



Land Use & Housing Update

Economy & Place Committee

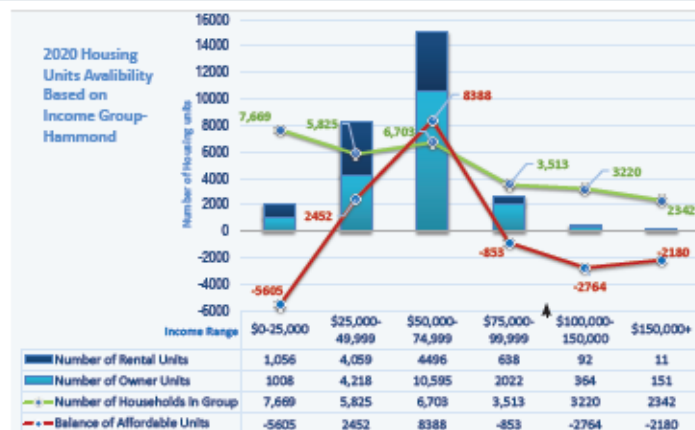
07/09/2025

Presented by:
Eman Ibrahim
Planning Manager



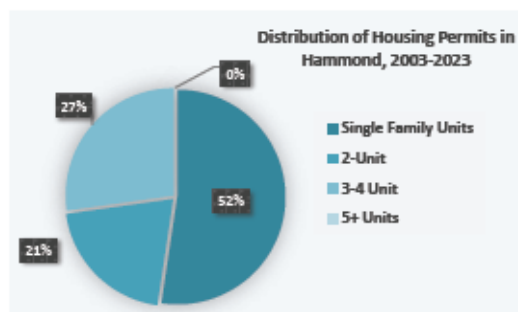
Housing Affordability Analysis for the City of Hammond

Income Range	% of Households	# of Households in Group Income	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Affordable Units per Income Group	Balance of Affordable Units
\$0-25,000	26%	7,669	>\$50,000	1,008	\$0-499	1,056	2,064	-5605
\$25,000-49,999	20%	5,825	\$50,000 to \$99,999	4,218	\$500-999	4,059	8,277	2452
\$50,000-74,999	23%	6,703	\$100,000-199,999	10,595	\$1,000-1,499	4,496	15,091	8388
\$75,000-99,999	12%	3,513	\$200,000 to \$299,999	2,022	\$1,500-1,999	638	2,660	-853
\$100,000-150,000	11%	3,220	\$300,000 to \$499,999	364	\$2,000-2,999	92	456	-2764
\$150,000+	8%	2,342	\$500,000+	151	\$3000+	11	162	-2180
Total		9,524		7,664		1,860	9,524	

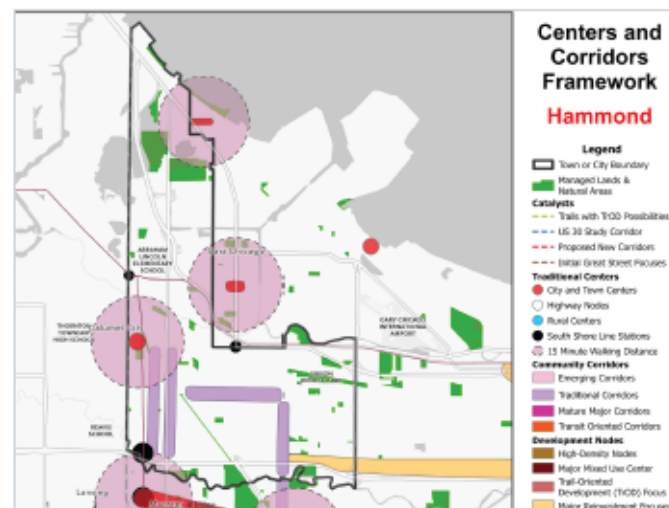
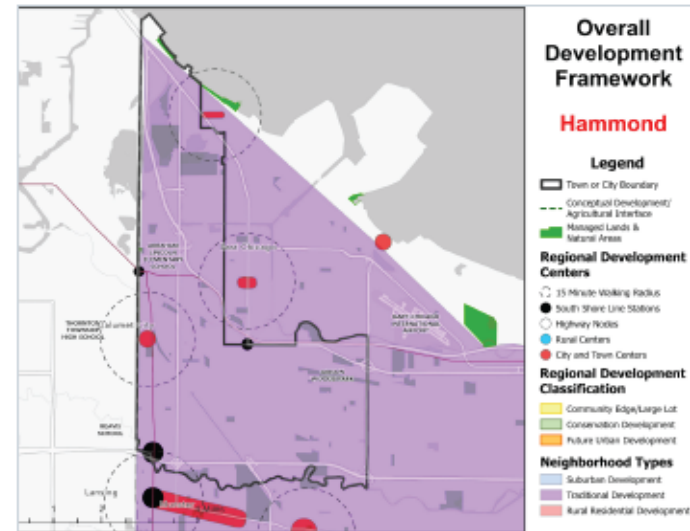


Housing Permits for the City of Hammond 2003-2023

Place Name	Permits 2003-2023 Total units	Single-Family Units	Multifamily Units-Total	2-Unit	3-4 Unit	5+ Units	% of Multi-Family
Gary	510	275	235	0	235	0	46%



- Traditional development is focused on infill and reinvestment in older urban areas.
- Suburban development has city services, consisting of subdivisions with curvilinear street patterns and single-family homes.
- Future urban development: will gradually expand urban services around current areas. It should avoid large lots and individual wastewater systems, focusing on residential density mixes.
- Conservation development: Preserve environmentally sensitive areas by clustering large lots, using conservation techniques, and considering topographic constraints in rural development.
- Development/Agriculture Interface: Maintain areas south of the green line for agriculture, except if they border rural towns and centers.
- Community edge/large lot development: New low-density developments should focus on infill sites rather than expanding into rural areas to preserve the established residential patterns.



- Traditional Centers: Regional policy must focus on investing in the central commercial and civic districts to maintain their image and appeal. Goals include improving active transportation and encouraging population growth, as well as linking city areas and small towns for mutual benefits.
- Community Corridors: Linear districts, from older to developing areas, are key for commerce and transportation. NW 2050+ policies seek to balance transportation and development goals.
- Development Nodes: These nodes include the US 30/I-65 district, job centers, trail areas, and transportation zones. Smaller nodes exist in Winfield at 109th and Randolph.
- Catalysts: Advanced planning and execution at these locations allow for medium-density development, creating new roadways, trails, and study corridors that attract investment.

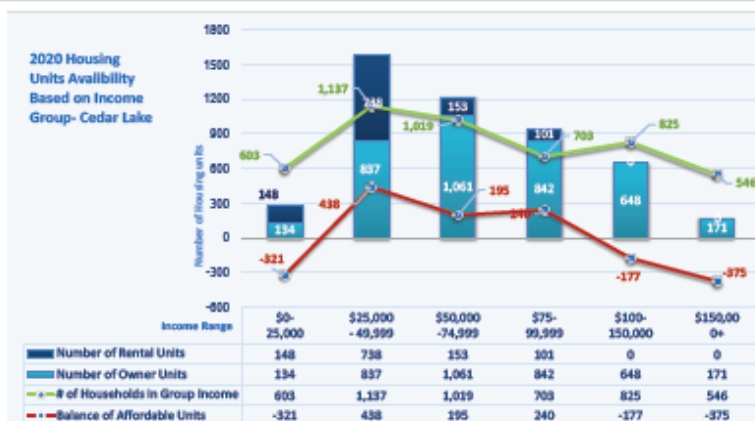
Town of Cedar Lake

\$79,177

Median Housholds Income in 2023

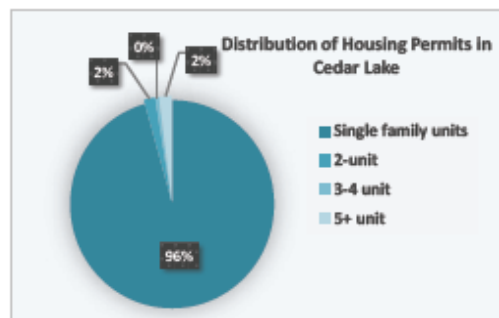
Housing Affordability Analysis for the Town of Cedar Lake

Income Range	% of	# of Households in Group Income	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Affordable Units per Income Group	Balance of Affordable Units
\$0-25,000	12%	603	>\$60,000	134	\$0-499	148	282	-321
\$25,000-49,999	24%	1,137	\$60,000-124,999	837	\$500-999	738	1,575	438
\$50,000-74,999	21%	1,019	\$125,000-199,999	1,061	\$1,000-1,499	153	1,214	195
\$75-99,999	15%	703	\$200,000-249,999	842	\$1,500-1,999	101	943	240
\$100-150,000	17%	825	\$250,000-399,999	648	\$2,000-2,999	-	648	-177
\$150,000+	11%	546	\$400,000+	171	\$3,000+	-	171	-375
Total	100%	4,833		3,683		1,140	4,833	0



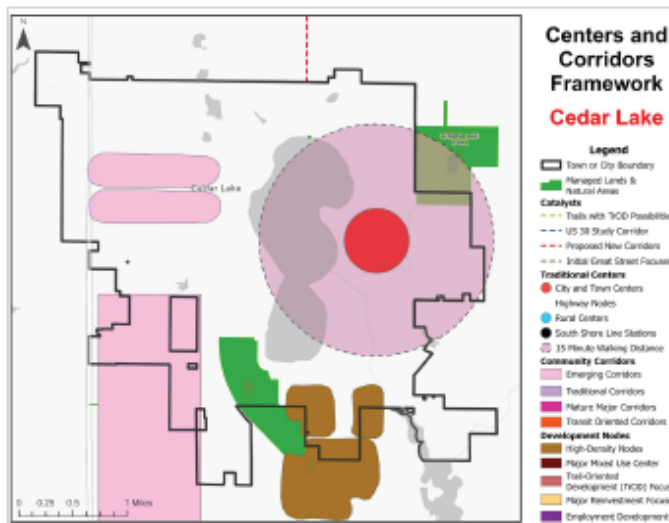
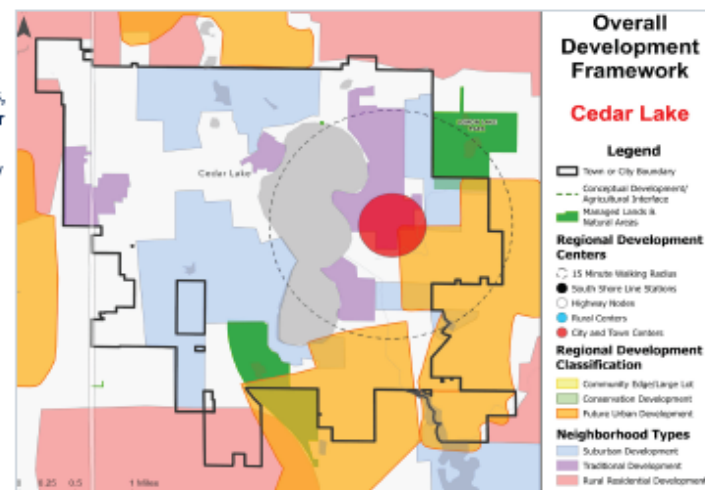
Housing Permits for the Town of Burns Harbor 2003-2023

Place Name	Permits 2003-2023 Total units	Single family units	Multifamily units-Total	2-unit	3-4 unit	5+ unit	% of Multi-family
Cedar Lake	3,261	3,119	142	68	20	64	4%



NWI 2050+ - Land Use & Housing Recommendations

- Traditional development is focused on infill and reinvestment in older urban areas.
- Suburban development has city services, consisting of subdivisions with curvilinear street patterns and single-family homes.
- Future urban development: will gradually expand urban services around current areas. It should avoid large lots and individual wastewater systems, focusing on residential density mixes.
- Conservation development: Preserve environmentally sensitive areas by clustering large lots, using conservation techniques, and considering topographic constraints in rural development.
- Development/Agriculture Interface: Maintain areas south of the green line for agriculture, except if they border rural towns and centers.
- Community edge/large lot development: New low-density developments should focus on infill sites rather than expanding into rural areas to preserve the established residential patterns.



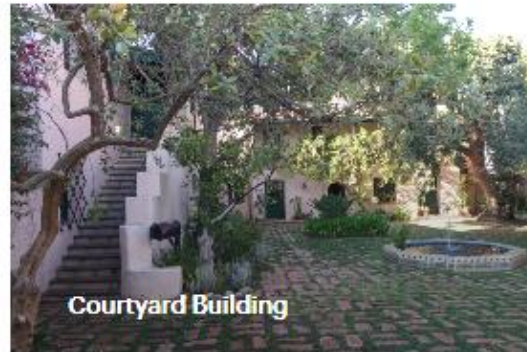
- Traditional Centers: Regional policy must focus on investing in the central commercial and civic districts to maintain their image and appeal. Goals include improving active transportation and encouraging population growth, as well as linking city areas and small towns for mutual benefits.
- Community Corridors: Linear districts, from older to developing areas, are key for commerce and transportation. NWI 2050+ policies seek to balance transportation and development goals.
- Development Nodes: These nodes include the US 30/I-65 district, job centers, trail areas, and transformation zones. Smaller nodes exist in Winfield at 109th and Randolph.
- Catalysts: Advanced planning and execution at these locations allow for medium-density development, creating new roadways, trails, and study corridors that attract investment.

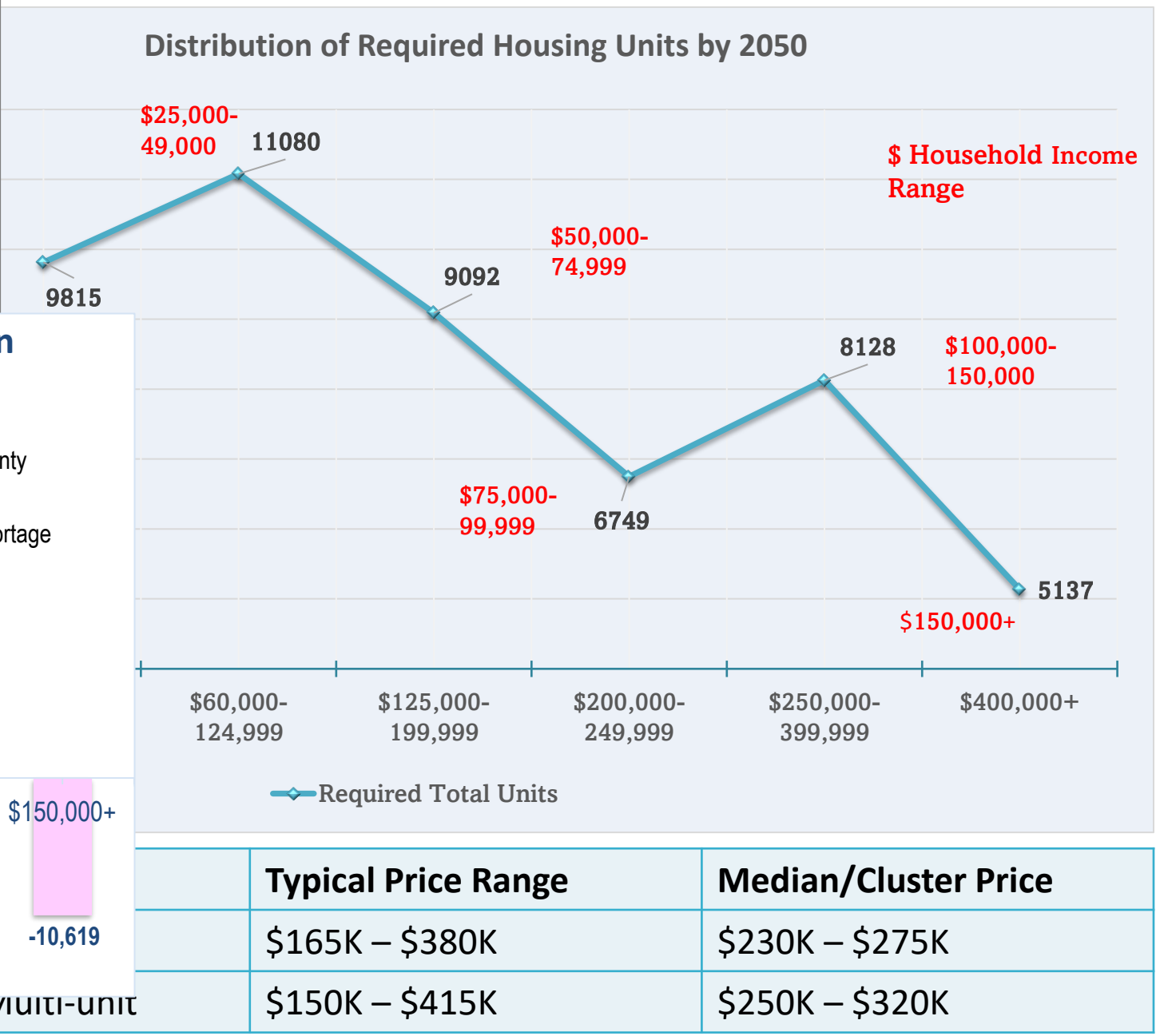
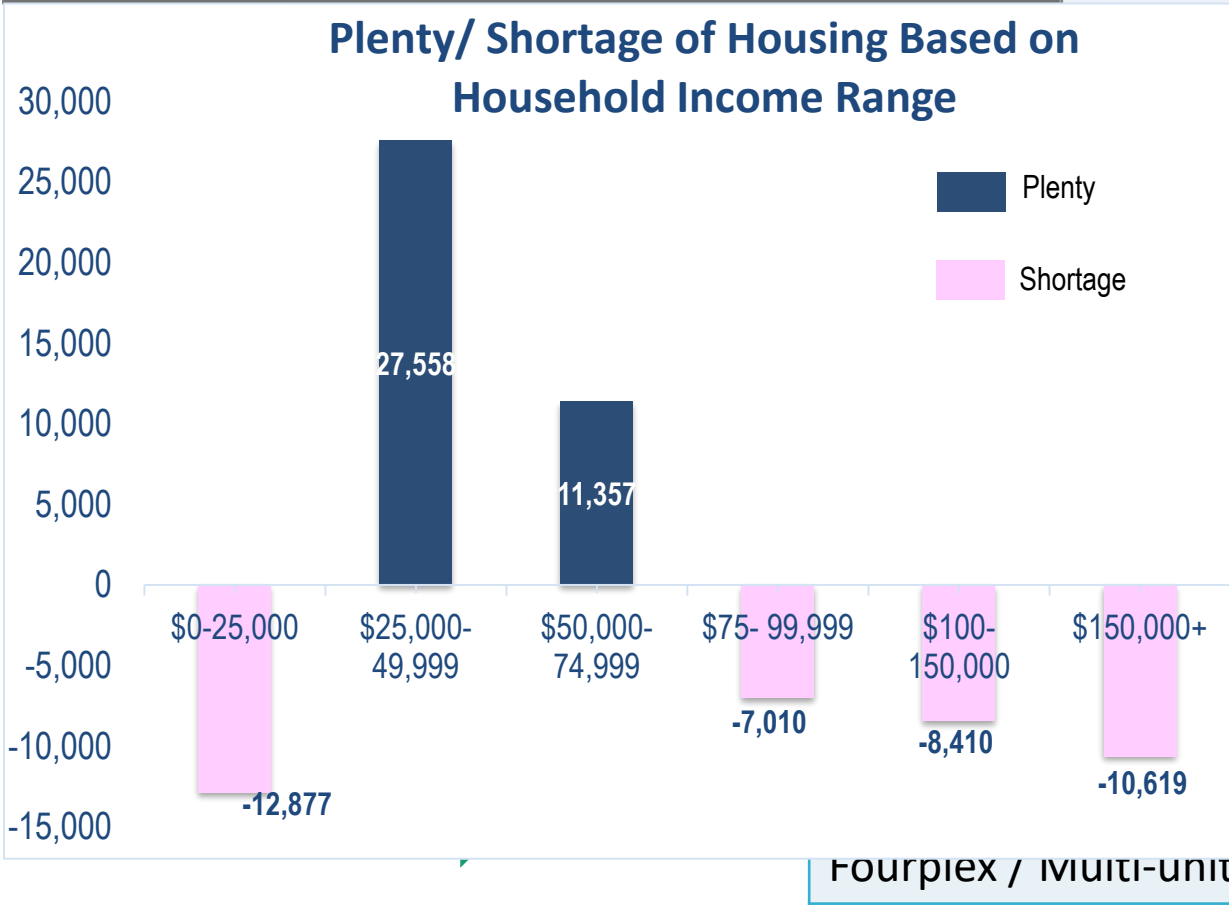
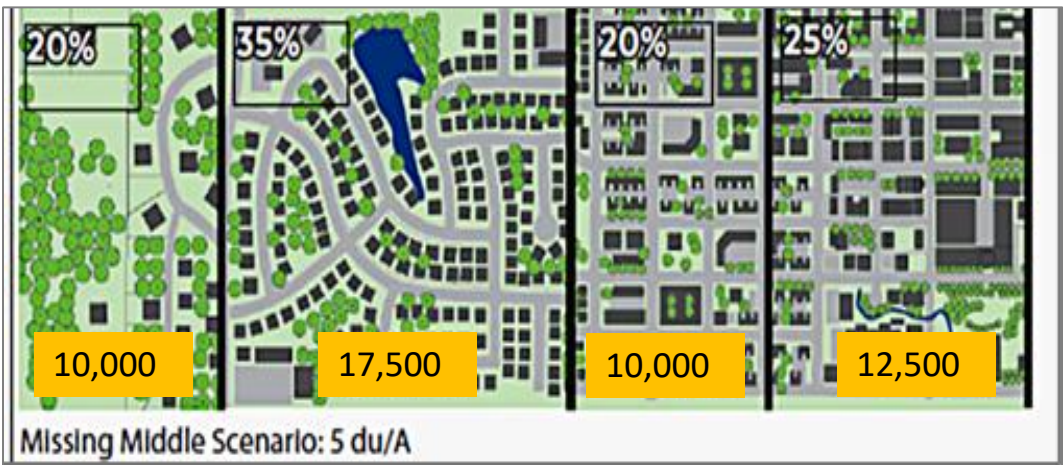
For more information about the Land Use & Housing Chapter of the NWI 2050+ check the following link:
<https://www.in.gov/nirpc/files/5-Land-Use-FINAL.pdf>

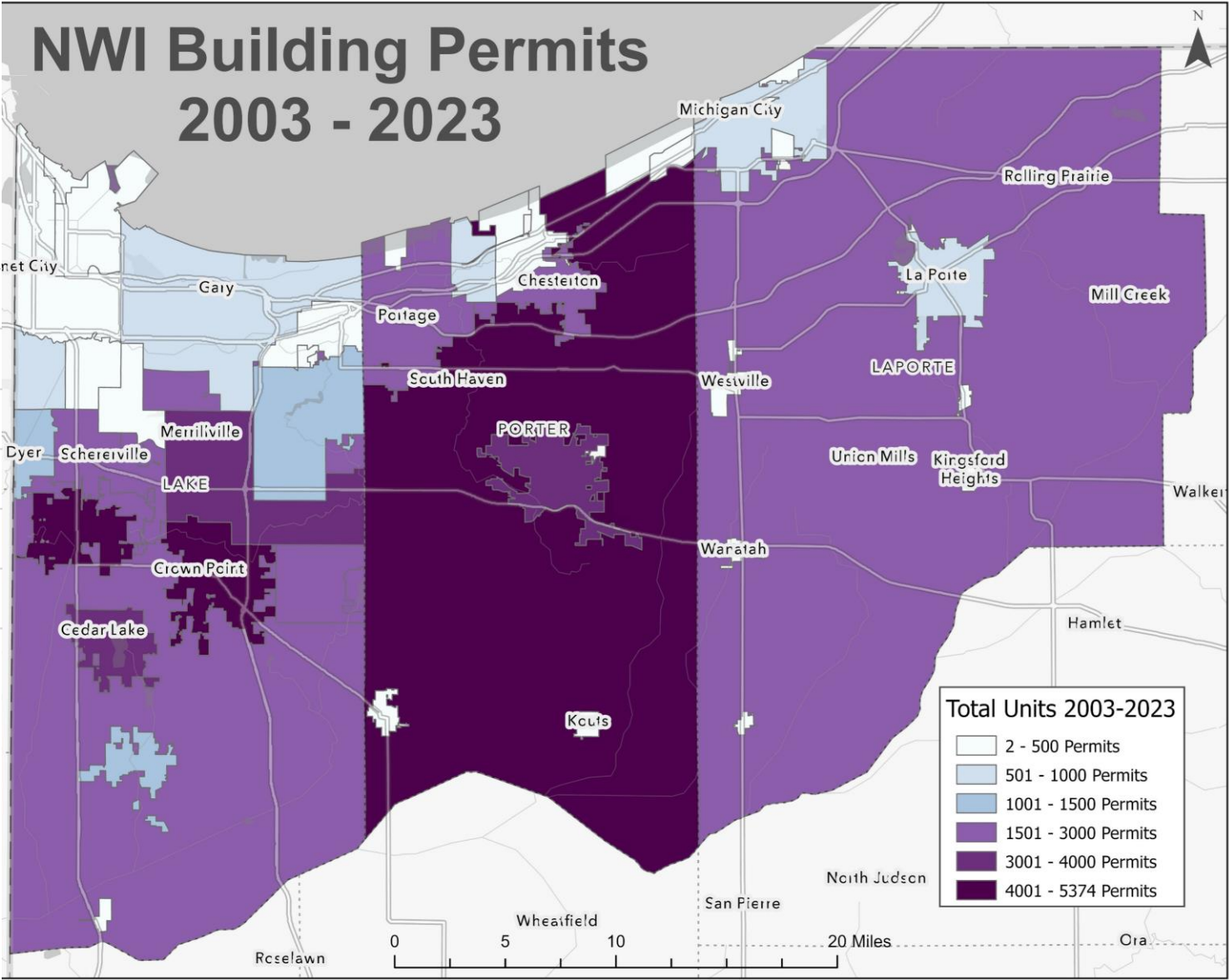
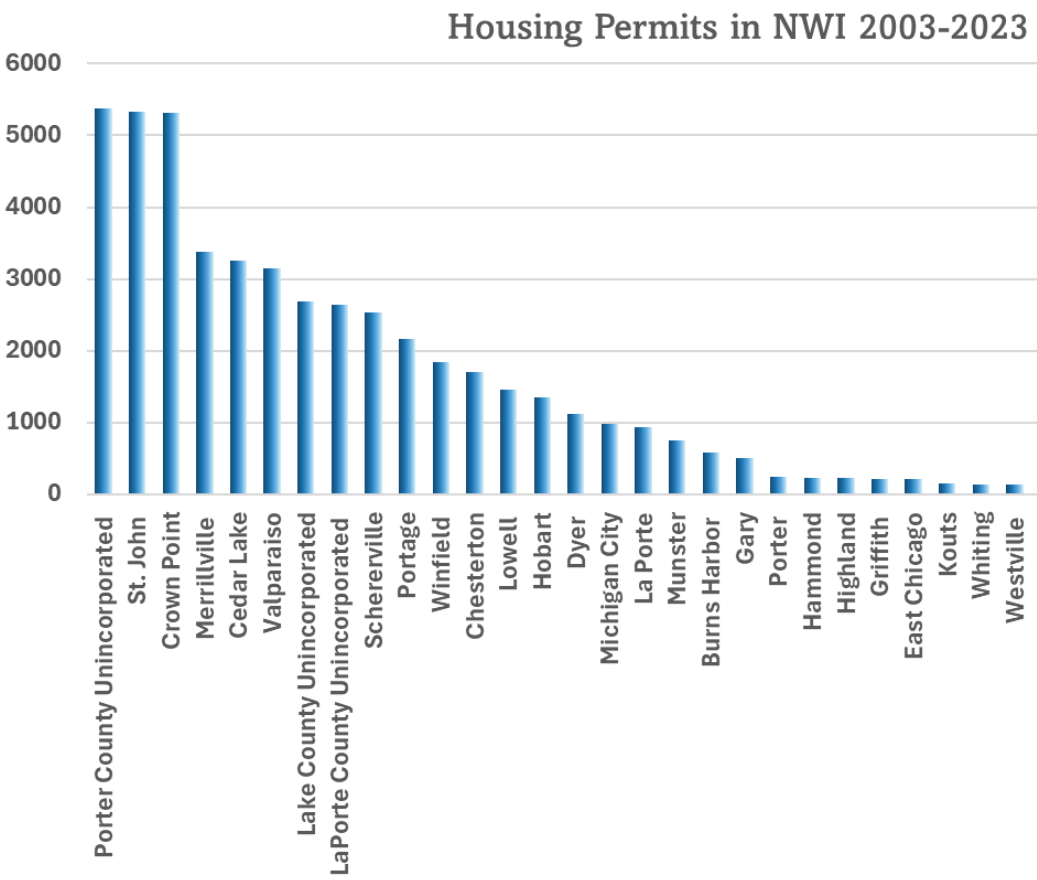
Best Practices for Middle and High-density Housing

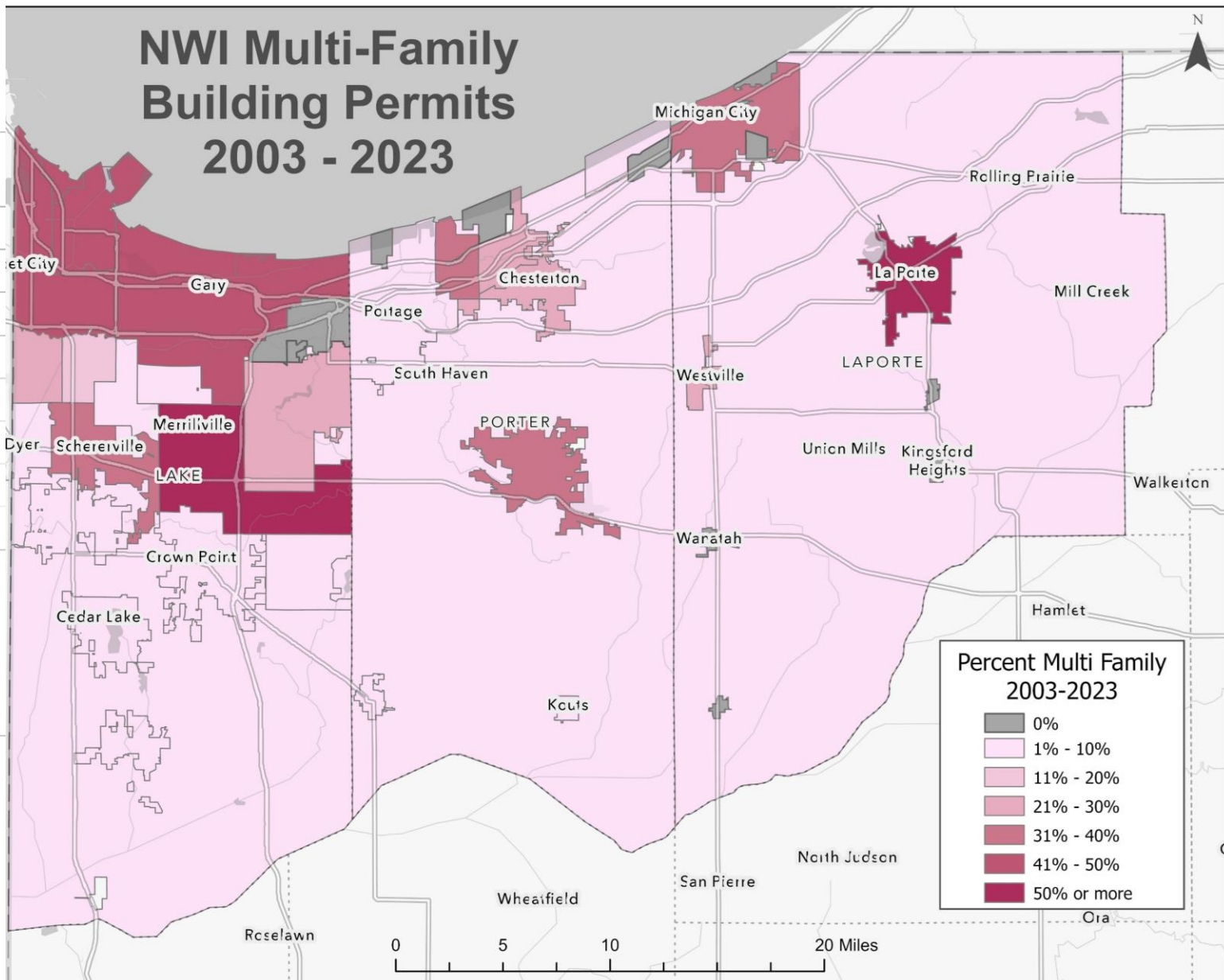
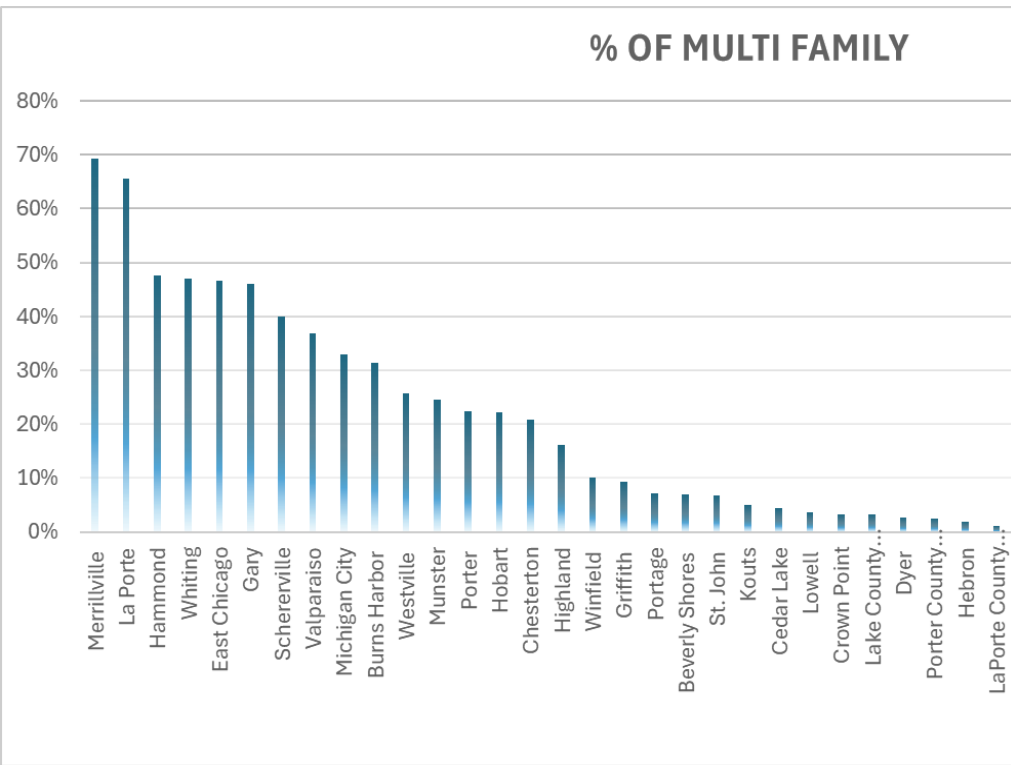
Missing middle housing refers to the lack of housing types that fall between single-family homes and large apartment buildings—a gap that significantly impacts housing affordability and urban livability.

- Low-rise (1–2 stories)
- Moderate in scale
- Designed to blend into residential neighborhoods









Best Practices for Middle and High-density Housing

Category	Older Urban Areas (Legacy Neighborhoods, Downtowns)	Newer Suburban or Undeveloped Areas
Zoning & Policy	<ul style="list-style-type: none">◆ Update zoning to allow more housing types (duplexes, triplexes, ADUs).◆ Use overlay districts* to encourage infill without displacement.	<ul style="list-style-type: none">◆ Zone for mixed-use and higher density early.◆ Require diverse housing types (townhomes, apartments, cottage courts).
Design & Form	<ul style="list-style-type: none">◆ Focus on context-sensitive design that respects historic fabric.◆ Preserve street grids and walkability.	<ul style="list-style-type: none">◆ Establish clear design standards to create a human-scale environment.◆ Build complete streets and connect neighborhoods.
Infrastructure	<ul style="list-style-type: none">◆ Modernize aging utilities and stormwater systems to handle density.◆ Incorporate green infrastructure retrofits.	<ul style="list-style-type: none">◆ Plan water, sewer, and broadband infrastructure with long-term growth in mind.◆ Incorporate smart growth principles to avoid sprawl.
Mobility & Access	<ul style="list-style-type: none">◆ Expand sidewalks, bike lanes, and transit options.◆ Promote transit-oriented development (TOD).	<ul style="list-style-type: none">◆ Design communities around multimodal access from the start.◆ Limit car dependence through compact, walkable layouts.
Housing & Affordability	<ul style="list-style-type: none">◆ Incentivize rehab and adaptive reuse of older buildings.◆ Use land trusts or incentives to retain affordability.	<ul style="list-style-type: none">◆ Include inclusionary housing policies or density bonuses.◆ Provide starter and workforce housing options.
Community Engagement	<ul style="list-style-type: none">◆ Involve long-term residents in planning and design.◆ Support local ownership and cultural preservation.	<ul style="list-style-type: none">◆ Ensure new developments include civic spaces and reflect community input.◆ Host workshops early in planning processes.
Sustainability & Environment	<ul style="list-style-type: none">◆ Encourage tree canopy expansion, energy retrofits, and green roofs.	<ul style="list-style-type: none">◆ Integrate solar-ready design, low-impact development, and native landscaping.

ADU STATUS IN INDIANA

Nine communities in the state of Indiana have an ADU ordinance or zoning. There are no ADUs in Northwest Indiana.

Eleven communities in the Chicago Region have an ADU ordinance, with the City of Chicago having five zones.

Currently, Illinois lawmakers are advancing HB 1709/HB 1813 to potentially prohibit municipalities from banning ADUs statewide



EXAMPLES OF ADU



Questions



Sensible Tools Handbook Update



NIRPC'S April 2025 Workshops

NIRPC, in partnership with Purdue Extension/Illinois-Indiana Sea Grant, offers **two** interactive workshops on...

Workshops are FREE and seats are limited, so registration is required

Call/ Email to Reserve
219-292-7410
fbaum@nirpc.org

SENSIBLE TOOLS HANDBOOK

Learn and apply tools for reviewing projects and planning the future development of your community.

WORKSHOP I

MAKE SENSIBLE PLANNING & LAND USE DECISIONS
Tuesday April 8, 4:30 pm- 7:00 pm

- Participants will understand the role of planning in communities.
- Participants will understand the role of the public planning official and related ethical considerations.
- Participants will understand the foundational role of zoning as a land use control.
- Participants will learn how to overcome development challenges with the help of the innovative Sensible Tools Handbook.

Register 

WORKSHOP II

SENSIBLE TOOLS FOR STORMWATER MANAGEMENT & GREEN INFRASTRUCTURE
Tuesday April 22, 4:30 pm- 7:00 pm

- Participants will learn about nature-based stormwater management solutions incorporating Green Infrastructure and Low Impact Development.
- Participants will understand how to use community planning to influence the implementation of Green Infrastructure.
- Participants will learn to assess planning and zoning ordinances for opportunities to apply green infrastructure and Low Impact Development.
- Participants will learn how to apply NIRPC tools to plan for or review site plans for green infrastructure.

Register 

WHO SHOULD ATTEND?

City/ town/county planners
Elected officials / Boards of Zoning appeals members/ Plan commissioners
Developers and builders/ Interested citizens
Legal professionals specializing in land use law
Sustainability Commissioners/Committee members

Workshops Location

NIRPC Office
6100 Southport Rd.
Portage, IN 46368



SENSIBLE TOOLS HANDBOOK WORKSHOPS

- NIRPC, in partnership with Purdue Extension/Illinois-Indiana Sea Grant, held two workshops for the Sensible Tools Handbook.
- The workshop's purpose is for participants to learn and apply the tools outlined in the Handbook for reviewing municipal planning projects and developer applications for future developments.
- About 40 people (planners, elected officials, environmentalists, and others interested in municipal planning) attended both workshops.
- The first workshop focused on the role of public planning officials, zoning basics, and ethical considerations. Participants learned to make informed planning decisions using checklists from the Handbook.
- The second workshop emphasized the use of community planning to enhance Green Infrastructure through assessments of planning and zoning ordinances.
- Participants raised many valid questions for the applicant/developer. Each group presented observations and recommendations at the end of the workshops.





Questions





Infill Priority Areas

INFILL

Identification of Priority Areas for Infill Development

Underutilized Land

Vacant lots, abandoned properties, or surface parking lots

Publicly owned land with low economic or community return

Proximity to Infrastructure

Areas already served by roads, transit, water, sewer, and other utilities

Locations near schools, parks, and employment centers

Zoning and Land Use Compatibility

Areas where current zoning allows higher density or mixed-use development

Sites where upzoning is politically and technically feasible

Transit-Oriented Development (TOD) Zones

Areas within walking distance (typically 0.5 miles) of major transit stops or corridors

Community Revitalization Needs

Disinvested neighborhoods need housing, retail, and services

Places where redevelopment can provide affordable housing and reduce displacement

Market Demand and Economic Potential

Locations with demonstrated market interest or rising land values

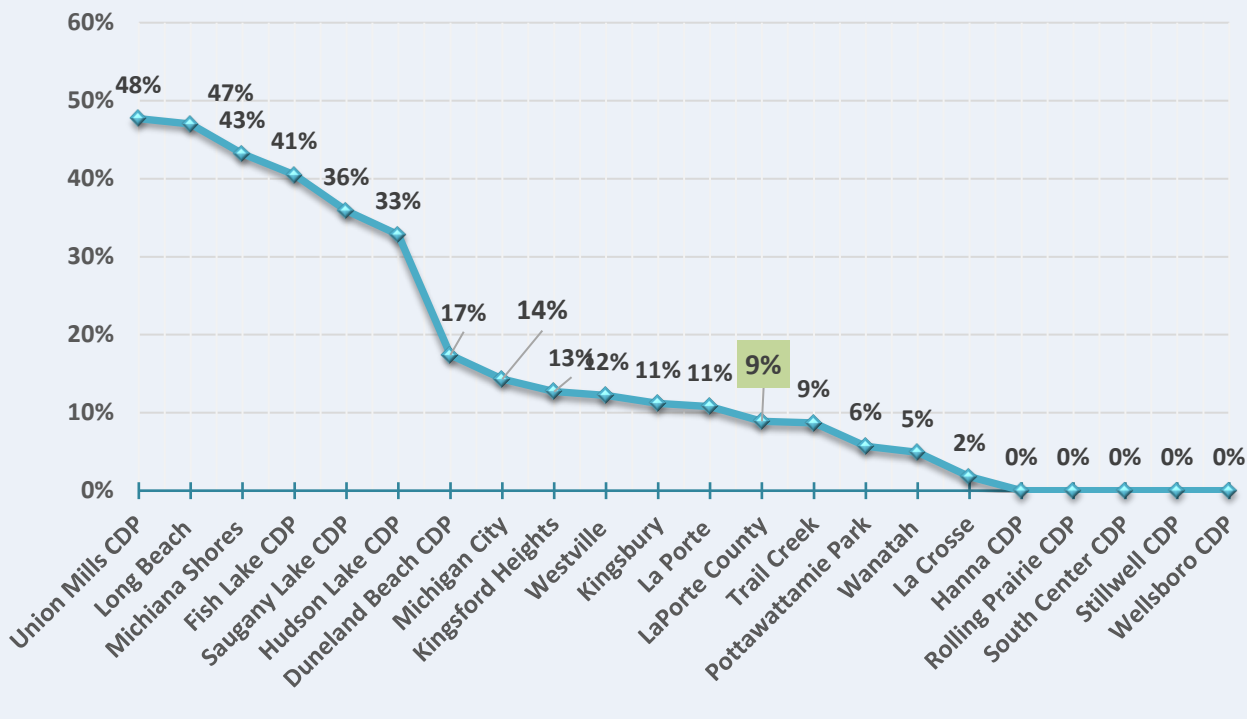
Opportunities to attract private investment



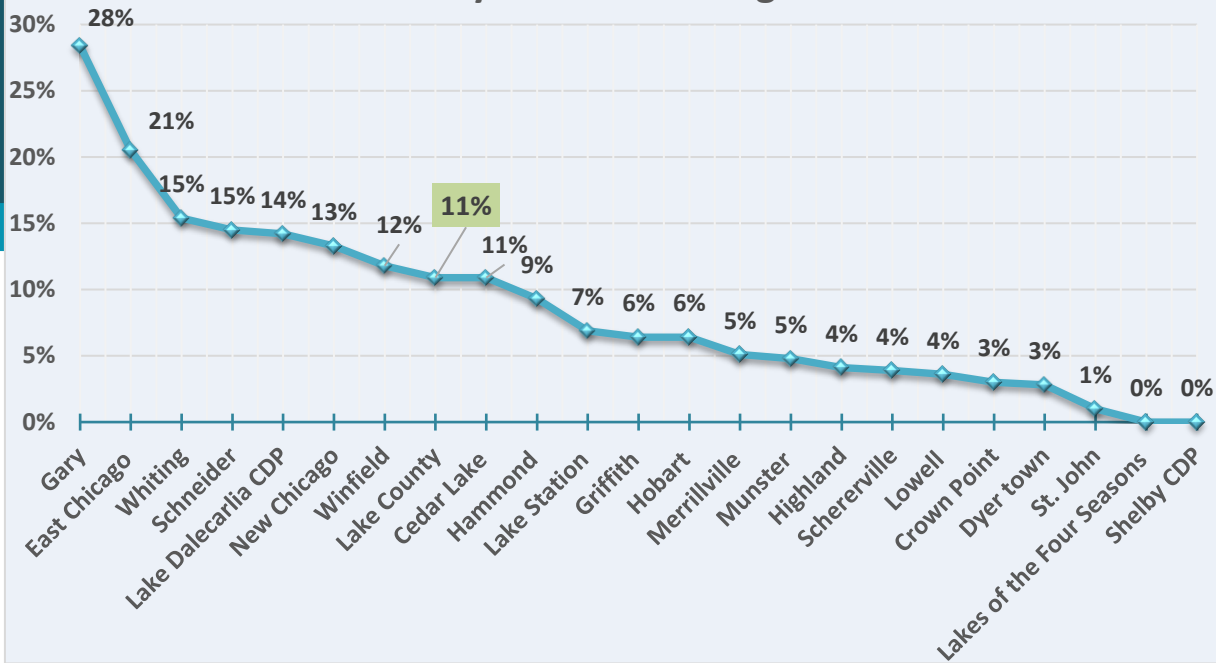
Housing Vacancy 2022

NWI Vacancy Rate is 10% (32,920 Units)

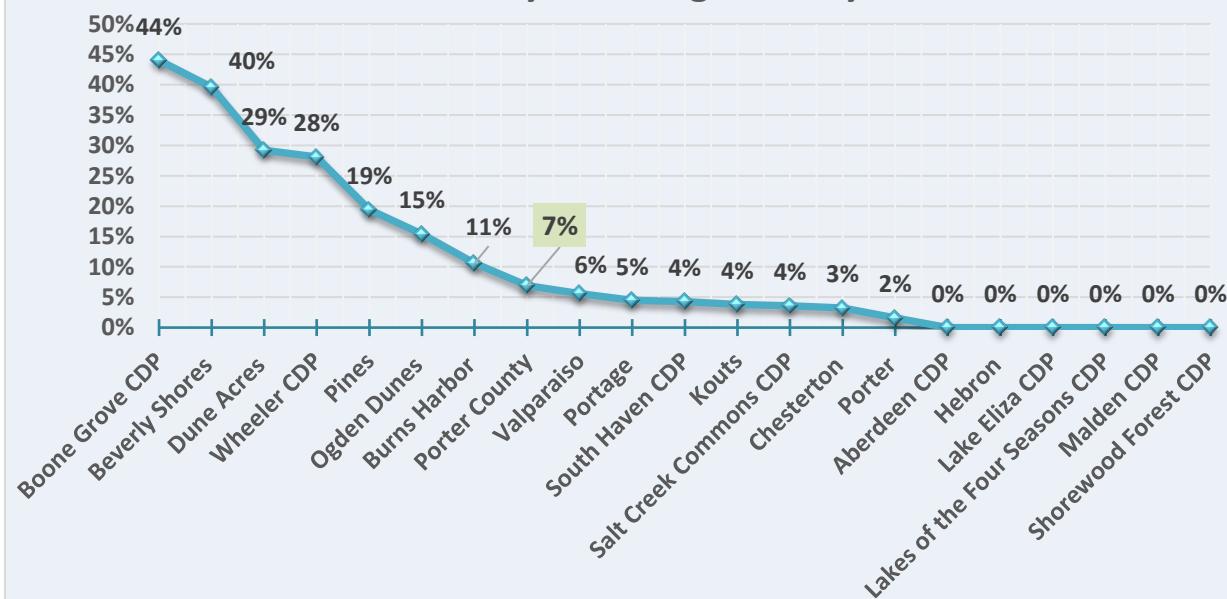
LaPorte County- Vacant Housing Units 2022



Lake County-Vacant Housing Units 2022

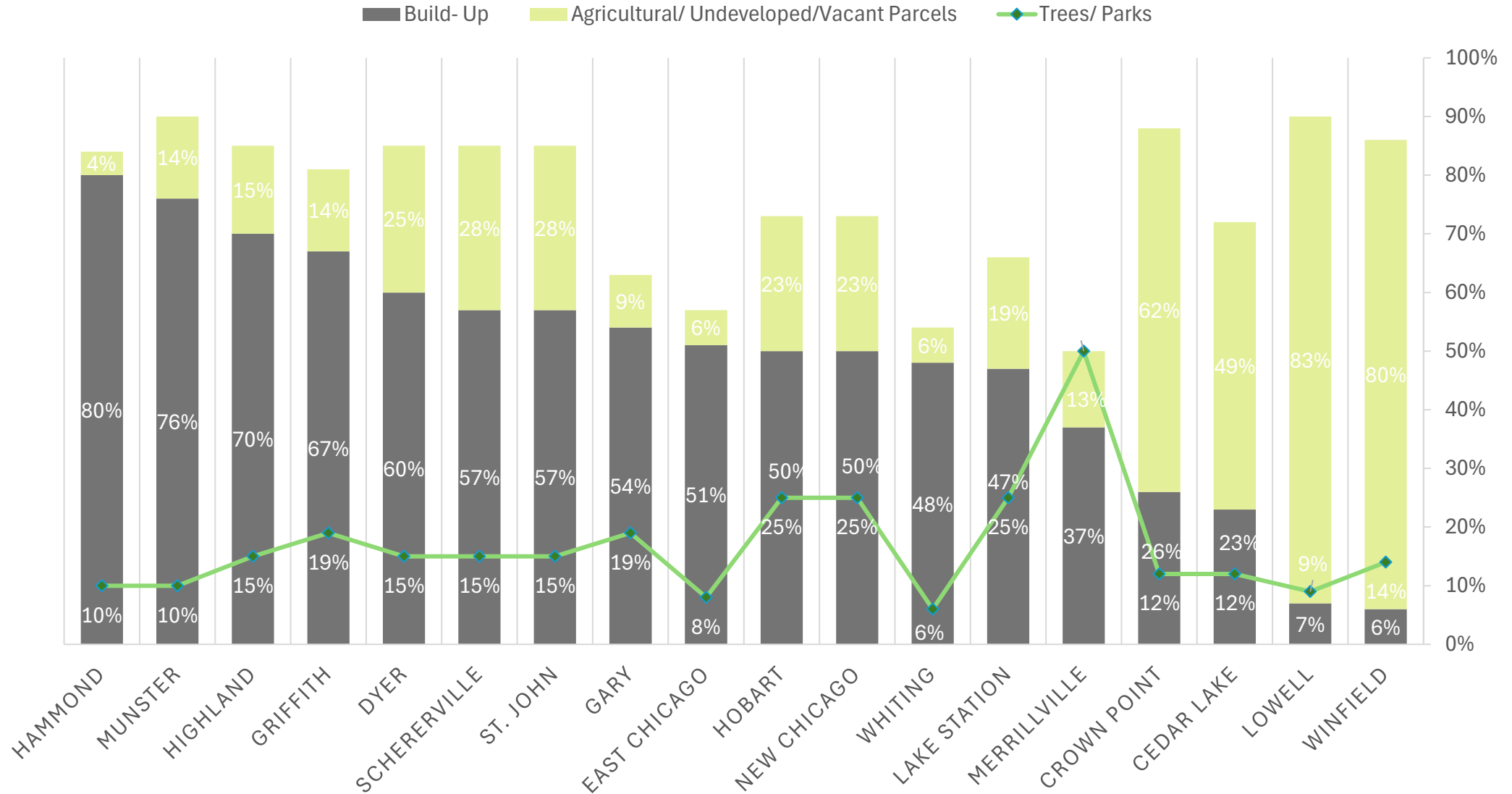


Porter County- Housing Vacancy 2022

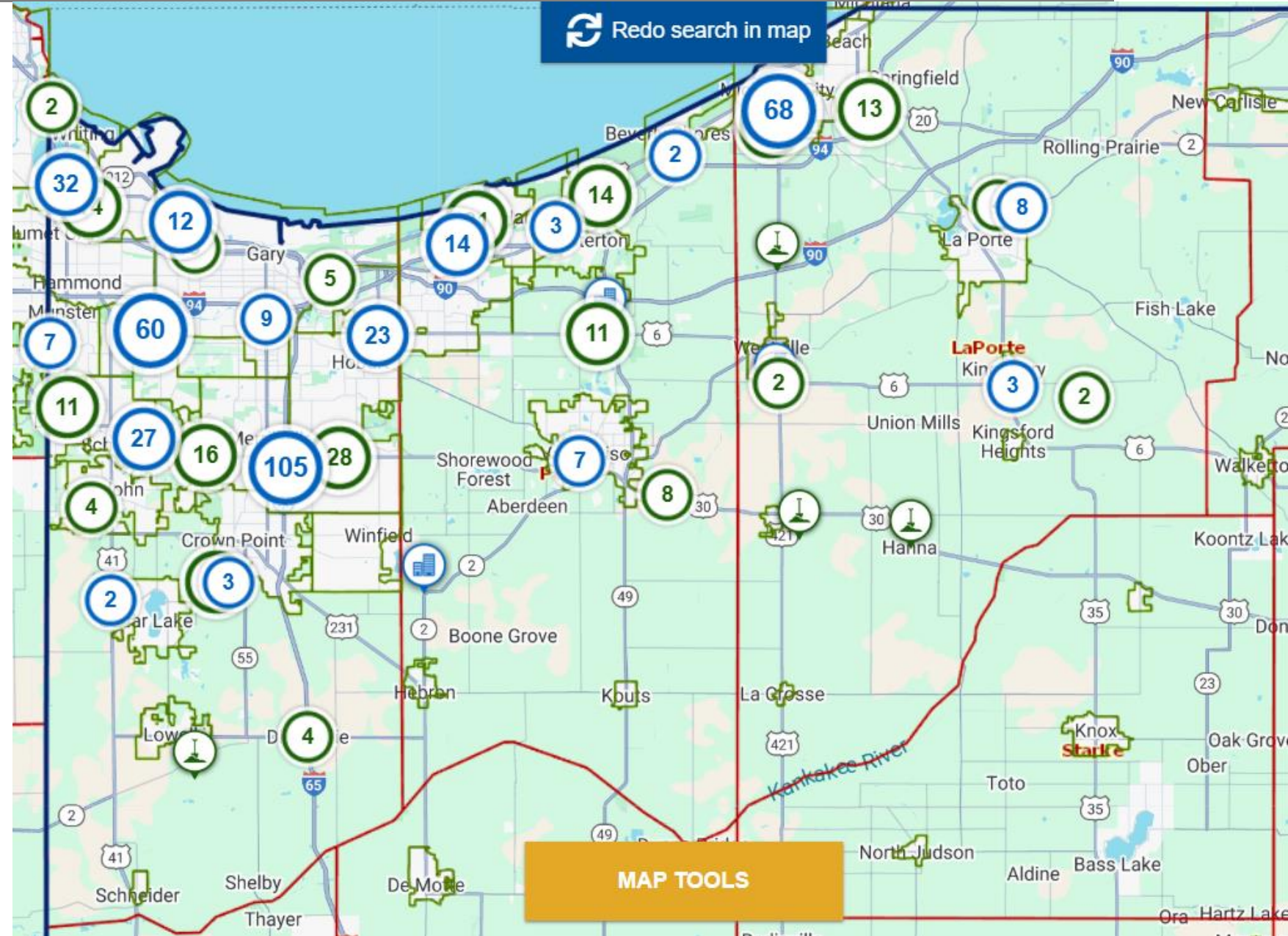
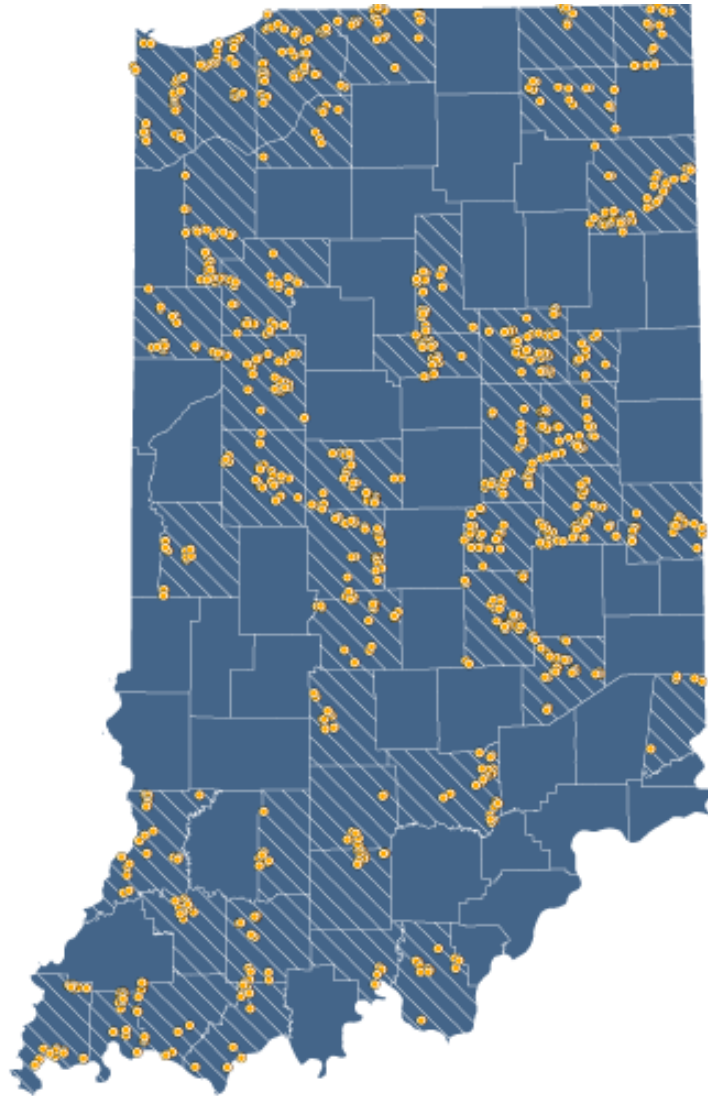


Undeveloped & Vacant Parcels- Lake County

LAKE COUNTY COMMUNITIES-AVAILABLE LAND



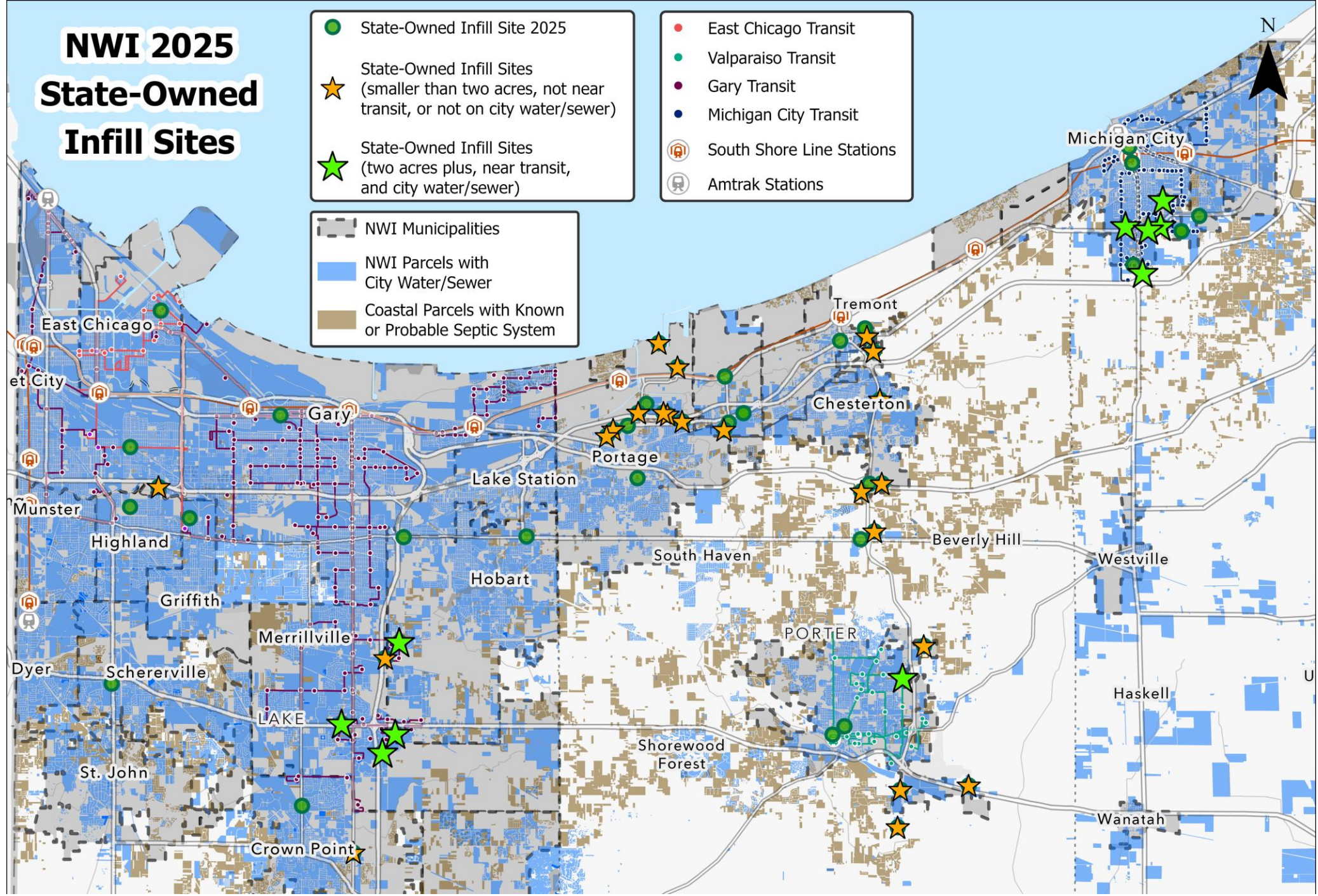
618 Available Buildings and Sites in NWI – 391 buildings & 227 sites



NWI 2025 State-Owned Infill Sites

- State-Owned Infill Site 2025
- ★ State-Owned Infill Sites (smaller than two acres, not near transit, or not on city water/sewer)
- ★ State-Owned Infill Sites (two acres plus, near transit, and city water/sewer)
- East Chicago Transit
- Valparaiso Transit
- Gary Transit
- Michigan City Transit
- South Shore Line Stations
- Amtrak Stations

- NWI Municipalities
- NWI Parcels with City Water/Sewer
- Coastal Parcels with Known or Probable Septic System



Strategies for Infill Development

1. Policy and Regulatory Adjustments

- **Zoning reform:** Allow higher densities, mixed uses, and reduced parking minimums.
- **Streamlined permitting:** Fast-track review for infill projects.
- **Form-based code:** Focus on design and form rather than strict land use categories.

2. Public-Private Partnerships

- Collaborate with developers to share risks and incentives.
- Offer a surplus of public land for redevelopment through RFPs or joint ventures.

3. Financial Incentives

- **Tax abatements,** grants, or low-interest loans for housing infill or commercial projects.
- **Tax Increment Financing (TIF)** to fund public improvements that support private infill.

4. Community Engagement

- Involve local stakeholders in the visioning and planning process.
- Address concerns of gentrification and displacement through community benefits agreements.

5. Infrastructure Investment

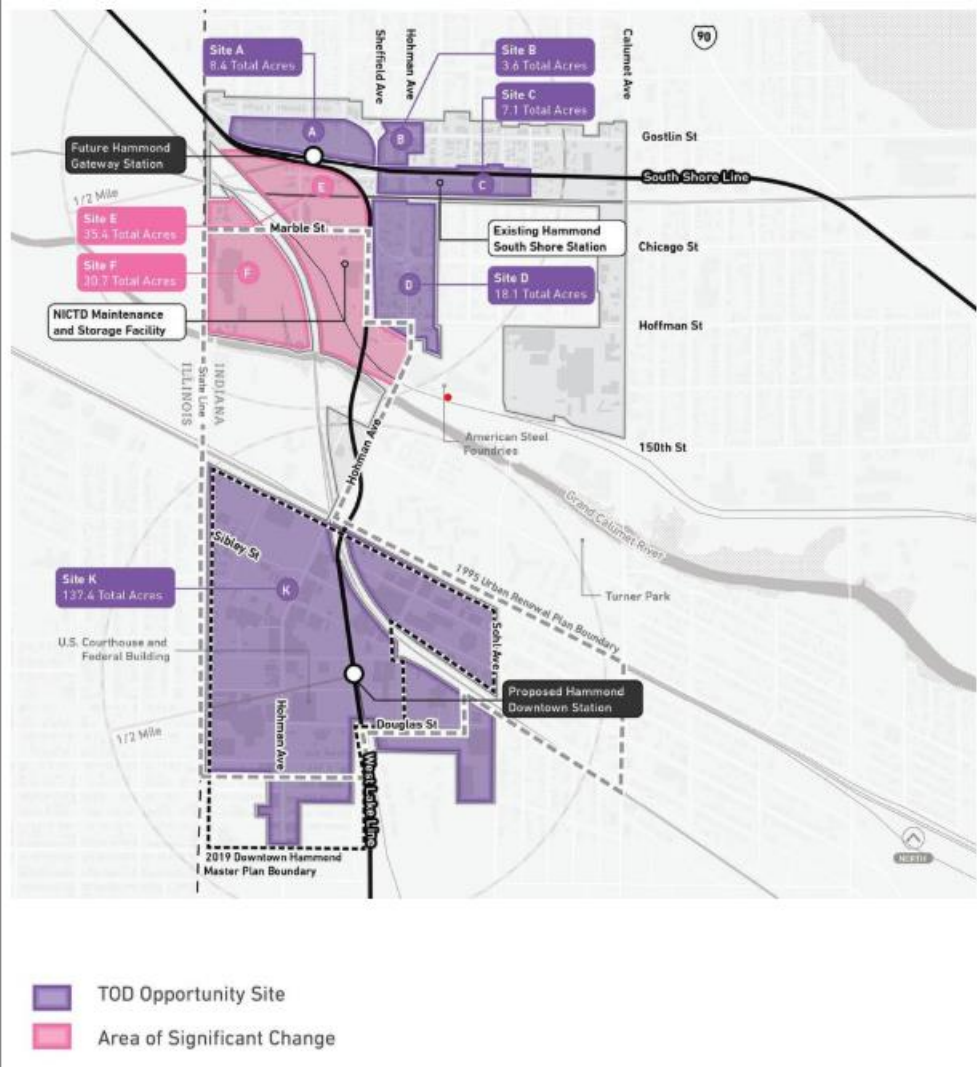
- Upgrade aging or missing infrastructure to support increased density.
- Invest in public amenities (e.g., green space, sidewalks, lighting) to enhance livability.

6. Affordable and Mixed-Income Housing Policies

- Require or incentivize the inclusion of affordable units in infill developments.
- Support land trusts and other models that preserve long-term affordability.

7. Land Banking

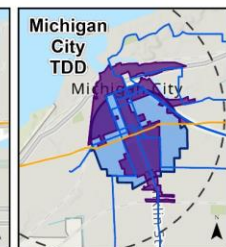
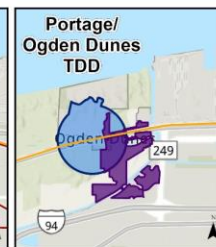
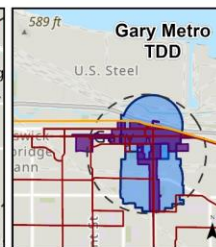
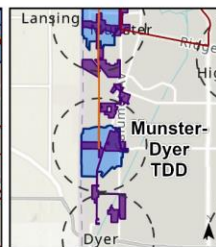
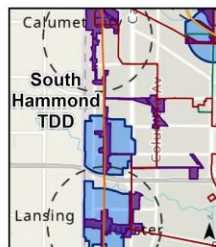
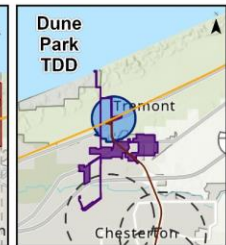
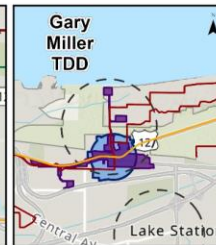
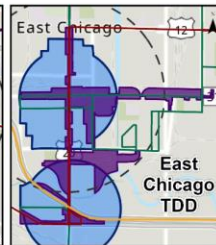
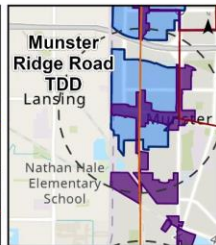
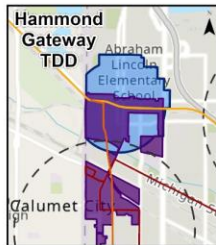
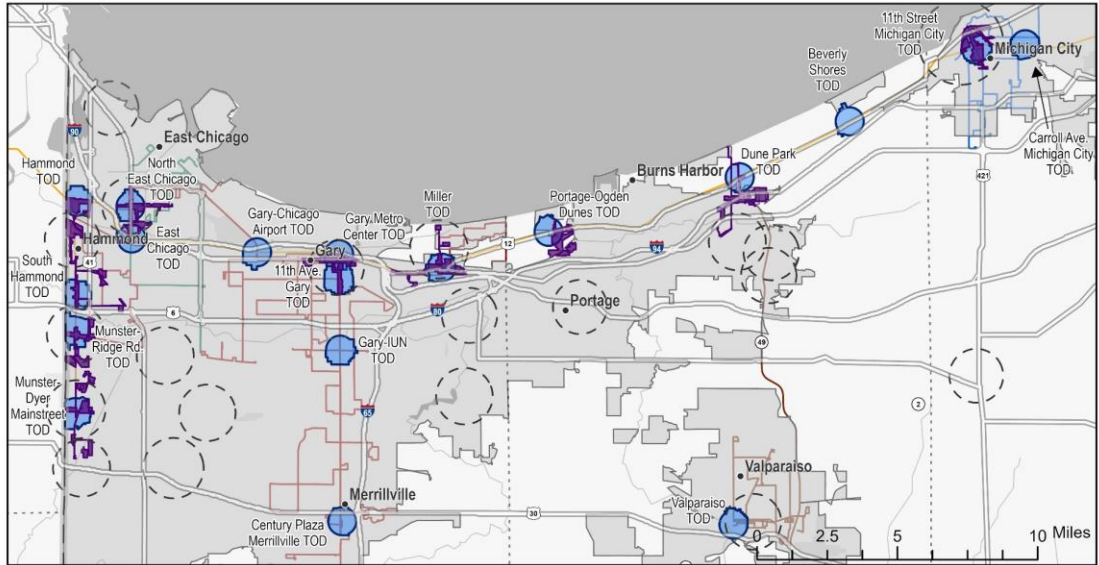
- Acquire and hold vacant or tax-delinquent properties for strategic redevelopment.



Northwest Indiana Transit Development Districts (TDDs) & Transit-Oriented Development (TOD) Districts

- 2020 Urban Area
- Transit Development Districts
- Transit-Oriented Development Districts
- 15 Minute Walking Radius
- NICTD South Shore Line
- NICTD Monon (West Lake) Corridor
- V-Line Routes
- Michigan City Transit Routes
- Gary Public Transit Corp. Routes
- East Chicago Transit Routes

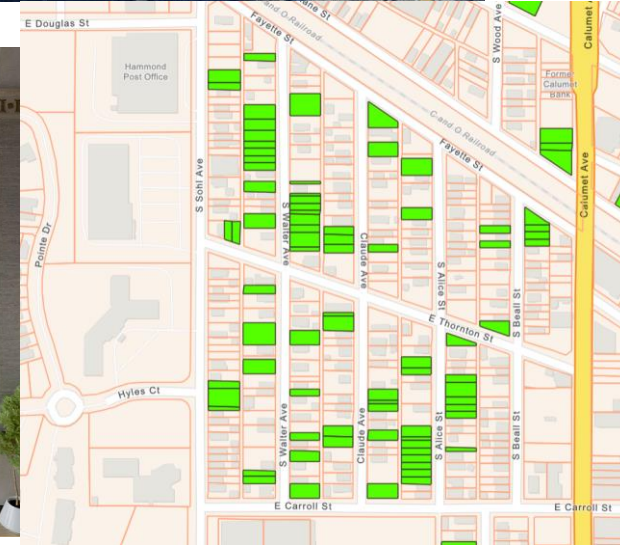
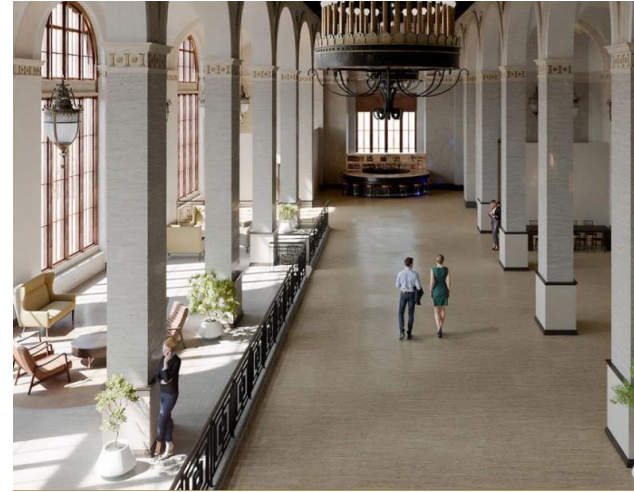
Transit-Oriented Development (TOD) Districts



Infill Development Activities in Hammond

Hammond is undergoing a significant infill development push across several key neighborhoods, aimed at revitalizing downtown, reconnecting communities, and expanding housing options.

- **Jacob Square**: The city is targeting 19 parcels for new single-family homes and duplexes to revitalize the central area of Hammond.
- **The Banc** (redeveloped former Bank Calumet headquarters, one of Downtown Hammond's most iconic buildings, with 100 units and retail leasing started summer 2024).
- On the former **Clark High School athletic fields**, the city rezoned for about 37 single-family homes.
- Formerly **St. Margaret Hospital and Rimbach Square**, the city now controls the site, which is ideal for mixed-use residential, commercial, and parking reuse, located near the future downtown train station.
- At **Memorial Park**, plans include **28 single-family homes**, four duplexes, and a senior-living facility.
- Hammond has also invested over \$50 million in ARPA funds for infrastructure—reconstructing Hohman Ave, Kennedy Ave, and installing bike lanes and sidewalks. These improvements make infill projects more viable and attractive to developers.





Questions



NIRPC Local Technical Assistance (LTA) Program

NIRPC has established the Local Technical Assistance (LTA) program to provide funding to local governments, nonprofits, and other public agencies.

The project selected for this program will address the following *NWI 2050+* Recommendations:

- Corridor Urbanism
- Transit and Trail-Oriented Development
- Commercial Retrofits
- Built-Up Areas: Redevelopment and Infill
- Housing Variety

Other Eligible Projects

- Bike and Pedestrian Plans
- Safe Routes to School
- Safe Routes to Transit
- Complete Streets Plans
- Local Transportation Master Plans or Thoroughfare Plans
- Comprehensive Plans*
- Housing Plans and Studies*
- Corridor Plans and Studies
- Land Use Plans*
- TOD Plans and Ordinances
- Zoning Ordinances*
- Design Guidelines*
- Streetscaping Plans
- Wayfinding Plans
- Safety Action Plans