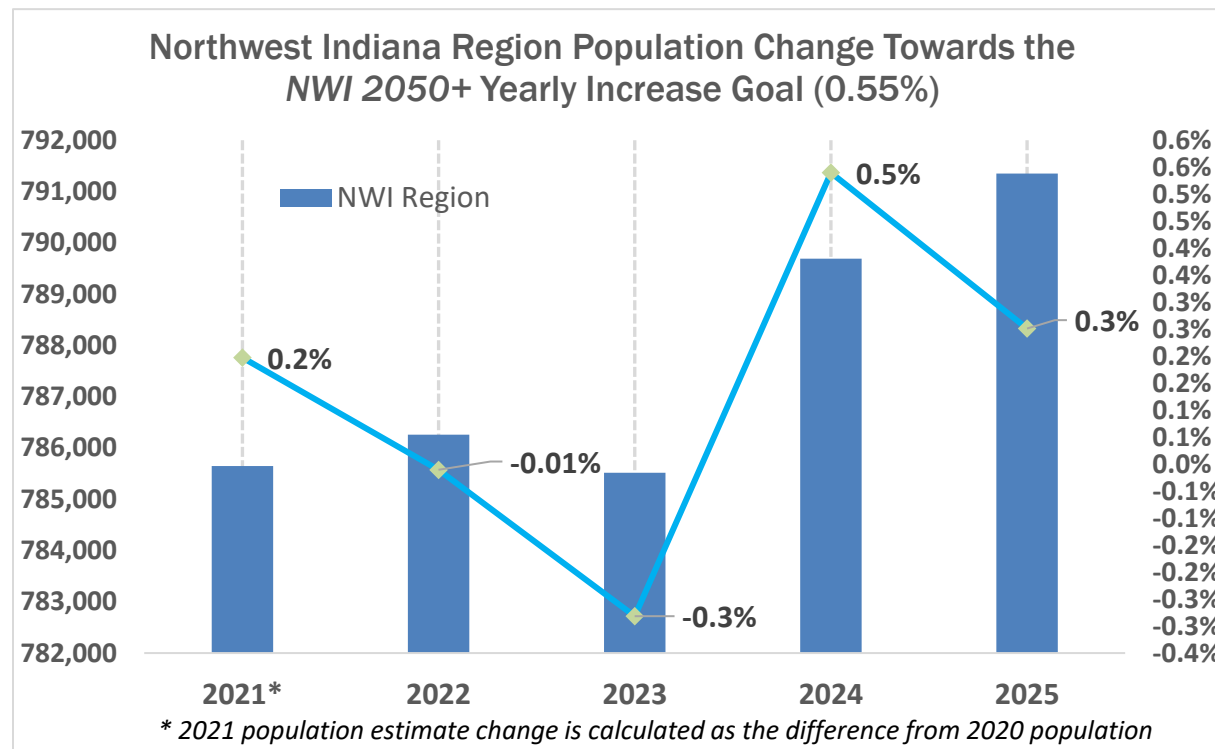
According to the 2050+ goal, the annual housing growth rate is 4%.



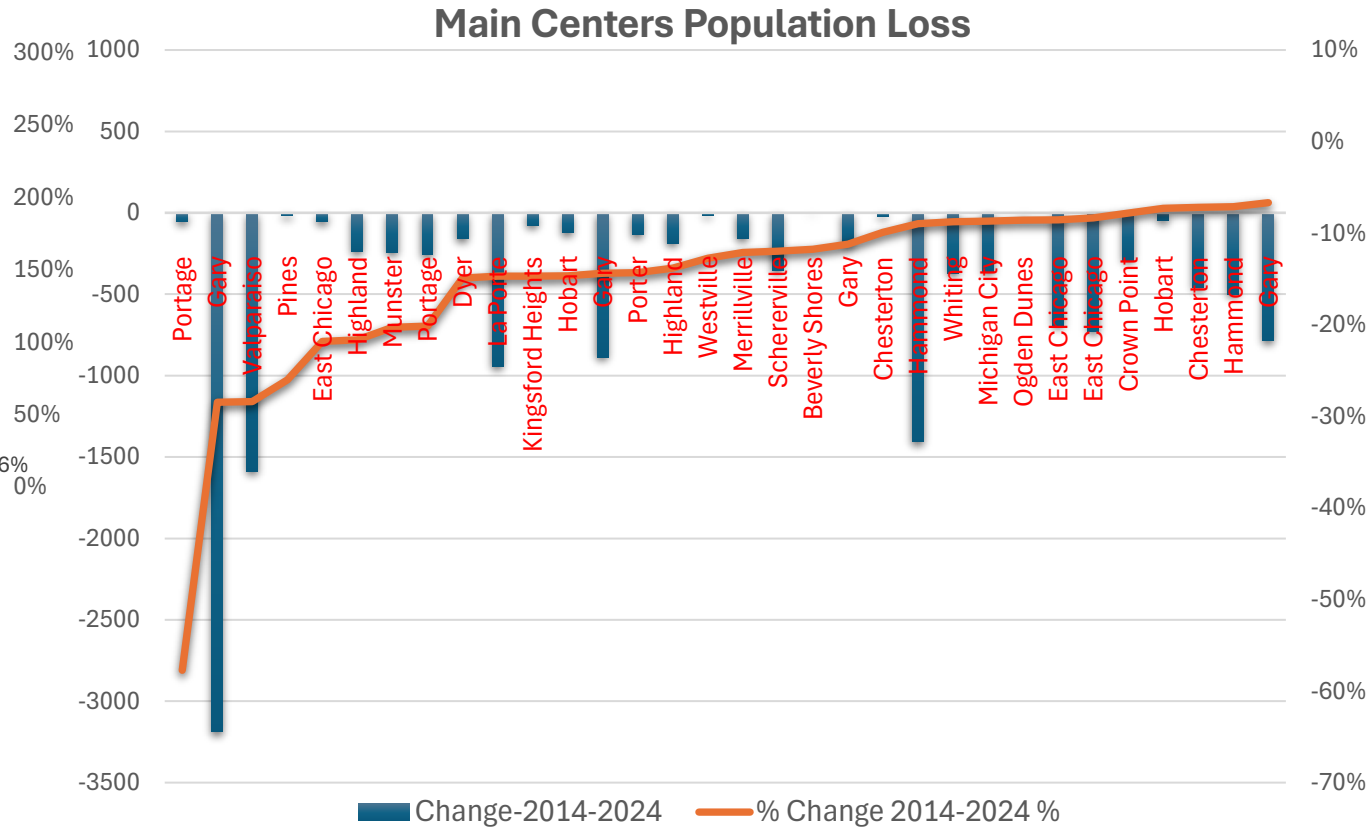
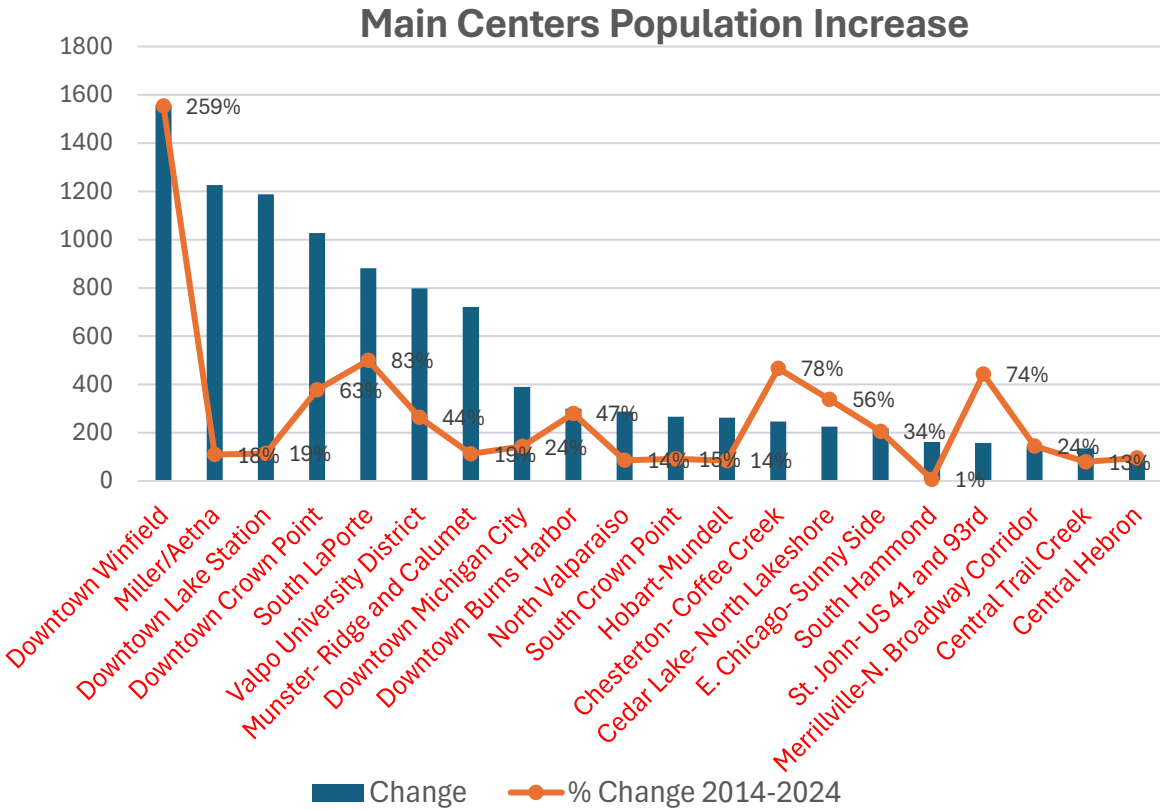
Population Growth Rate

Performance Measure: Population increases towards the NWI 2050+ goal.

According to the NWI 2050+, the population's yearly growth rate goal is 0.55%.



Performance Measure: Population & Employment Changes in Main Centers



Recommended Strategies

- Achieving population and housing growth targets depends on boosting population and employment in key urban areas.
 - Strategies will emphasize housing affordability, development near transit hubs, and specialized workforce training.
- Concerning the high vacancy rates in housing :
 - Strategies will depend on whether the problem is local oversupply or ineffective property marketing. Essential actions should include adjusting rental prices, offering lease incentives, and improving property presentation.
- Addressing the lack of missing middle housing requires:
 - Modifying local rules, adjusting financial tools, and updating design standards.
 - Key changes include legalizing multi-unit types, easing parking mandates, and reducing minimum lot sizes.

Next Steps- Meet with the Planners

- Assessing the *NWI 2050+* objectives for the *NWI 2050+* update based on data findings.
- Providing feedback on the current data gathered and developed by NIRPC at the local and regional levels.
- Discussing housing demand, needs, and supply within your community.
- Planning for the needed infrastructure to support walking, bicycling, and transit of historic downtowns and older retail corridors with conducive development patterns for non-motorized.
- Identifying key arterial roadways, including state highways and other arterials, that can be reimagined to enhance the livability of Northwest Indiana communities.
- Identifying key places and corridors that need to be examined in more detail to focus resources on.
- Help NIRPC identify and prioritize specific actions that can be taken to implement regional policies.

Income-Based Housing Cost

Performance Measure: Percent of Households Burdened by Housing Costs (>30% of household income spent on housing)

- Approximately 26.5% of homeowners with mortgages in Indiana spend 30% or more of their household income on housing costs. About half of lower-income households spend more than 30% of their income on food due to supply shortages and rising prices.

Indiana State	Lake County	Porter County	LaPorte County
26.5%	21%	22%	21%

Homeowners pay more than 30% of their income in mortgage payments

Indiana State	Lake County	Porter County	LaPorte County
47%	51%	49%	45%

Renters pay more than 30% of their income in rent

The housing price-to-income ratio is a common measure of housing affordability, comparing housing costs to people's incomes.

The lack of multifamily developments in Northwest Indiana is problematic, as there is little available inventory in the rent ranges that are in demand.

Thank you
