

# Land Use & Housing

Summary Report  
2025

Northwestern Indiana Regional Planning Commission



# Table of Contents

<b>OVERVIEW</b>	<b>3</b>	EXURBAN DEVELOPMENT & AGRICULTURAL CONSERVATION	18
<b>INTRODUCTION</b>	<b>4</b>	TRANSPORTATION CORRIDORS	19
<b>I. FINDING MEANING</b>	<b>5</b>	CREATING A 2050 LAND USE VISION	21
EXISTING LAND USE PATTERNS	6	THE LAND USE SCENARIOS	22
POPULATION TRENDS	7	THE PREFERRED SCENARIO	23
RESIDENTIAL DENSITY	7	<b>III. PURPOSE DRIVEN PLANNING</b>	<b>27</b>
HOUSING ANALYSIS	11	OVERALL DEVELOPMENT	27
HOUSING AFFORDABILITY	13	CENTERS & CORRIDORS	28
<b>II. CREATING PURPOSE</b>	<b>15</b>	ENVIRONMENTAL CORRIDORS	29
2050 GOALS & STRATEGIES	16	<b>NWI in 2050</b>	<b>30</b>
FUTURE DEVELOPMENT GOALS	16		





# Overview

The Northwest Indiana region is growing. Factors such as housing costs, the environment, and transit improvements are encouraging this trend. The plan seeks to offer guidance and recommendations for enhancing local planning processes, including updating comprehensive plans and zoning ordinances with input from the community. It also suggests policies beyond municipal boundaries, supports related projects and Establishes frameworks for development discussions. The development plan outlines the following key points.

1. **Projected Population Growth:** Northwest Indiana is expected to grow to a population of 900,000 by 2050. The ideal housing density for this growth is four to five units per acre, which would use only 40% of the land compared to the existing average of two units per acre. Promoting higher-density development can help conserve land.
2. **Affordable Housing Needs:** Affordable housing is limited in Northwest Indiana. Households earning between \$25,000 and \$49,999 can only find older housing, while those making over \$75,000 struggle with a lack of options in the \$75,000 to \$150,000 price range. Increasing the variety and supply of higher priced housing could free up housing units for lower- and middle-income households.
3. **Urban Service Areas:** Communities should establish urban service areas to maintain gradual service growth and appropriate residential density. Large lots or rural developments with individual wastewater systems should be avoided. Though some development may occur outside urban boundaries, Large-lot development can constrain logical city growth and the cost-effective extension of municipal services. Policies should accommodate low-density residential uses as planned developments in areas unlikely to receive urban services or as a temporary solution with plans to urbanize in the future.
4. **Public Transportation & Development:** Local public transportation services mostly meet current needs rather than promoting development. Bus Rapid Transit (BRT) and the GPTC's BMX could influence density. Projects like the Broadway rapid bus and Valparaiso's V-Line will support transit-oriented development. Completing the West Lake Corridor will stabilize developed areas, and encourage growth near key transit stations.

## Regional Priorities:

### 1. Overall Development:

- Identify urban and exurban growth areas to balance growth in fast-expanding communities over the next 30 years. Some cities may see increased growth, while others, like Gary and East Chicago, might stabilize or reverse population declines and should identify priority areas and strategies for infill development.
- Suggest policies in areas that cross municipal boundaries and encourage projects and initiatives that support those policies.
- Investigate the housing needs at the regional and local levels to help our region realize affordable housing options.

### 2. Regional Framework of Centers and Corridors:

- Establish a framework for regional development that includes traditional centers, community corridors, and development nodes, which will guide infrastructure funding and new land uses.
- Completing the Marquette Greenway will advance the implementation of the Marquette Action Plan because of its relationship to the lakefront land use and transportation access.

### 3. Environmental Corridors:

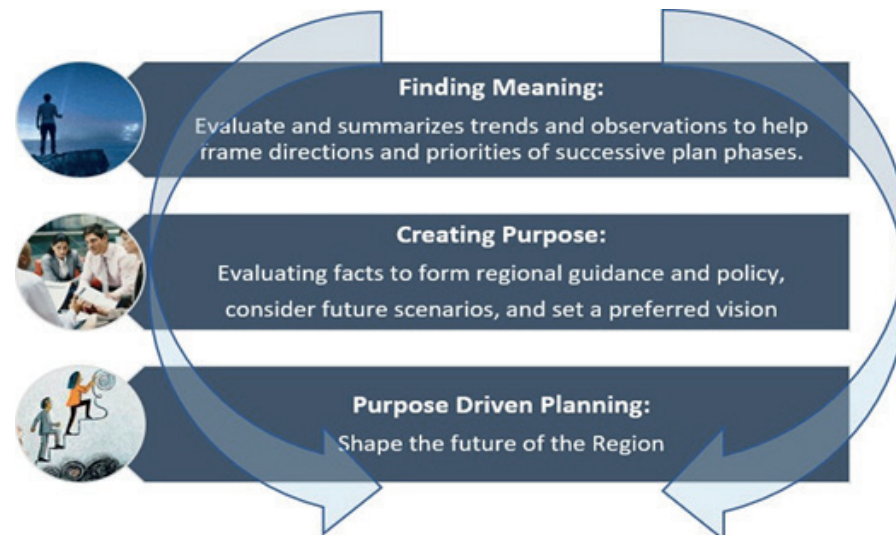
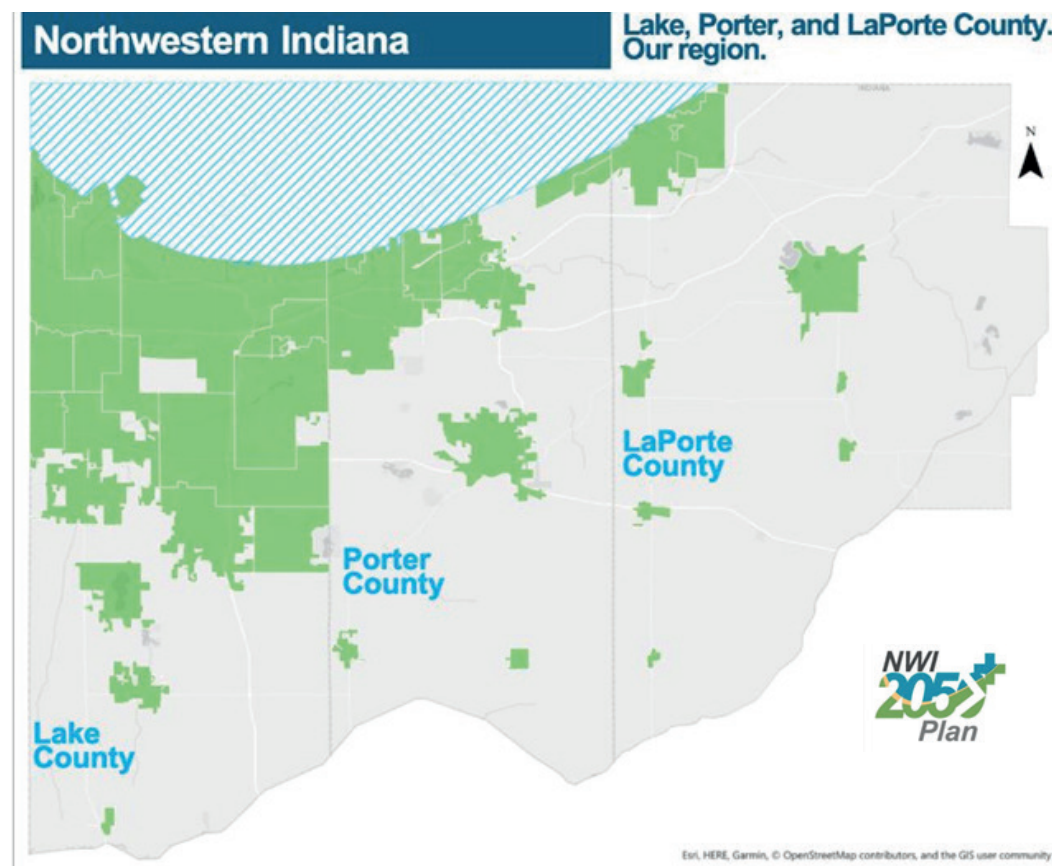
- Connect managed lands into protected resource networks, using areas identified in the Conservation Action Plan (CAP) to promote ecological sustainability.

# Introduction

The Land Use & Housing chapter of NWI 2050+ updates the 2019 NWI 2050 plan by adding a new Land Use element that focuses on regional issues like population growth, urban and rural design, transportation, active transportation, public transit, and freight movement.

The Northwest Indiana study area comprises three diverse and beautiful counties: Lake, Porter, and LaPorte. The region has 41 cities and towns, ranging from industrial cities like Gary, Hammond, and Whiting to quiet rural towns like Kouts and Hebron. The landscape includes Lake Michigan to the north and the scenic Kankakee River Valley to the south, with forests and wetlands throughout. Northwest Indiana is known for its transportation resources, including interstate highways, railroads, and the South Shore Line to Chicago passenger train. The area is rich in history and natural beauty.

NIRPC has divided the Land Use & Housing chapter into three general parts as shown on the graph.





# I. Finding Meaning

The first part of the *NWI 2050+ Land Use & Housing* chapter, titled “Finding Meaning,” focuses on creating a regional land use element for the diverse area of Northwest Indiana. The chapter is based on extensive fieldwork and conversations with locals. It summarizes trends, relationships, and observations to guide future phases of the plan. It acts as an analytical atlas covering the following subjects:

- > **Existing Land Use Patterns:** Serve as the foundation for regional planning and consider the connection between transportation and development.
- > **Population Trends:** Population dynamics and growth patterns are crucial for regional land use policy and community development.
- > **Housing Trends:** Residential development is a major land use in Northwest Indiana, with affordable housing being a nationwide concern; analysis of regional housing development affordability sets the stage for scenario analysis in the next phase of the planning project.
- > **Policy Areas:** This section identifies and clusters communities sharing similarities into regional policy areas, considering differences and characteristics.

**Northwest Indiana** has 3 counties and 41 cities & towns

**Population** is about 785,000 residents, as of 2020

**Housing** includes a total of 188,646 units



*Lake Michigan, IN*

- > **Focus on Transportation and Commercial Corridors:** This analysis identifies strategic areas for further planning in Northwest Indiana’s interrelated jurisdictions’ corridors.

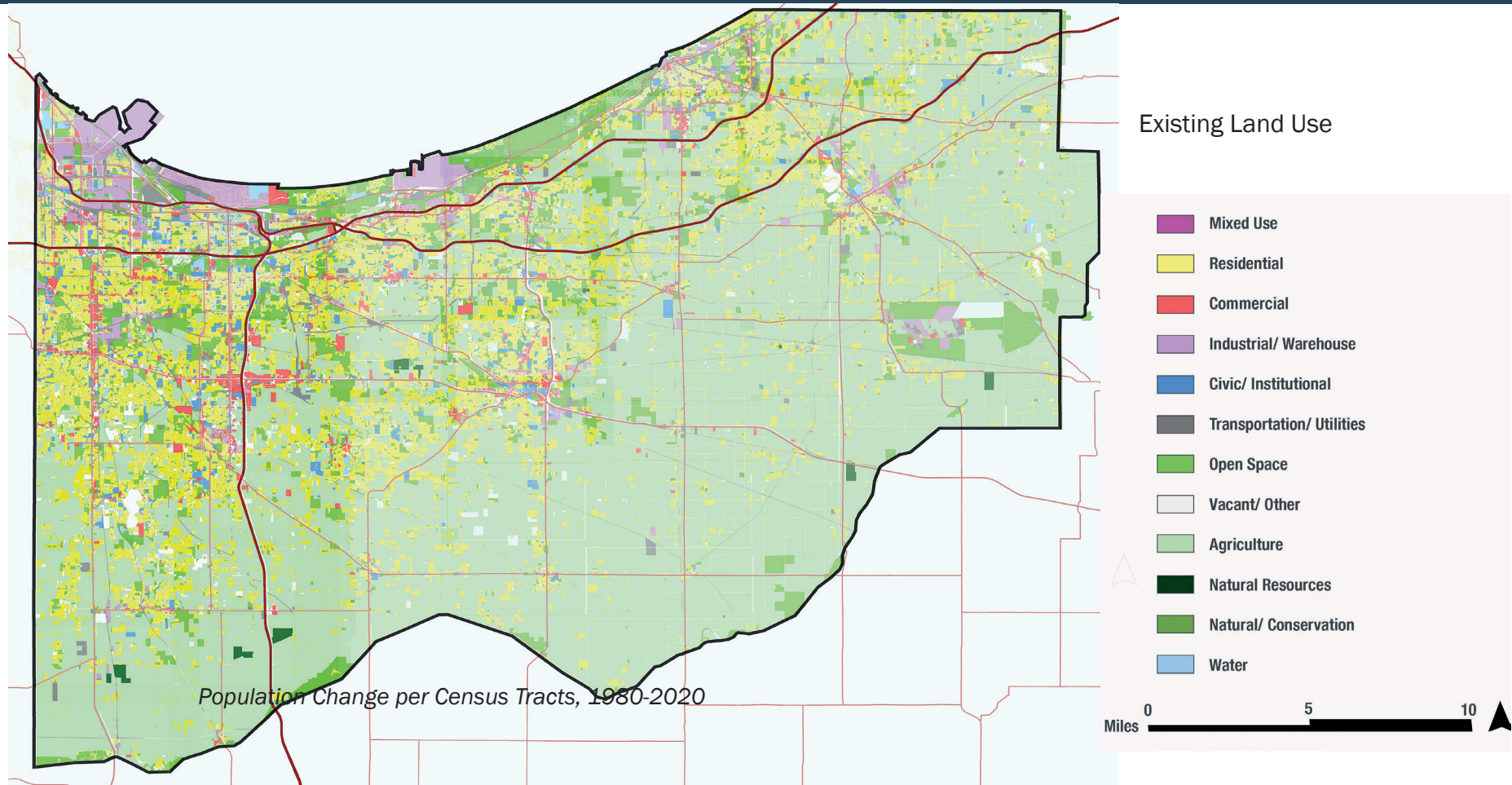


## Existing Land Use Patterns

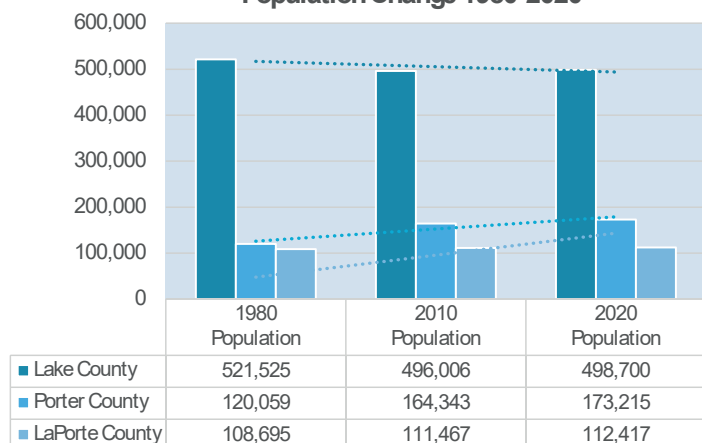
- Continuation of the industrial primacy of the northwestern and northern section of the region.
- The most contiguous residential development occurs along the western edge of the region.
- Development pattern tends to suggest a layering (or transect) of growth that will be relevant to future regional land use policy.
- Commercial development in established cities tends to focus on centers and nodes, including traditional city or town centers and major intersections.
- Commercial growth after 1980 was concentrated in areas with larger intersection nodes and deep commercial lots, favoring big box stores and power centers.
- Major open spaces, including Indiana Dunes National Park and permanent environmental preserves, are significant parts of the region's land use framework.



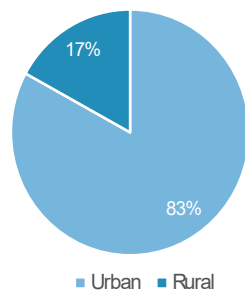
*Downtown Hammond, IN*



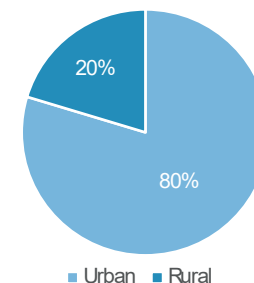
Population Change 1980-2020



Population 1980



Population 2020



## Population Trends

Northwest Indiana has a generally low population density, with the highest in areas of Hammond, Whiting, and East Chicago. Moderately urban areas include parts of Hammond, Munster, Highland, Merrillville, Crown Point, La Porte, Michigan City, and Valparaiso. The rest of the non-rural areas have a relatively low density, resembling typical single-family development. Gary's census tracts along the Broadway corridor have moderate to high density, crucial for the City's bus rapid transit service and community development initiatives.

## Residential Density

Residential density, which measures the number of housing units per square mile, is linked to population density. However, it can vary significantly due to factors such as dwelling unit size and household size. Low residential densities are common in the region, with only a few areas having higher densities. These areas are typically associated with attached units and low-density multifamily types. Improvement projects, such as the South Shore Line and the Westlake Corridor, and the resulting transit-oriented developments (TODs) could potentially increase density along these corridors, particularly in areas open to redevelopment or new construction. Michigan City is already beginning to see these types of developments.

Over 40 years, the quickest population growth in Northwest Indiana occurred in the towns in southwest Lake County, including St. John, Winfield, Crown Point, Cedar Lake, and Schererville. Other areas with high growth were around Valparaiso and parts of Hammond and Munster.







## Existing Communities' Plans

The Finding Meaning process included reviewing local plans in the three-county region. This section summarizes some key themes in these local planning efforts and concludes with impressions of themes and priorities common to most of these jurisdictions.

### Common Themes in Local Communities' Comprehensive Plans

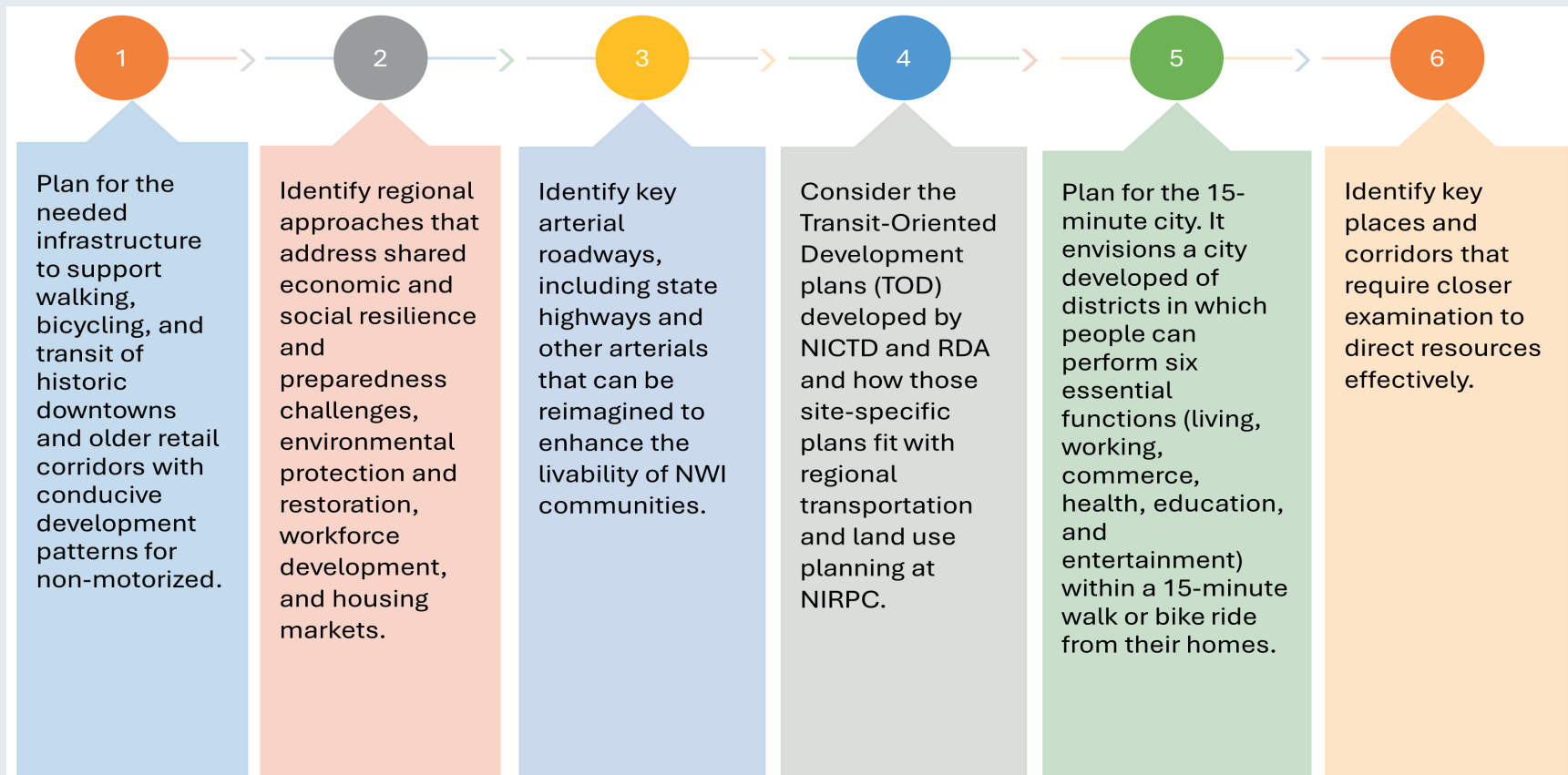
- Avoidance of sprawl, focusing on development and redevelopment within existing city limits.
- Improved public transit for communities and the region, better connection to South Shore Line and other regional rail.
- Desire for more mixed-use development.
- More development of multi-modal transportation facilities, including alternative modes.
- Improved access to recreational areas, including more regional access to the lakefront.
- Better transitions between conflicting land uses.
- Improved urban design and neighborhood appearance.
- Promotion of sustainable and lower-impact development.
- Creating local and regional economic development opportunities to create more local jobs, reducing dependence on commuting to Chicago.
- Preserve agricultural lands in more rural areas.





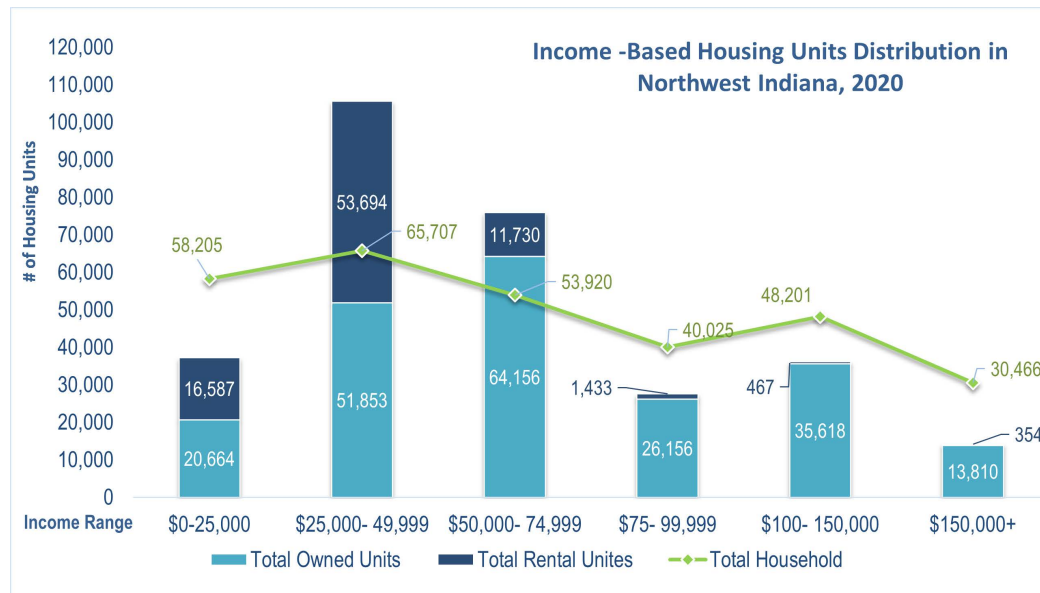
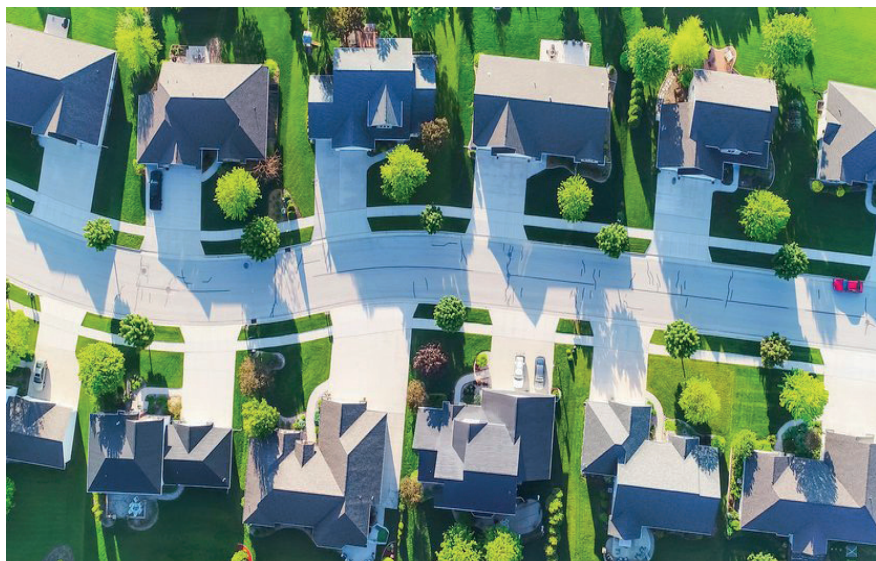


## Land Use & Housing Plan Focus



# Housing Analysis

Only 16% of the housing stock in the region consists of multifamily units, duplexes, and townhomes. The housing affordability analysis indicates that more affluent households occupy affordable units, leaving them unavailable for new or moderate-income households.



The housing analysis revealed two significant issues: supply and affordability. In the US, single-family housing is usually 60% of the housing market, but in Northwest Indiana, it represents about 85%, despite the demand for multifamily units. Only 16% of the housing stock in the region consists of multifamily units, duplexes, and townhomes. The housing affordability analysis indicates that more

affluent households occupy affordable units, leaving them unavailable for new or moderate-income households.

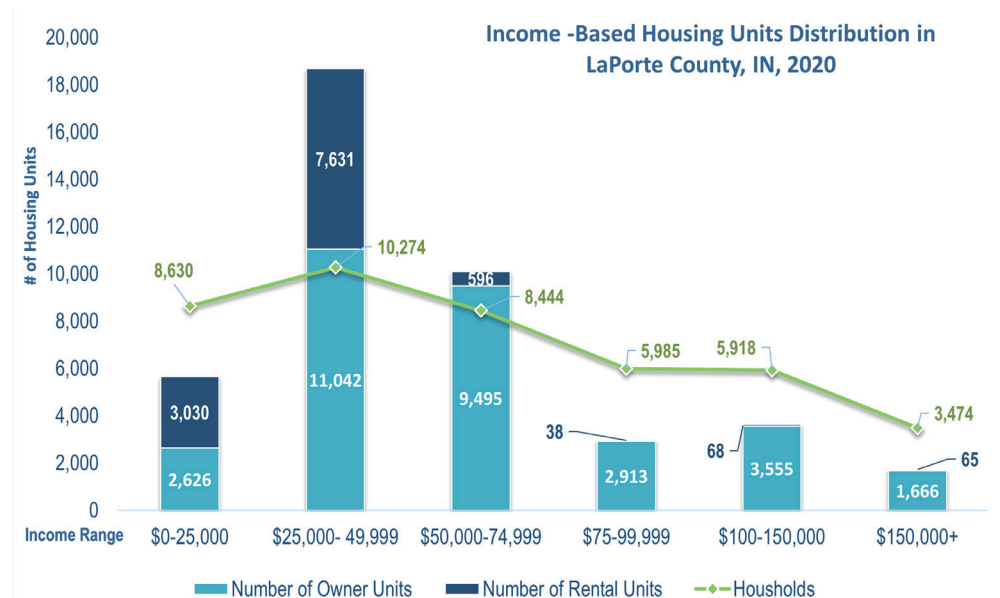
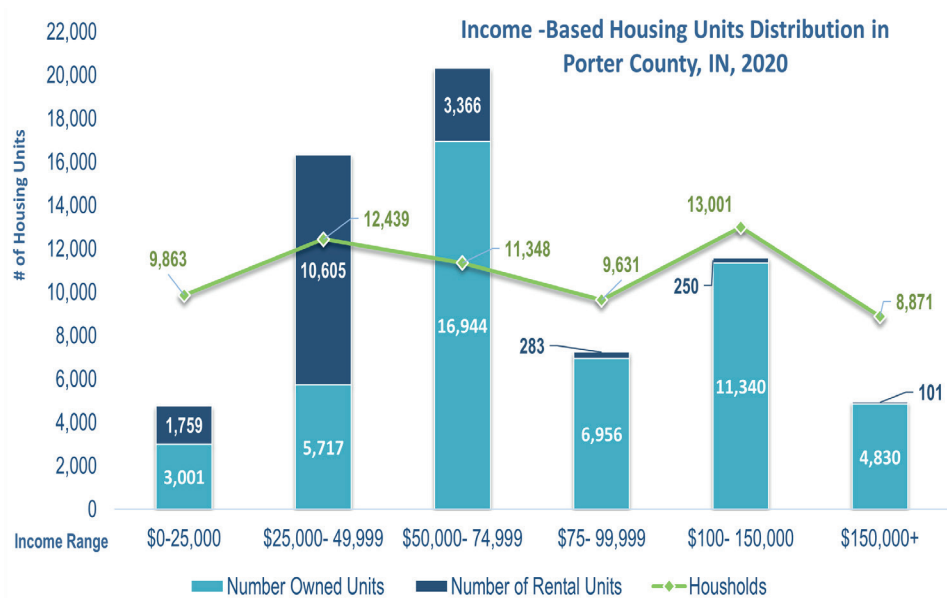
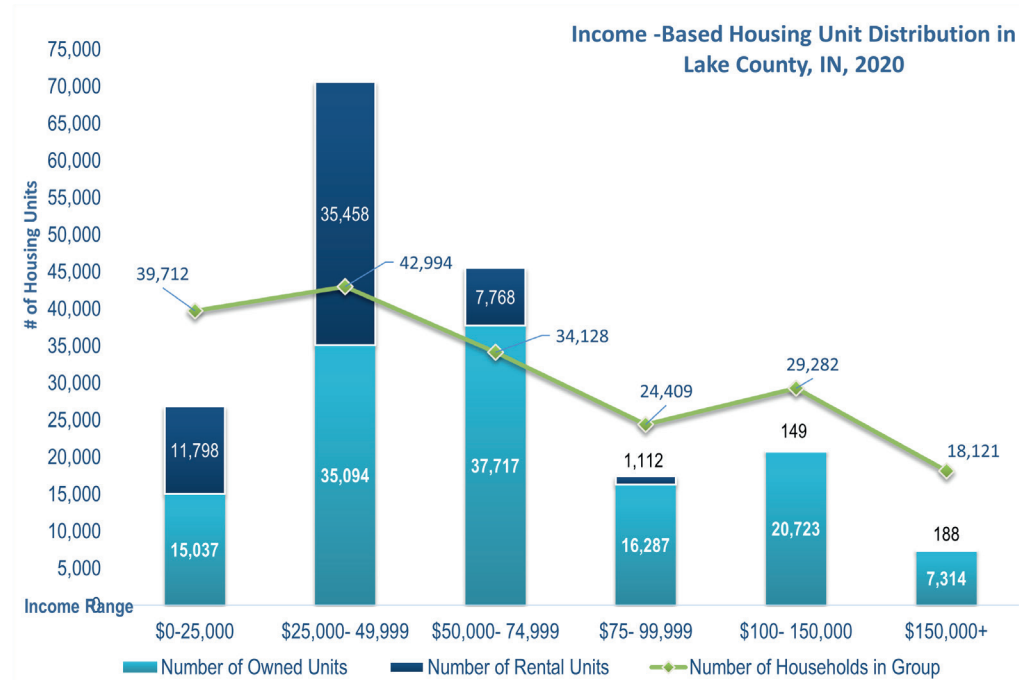
The rising cost of single-family homes has made them unaffordable for many potential buyers. As a result, there is now more interest in smaller and attached housing options. However, the lack of multifamily developments

in Northwest Indiana is problematic, as there is little available inventory in the rent ranges that are in demand. Attracting new market groups will require the region to significantly develop medium-density housing, such as small lots, attached townhouses, and compact apartment complexes.





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



# Housing Affordability

The housing analysis reveals a need for more affordable housing for households earning under \$25,000, as new construction does not address this need. Substantial subsidies would be necessary as the market does not cater to this income bracket. Affordable options exist for households earning \$25,000-\$49,999 in older homes. There is also a housing shortage for households earning over \$75,000, especially in the \$75,000-\$150,000 range. More expensive housing could motivate some households to upgrade, but financial constraints may prevent others. Offering a wide range of housing options may alleviate the issue.

**High construction costs make it hard to build affordable units for those with moderate incomes. Potential solutions may include:**

- Develop housing for higher-income residents.
- Provide incentives to reduce development costs.
- Establish nonprofit entities focused on moderate-cost housing and emphasizing owner-occupied construction.
- Increase emphasis on new forms of owner-occupied construction, such as small-lot single-family homes (five units/acre), duplexes, townhomes, rowhouses, and condominiums.
- Establish urban service boundaries for each municipality, which would be reserved for urban density development on city services.
- Accommodate low-density residential use in designated areas through managed demand as a policy for “rural” development while keeping future service extensions in mind.

## **Intensive land use outside cities poses challenges for regions and communities.**

- Expanding development beyond city limits increases the need for utility extensions. This leads to significant costs for new developments. Another option is for residents to settle in remote areas without community services, which is not ideal for anyone.
- Lower-density residential is costly to construct and requires additional public resources, per unit, to maintain.





*Low Density Residential Development Vs High Density*

# Missing Middle Housing

About 85% of Northwest Indiana's housing stock is single-family detached housing; about 75% is in large lot settings.

To foster more missing middle housing, establish new land-use categories that permit higher densities while mandating smaller building sizes in walkable areas.





# II. Creating Purpose

Part II of the chapter, Creating Purpose, examines key factors affecting land use in the three counties of the Northwest Indiana Metropolitan Statistical Area (MSA). It discusses existing land use patterns, population growth, past planning efforts, housing trends, and market gaps. After community consultations and fieldwork, it identifies eight policy areas that connect communities with similar characteristics and developmental periods. It also highlights key transportation corridors that influence development.

## Policy Areas

The policy areas map identifies policy regions, areas of common character, and potential issues and concerns, which inform the future land use visioning process. Eight policy areas in the region are classified based on common characteristics.

### Northwest

Industrial cities in the Northwest area have seen population decline and disinvestment but have made recent progress through reinvestment and redevelopment. Future success relies on initiatives like the enhancements of Marquette Greenway and the South Shore Line.

### Westlake Corridor

Urban quality and transportation projects in Northwest suburbs will lead to new development forms along the Westlake extension and the Monon Trail.

### Central

The communities south of the industrial north have developed similar to post-World War II patterns. Hobart, once far from Gary, has a central area that has been improved with a park project. Revitalizing the Southlake commercial center is crucial for the community's vision.

### Duneland

Cities along the lake will benefit from improved connections north and better South Shore service, allowing for innovative land uses and rethinking service corridors. Managing growth between the shore cities and Valparaiso will be challenging.

### East Shore

Michigan City and nearby towns have seen a revival. Maintaining momentum is crucial, especially as La Porte develops its walkable community at Newport Landing.

### Central West

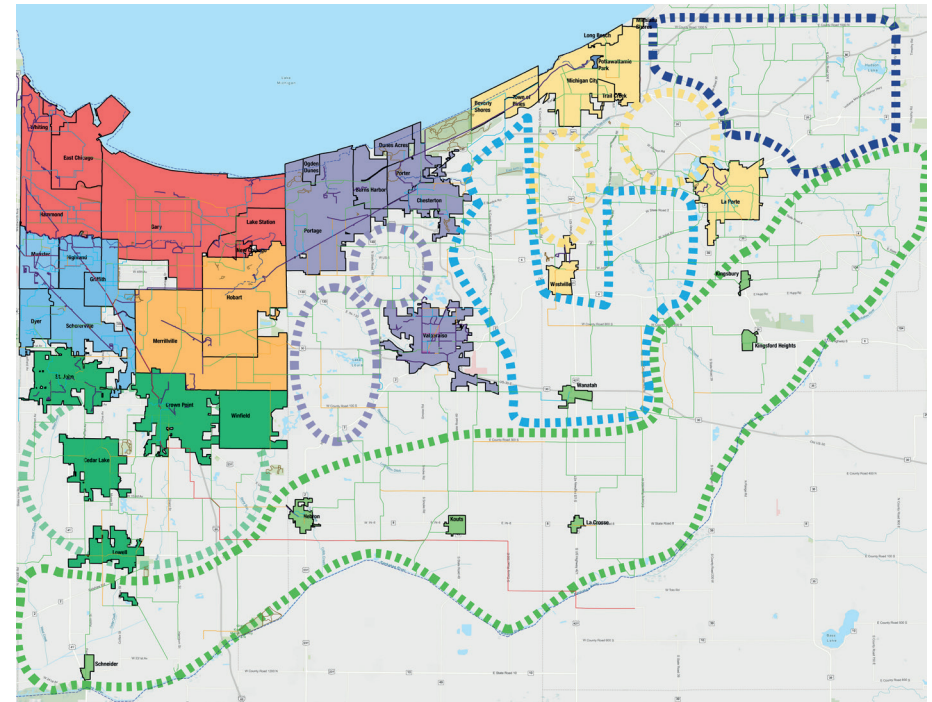
The fastest-growing area in the region features traditional and water-oriented communities, substantial growth, and an emphasis on managing growth effectively while preserving community character.

### Urban Resource Areas

Large lots and exurban residential development in these areas require managing conflicts, ensuring municipal growth, and protecting environmental resources.

### Rural Resource Areas

Rural and agricultural areas in the Kankakee River watershed will preserve their character while providing recreational and environmental resources. Balancing agriculture, economic development, and quality of life is a challenge in these areas.



# 2050 Goals and Strategies

Creating Purpose outlines goals and strategies to help achieve future land use, categorized by policy areas and geographies.



## Future Developments Goals

### Environment

**Goal:** Northwest Indiana will conserve and expand the protection of its unique environmental resources.

- Acquire and arrange to manage parcels identified as Conservation Priorities in the Conservation Action Plan (<https://savedunes.org/wp-content/uploads/2023/03/Conservation-Action-Plan-Alignment-Report--Final-.pdf>.)
- Connect major managed land resources to create corridors for habitat and, in some cases, public access.
- Establish development standards within designated buffer areas.

### Contiguous Community Growth

**Goal:** Municipalities in Northwest Indiana should have room to extend urban services and grow incrementally and efficiently in their urban service areas.

- Establish urban service boundaries for each municipality, which would be reserved for urban density development on city services.

### Population and Density

**Goal:** By 2050, Northwest Indiana will achieve a population of about 900,000. New growth will show a gross density of about four to five units per acre.

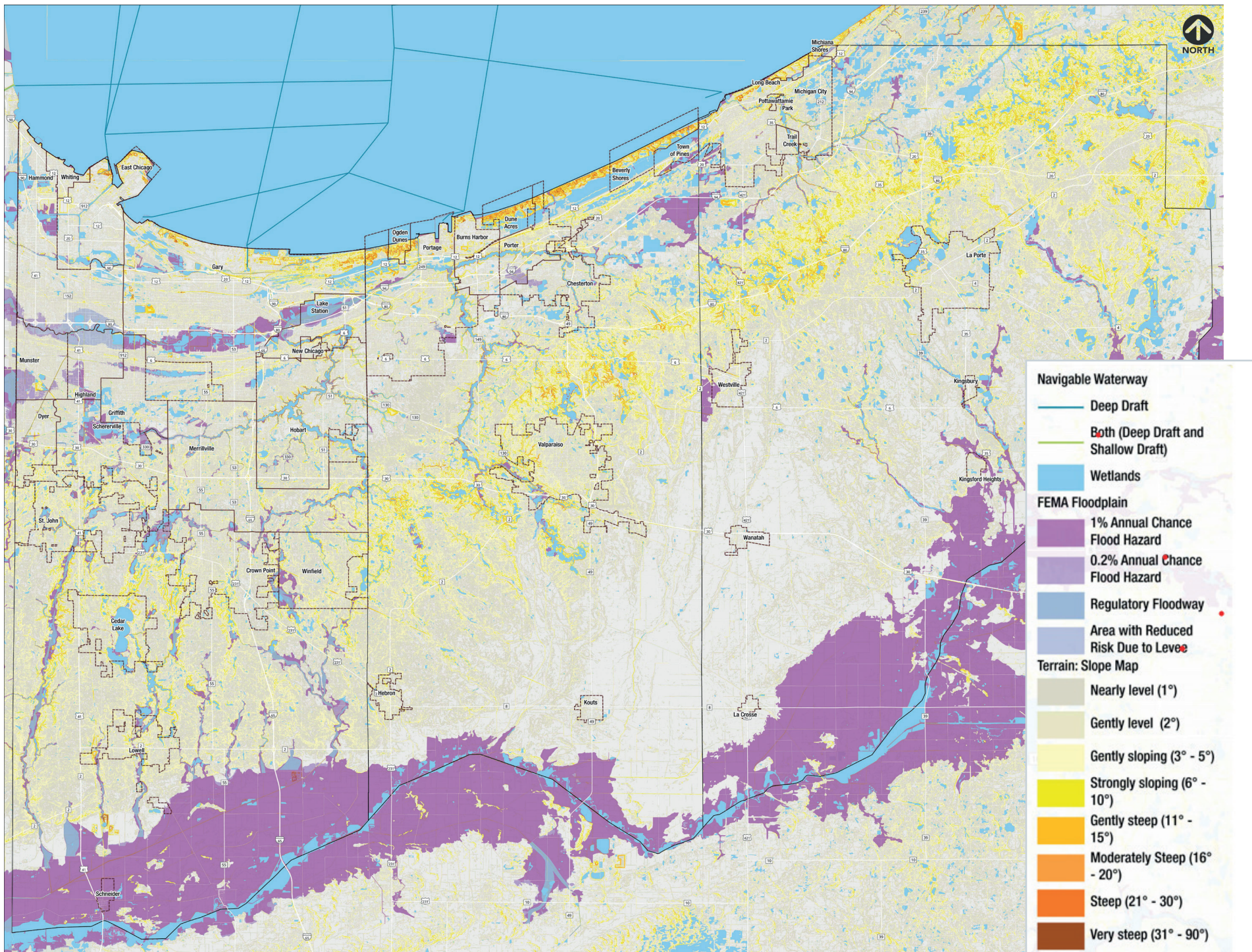
- Support and fund alternative transportation modes that encourage higher-density development.
- Develop favorable planning and regulatory practices for middle and high-density development at proper locations.
- Support transportation infrastructure that supports the development of walkable districts and “town centers.”

### Housing Variety

**Goal:** Northwest Indiana will provide a variety of housing choices, including so-called “missing middle” products.

- On a regional basis, promote the potential for alternative housing settings to metropolitan area developers.
- Increase the production of medium-density housing in small lots and attached single-family, townhouses, and small-footprint apartment projects.





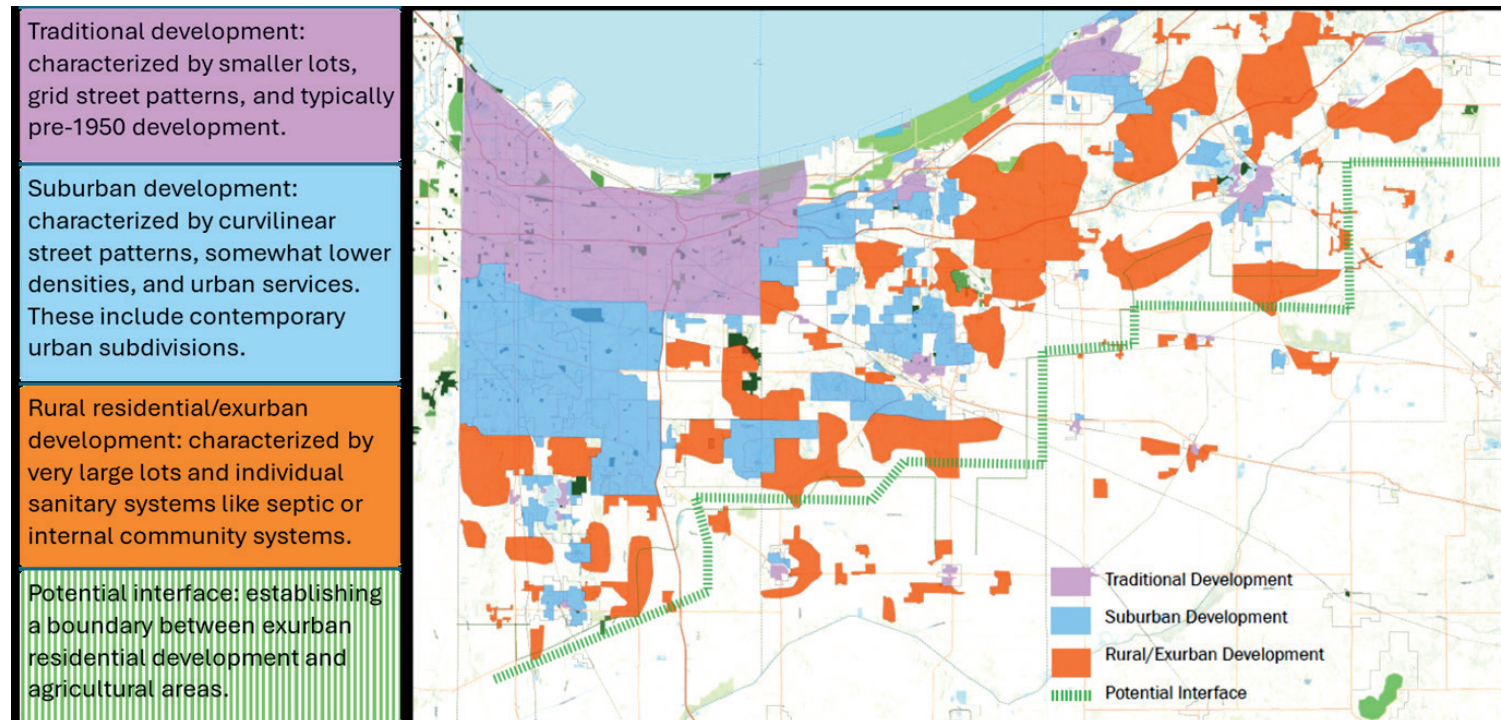
Environmental Resources and Constraints



# Exurban Development and Agricultural Conservation

## Development Interface:

**Goal:** Establish a boundary between exurban residential development and agricultural areas. The map shows the NWI region divided into four areas, with a green line that defines an agriculture conservation area.



## Distinct Rural Residential Areas:

**Goal:** Channel new rural and acreage residential development in areas with an established pattern.

- Low-density options cater to those seeking space, but they use land inefficiently. To accommodate this, define specific areas for rural residential development with large lots and rural settings. However, housing production in this market is predicted to decrease.

## Conservation Development:

**Goal:** Use conservation techniques for rural residential development, especially within Priority Conservation Area buffers

- Preserve local environmental assets as common space within rural residential by defining important assets on the development sites (including drainage ways, wooded areas, slopes, ponds, other stormwater management facilities, and wetlands) in the project design.



# Transportation Corridors

## Corridor Urbanism

**Goal:** Apply the concept of Corridor Urbanism to both new and existing/emerging corridors.

- Create a safer and more comfortable environment along major corridors like US 41 by separating through and local traffic.
- Incorporate housing and walkability into land use policy to improve neglected areas and enhance the business environment.

## Corridor Specific Solutions

**Goal:** Develop context-sensitive programs for specific corridors.

- Institute a Great Streets planning and implementation program.

## Transit and Trail Oriented Development

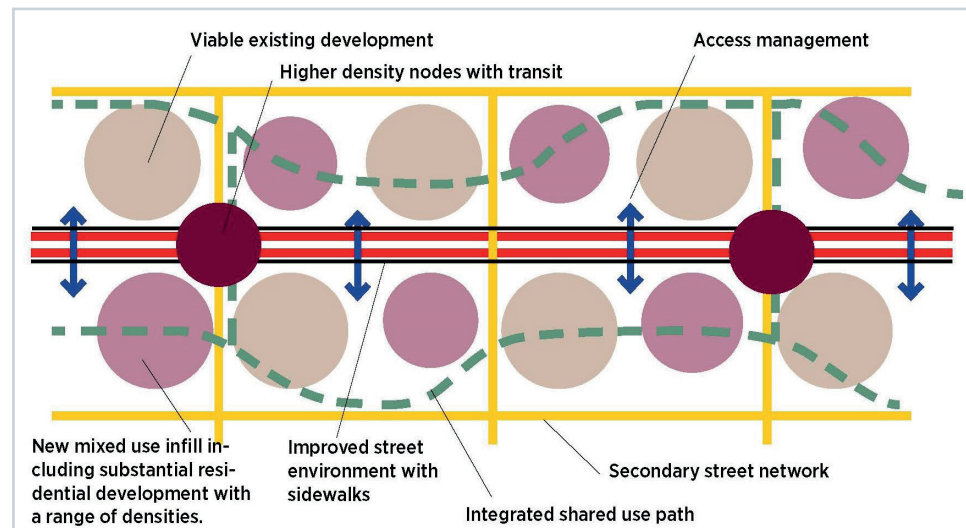
**Goal:** Maximize transit resources to create major mixed-use focuses by expanding the concept of transit-oriented developments to developable land along trails.

- Expand the concept of transit-oriented developments to developable land along trails.
- Continue to fund TOD planning and implementation.

## Commercial Retrofits

**Goal:** Retrofit obsolete and overly land-intensive commercial development.

- Right-sizing parking and redevelopment of surplus paved areas.
- Demolish chronically vacant buildings and prune the size of shopping centers to concentrate businesses and activity.
- Introduce new uses to the site, including residential components.
- Provide resources for planning and retrofits.
- Redesign large parking lots into smaller sections with internal streets.
- Create better pedestrian and bicycle access and increase internal connectivity and green space.



Components of Corridor Urbanism

## Built-Up Areas: Redevelopment and Infill

**Goal:** Identify priority infill development strategies and sites with infrastructure in place.

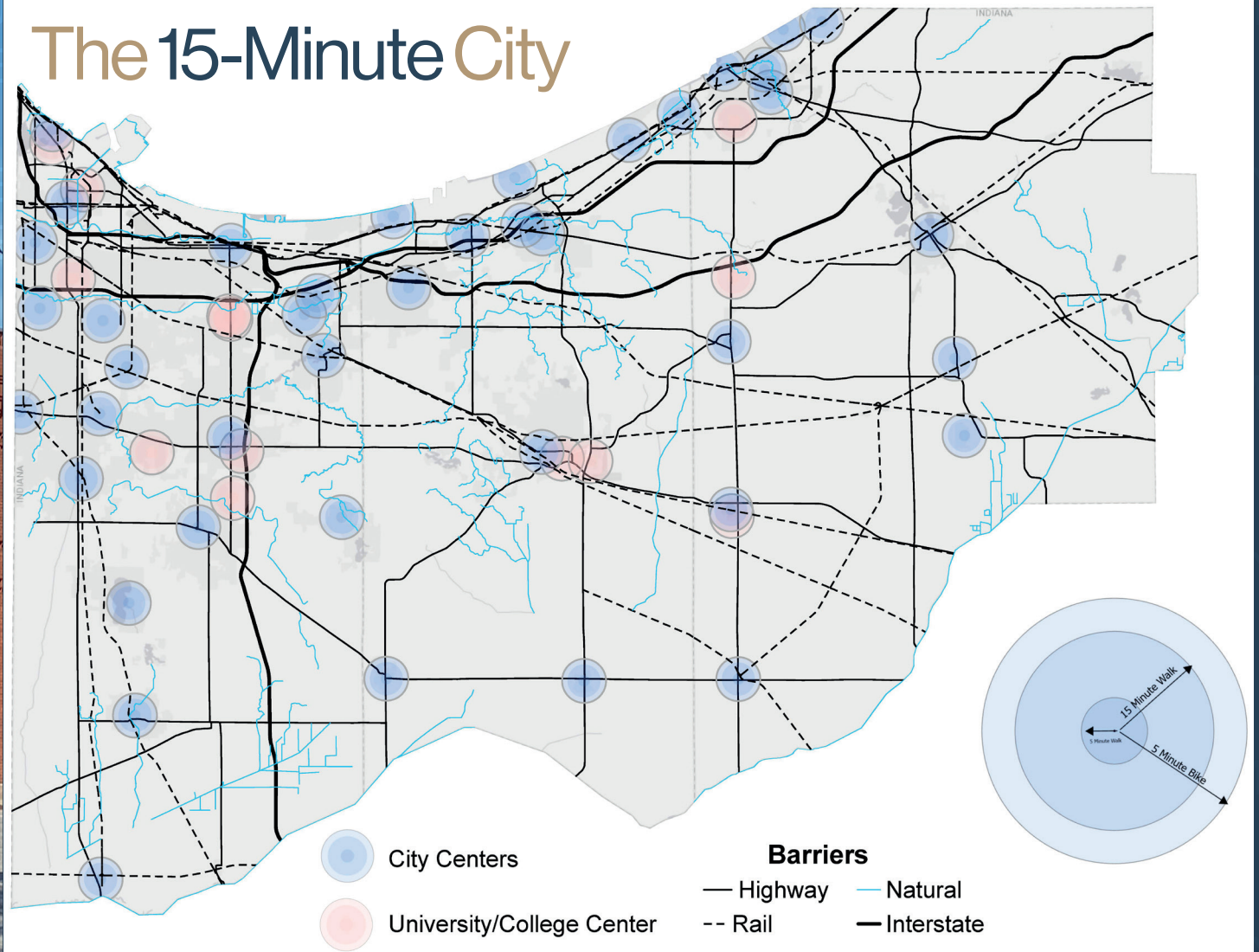
- Establish projected densities and residential diversity throughout the region's communities, especially in the older industrial cities.
- Direct transportation infrastructure funding and policies to support infill development and new land uses.

**Goal:** Plan and execute a special development program for Gary.

- Develop a regional revitalization program that requires support, creativity, investment, and risk reduction for success.
- Propose focus areas and regional investment policies to increase redevelopment.



# The 15-Minute City



The concept of a “15-minute city” was applied to the region, which emphasizes easily accessible amenities near the city center and highlights the modern correlation between land use and active transportation.

The map depicts study results using a 15-minute walking and 5-minute biking radius. It has been adjusted to include a 10-minute biking radius for a two-mile trip at 12 miles per hour. This standard overlaps with the existing land use map to show the relationship between destinations and residential areas. The maps reveal good access overlaps in the northwestern corner and Duneland tier but diminishes in the rapidly growing southern areas. Barriers like interstates, highways, and railroads impede access, particularly in the northwest. Addressing these barriers and improving linear infrastructure and land use policies are crucial.





*The Village at Burns Harbor (small lot single-family):  
Net density – 9 du/acre; gross density – 7.6 du/A*



*New residential development in industrial cities:  
Lakefront homes in Whiting.*

# Creating a 2050 Land Use Vision

The land use development vision outlines future land use based on projected population. It focuses mainly on residential areas, considering housing density and building design.

## Housing and Land Development Needs

Calculating housing and land development needs is based on a methodology that relies on growth rates in stable and growing communities, stability in declining cities, positive trends in some municipalities, and population stability in rural areas. The analysis concluded a target population of 900,000 for Northwest Indiana by 2050, with 740,000 in urban areas and 160,000 in rural/exurban areas. The average annual growth rate is estimated at 0.55% within the region with such variables as density, development types, and geographic distribution. That resulted in these development demands:

- *50,000 new homes are needed in the next 30 years based on an average of 2.5 people per household.*
- *It requires an increase in urban development density with new construction, achieving a net density of four to five units per acre.*
- *The region should plan for about 3.9 square miles of industrial land and 2.6 square miles of commercial land by applying the current ratio of industrial and commercial lands to residential lands (6.38:1 and 9.33:1, respectively).*

The Scenario Comparison for Land Consumption table shows a model that illustrates the unit densities and types consistent with data for units and overall density in Northwest Indiana. This model is a baseline for **four alternative scenarios** with varying housing mixes and land conversion needs.



# The Land Use Scenarios

The region's growth scenarios emphasized housing development, density, and layout. Projections showed a focus on redevelopment within city limits. All scenarios assume a 0.55% yearly growth rate, resulting in 50,000 new units over 30 years.

Unit Type	Average Site Area/Unit (SF)	% of Total Unit Growth	Net du/A	Land Area (Sq Mi)
<b>Scenario 1: Status Quo Trend</b>				
Large-Lot 1-Family	28,980	65%	1.37	37.07
Small-Lot 1-Family	6,250	18.8%	6.99	2.10
1-Family Attached	3,700	4.8%	11.78	0.31
Multi-family	1,350	11.4%	32.27	0.28
Total	22,171	100.0%	1.965	39.76
<b>Scenario 2: 3du/A Trend: Suburban Single-Family</b>				
Large-Lot 1-Family	28,980	37.5%	1.37	21.39
Small-Lot 1-Family	6,250	32.5%	6.99	3.63
1-Family Attached	3,700	10%	11.78	0.66
Multi-family	1,350	20%	32.27	0.48
Total	13,538	100%	2.99	26.16
<b>Scenario 3: 4 du/A Trend: National Trend</b>				
Large-Lot 1-Family	28,980	25%	1.37	14.26
Small-Lot 1-Family	7,000	25%	6.23	3.13
1-Family Attached	3,700	15%	11.78	0.99
Multi-family	1,350	35%	32.27	0.85
Total		100.0%	4.06	19.23
<b>Scenario 4: 5du/A Trend: High Small-Lot and Attached Single-Family</b>				
Large-Lot 1-Family	25,028	20%	1.57	9.93
Small-Lot 1-Family	6,000	35%	7.29	3.75
1-Family Attached	3,700	20%	11.78	1.33
Multi-family	1,300	25%	33.51	0.58
Total	9,607	100%	5.01	15.60

Scenario Comparison for Land Consumption



Current Trend Scenario: 1.96 du/A



Suburban Trend Scenario: 3 du/A



National Multifamily Trend Scenario: 4 du/A



Missing Middle Housing Scenario: 5 du/A



# The Preferred Scenario

**Scenario Four** presents an ideal future for land use in Northwest Indiana, aligning with housing market trends. This scenario outlines a sustainable approach for future urban development in the region. Positive attributes of the scenario include:

- *It is the most likely direction of the future housing market, based on available information.*
- *It is not overly dependent on multi-family or very high-density solutions.*
- *It results in less conversion of new lands to urban uses and maintains open spaces.*

## Scenario Four Key Points

- Focuses on reducing reliance on multifamily or high-density housing.
- Increases urban density, targeting four to five units per acre.
- Requires an additional 15 to 20 square miles of residential land. Total land needs increase to 19 to 25 square miles, including streets and parks.
- Plans for future industrial and commercial areas are 3.9 square miles and 2.6 square miles, respectively, with opportunities for redeveloping vacant properties.

Redesigning Broadway Avenue, Gary, IN  
Source: [www.nwitdd.com/gary-metro-center](http://www.nwitdd.com/gary-metro-center)



# Preferred Scenario Land Use Assumptions and Strategies

The land use assumptions and strategies are categorized by the individual policy areas and geographies map as follows:

## Northwest Industrial Cities

Stabilization and infill efforts continue in post-industrial cities like Gary, Hammond, East Chicago, and Whiting, reversing population decline caused by the shrinkage of heavy industries. Effective strategies will involve:

- **Development and population of city centers and transit nodes in Gary, Hammond, and East Chicago:** Both cities have potential for TOD development due to major projects on the South Shore Line. The closing of Franciscan Hospital's Hammond site is challenging but also offers an opportunity for downtown Hammond's revitalization.
- **The revitalization of Gary:** Gary's population decline stabilizes, creating opportunities for the City. Key projects like improving the South Shore train service, the innovative Gary Elevated trail project, and connecting it with the Marquette Greenway are vital for revitalizing the Gary Metro Center. Gary is a good candidate for neighborhood development, with strong cores and growth potential. Its strategic location and infrastructure, including an airport and transportation access, makes it appealing for modern industry.

## TODs

- **Medium to high-density at urban South Shore line (SSL) stations and transit hubs:** Urban South Shore and the Westlake stations and transit hubs in Hammond, Munster, Dyer, East Chicago, Michigan City, and Valparaiso have medium to high-density areas. Michigan City will pioneer a major TOD, and the NIRPC's TOD report serves as a valuable guide for leveraging transit improvements. IU Gary campus and surrounding vacant land offer a valuable TOD opportunity, as BRT service along Broadway connects to Metro Center and South Shore.
- **Medium to high-density development corridors connect nearby cities to the National Park stations:** Portage, Chesterton, Valparaiso, and Porter are cities in the Duneland area. The stations east of Miller are in national or state parks or near conservation areas at risk of development. However, these corridors have the potential to become important development centers and transportation routes. Crisman Road in Portage shows how road development and transit policy can foster a transit-oriented corridor with Founders Square to Ogden Dunes station.



Gary Metro Center Proposed New Station  
Source: [www.nwitdd.com/gary-metro-center](http://www.nwitdd.com/gary-metro-center)

- **Trail-oriented development with higher densities adjacent to or within ½ mile of regional trails:** Northwest Indiana's growing trail system has investment potential like transit projects. Evaluating and extending trails for development, transportation, and recreation, along with family-friendly urban development, should be encouraged by land use policies.



New Residential Development in Industrial City:  
Rental townhouses in East Chicago



## Town Centers

- **Higher-density residential development in and around city centers, with density scaled to the character of individual districts:** Northwest Indiana has downtowns in larger cities and smaller town centers that boast quality community investment projects, creating walkable living environments. A good example is NewPorte Landing in La Porte, an area outside downtown with significant growth potential. Improving paths and removing barriers can enhance synergy between these areas and the city center.
- **Emergence of mixed-use centers in cities and towns without a historic core:** Portage's Founders Square is a prime example of a city constructing a new center. The Town of Merrillville is developing its comprehensive plan, "Merrillville Momentum," after 25 years. Additional potential areas of interest include the Willowcreek corridor and the Old Plank Road node in Dyer.

## Development in Built-Up Areas

- **Increased density and yield of built-up areas currently served by urban infrastructure:** New development would be limited in greenfield sites in the preferred scenario. Infill development in built-up areas can accommodate projected regional growth, utilizing vacant or underutilized sites with existing urban infrastructure. Successful redevelopment has advantages such as reducing the need to convert open space, saving costs on new infrastructure, and increasing the local business customer base. The region's proposed TOD areas are typically infill sites, but opportunities are not limited to TOD.
- **Identify priority infill development strategies and sites with infrastructure in place. Establish projected densities and residential diversity:** Infill development is a suitable community development strategy, especially in older industrial cities. Cities should identify potential infill sites and explore land use mixes. Larger sites near I-65 may adapt to industrial use. Funding for transportation and infrastructure is important for larger projects.



## Growth Areas

- **Moderate growth in mature suburbs:** Municipalities in Westlake and Central regions, including Merrillville, Schererville, Chesterton, Hobart, and Dyer, which experienced rapid growth in the last decades, are growing more moderately due to limited open land. Projections indicate a population growth of 0.25% to 0.75% annually. Meanwhile, other communities like Munster, Highland, and Griffith are considered developed and will maintain stable populations.
- **Substantial development in urban services or logical expansion areas:** Merrillville, St. John, and the Crown Point-Cedar Lake-Lowell triangle offers potential growth. Valparaiso's assets and lakefront accessibility will likely drive substantial development. Michigan City and La Porte have reversed population loss and will gain from the South Shore's double-tracking project.

## Commercial Repurposing

- **Medium/high-density residential in underused commercial corridors and obsolete commercial sites:** NWI 2050+ adopts Corridor Urbanism to revitalize old corridors by creating mixed-use districts and retaining convenience, retail, services, and restaurants for attractive living environments. This concept has a set of principles that fall under five categories:

*Reality and Respect:* Provide an environment that understands and supports the needs of existing businesses.

### Potential infill sites:

- Gary has significant vacant or deteriorating properties that could be utilized.
- Sites bypassed in development due to ownership, access, visibility, or other concerns.
- Underused or demolished large commercial sites, including the Star Plaza site in Merrillville.
- Underused land, surface parking lots, and marginal commercial sites along commercial corridors.

**Resident Population:** Increase the number of people living along or near the corridor.

**Opportunity and Orientation:** Use empty spaces like parking lots and vacant sites for various purposes and utilization.

**Transportation Function and Choice:** Create a functional corridor for diverse modes of travel, ensuring easy access and resolving travel modes conflict issues.

**Quality Urban Environment:** Scaled and feature-rich, it provides positive user experiences across all speeds and purposes.

→ **Southlake is a mixed-use district:** The Southlake district in Northwest Indiana, centered around the I-65 and US 30 interchange, is the largest commercial concentration in the area. Despite gaps and underused land, there's potential to transform it into a thriving regional center. A plan for active transportation and developing the C&O Trail is in progress. Still, there is a need to incorporate housing, utilize existing parking lots, and reimagine opportunity sites to restore the district's appeal.

### Rural Conservation with very low density

→ **Conservation of rural density development in areas where urban service extensions are unfeasible:** People in Northwest Indiana will continue to look for homes with acreage and large lots. Regional land use policy needs to acknowledge and manage this demand. The best sites for this type of



Southlake Mall: While the mall remains an important retail center (top), vacant big box stores and parking lots (bottom) designed for another era go vastly unused.



development are those that are not suitable for urban services, not dominated by agriculture, not within growing municipalities, and do not harm conservation areas. When developing low-density areas, it is preferable to use conservation design techniques, clustering lots in buildable areas and preserving open space in sensitive areas. In areas where infrastructure extension is possible but premature, transitional development techniques can allow partial development without hindering future community growth.



# III. Purpose Driven Planning

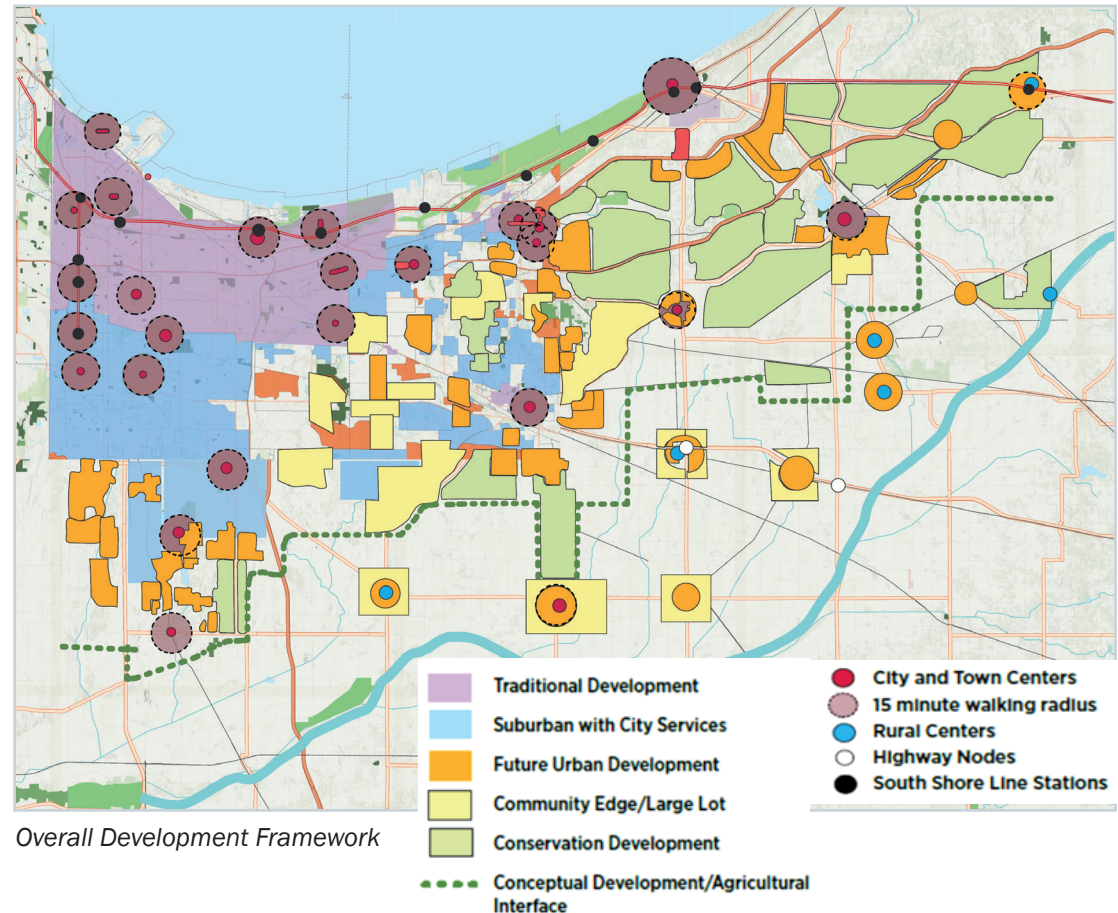
Part II of the chapter Creating Purpose examines key factors affecting land use in the three counties of the Northwest Indiana Metropolitan Statistical Area (MSA). Creating Purpose is largely qualitative, interpreting and evaluating facts and using them to form regional goals, guidance, and policy. After community consultations and fieldwork, eight policy areas were identified. These policy areas connect communities with similar characteristics and developmental periods. It also highlights key transportation corridors that influence development.

- > **Overall Development**
- > **Centers & Corridors**
- > **Environmental Corridors**

## Overall Development

Northwest Indiana's development framework guides urban and exurban growth using the following illustrated layers of development types, which are shown on the overall development map.

- **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** is an incremental extension of urban services around existing developments. In these future urban areas, it is important to discourage large lots or rural development with individual wastewater systems and instead prioritize residential density mixes identified in the preferred scenario.
- **Community edge/large lot development**: New low-density developments in these areas should prioritize available infill sites instead of expanding into rural residential, preserving the established residential pattern.
- **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.

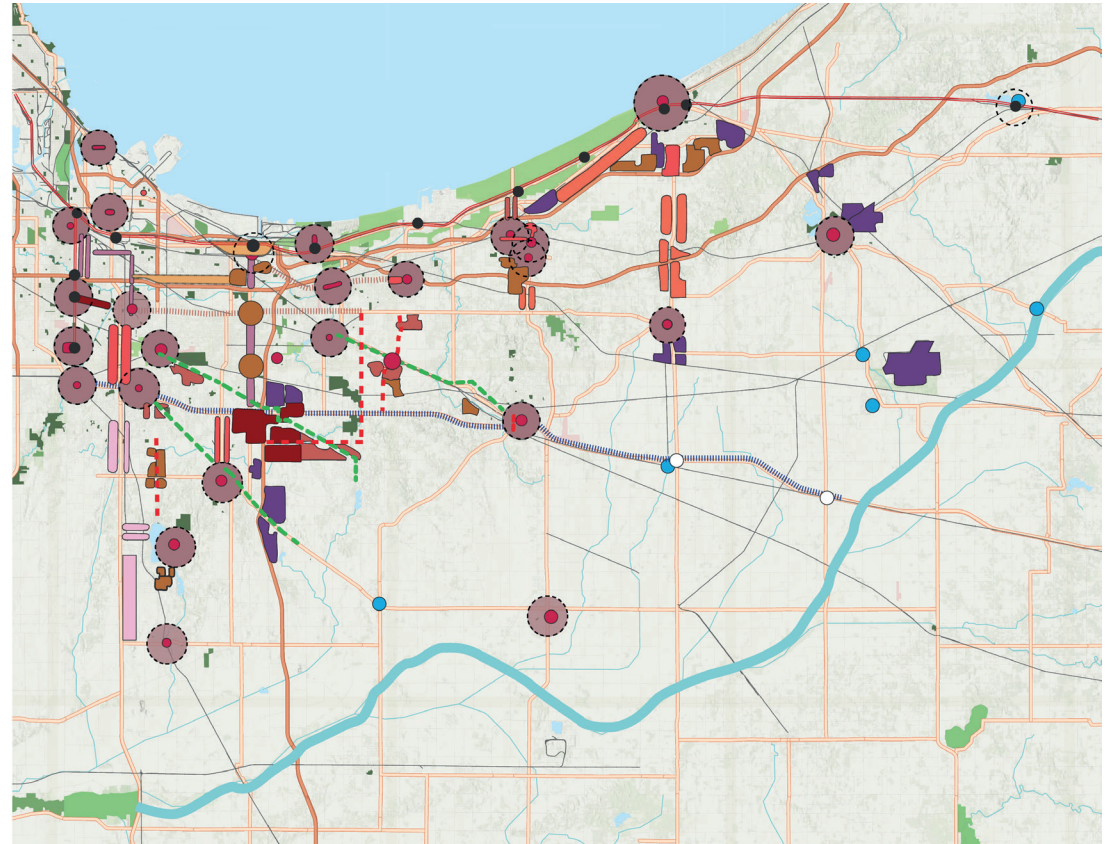




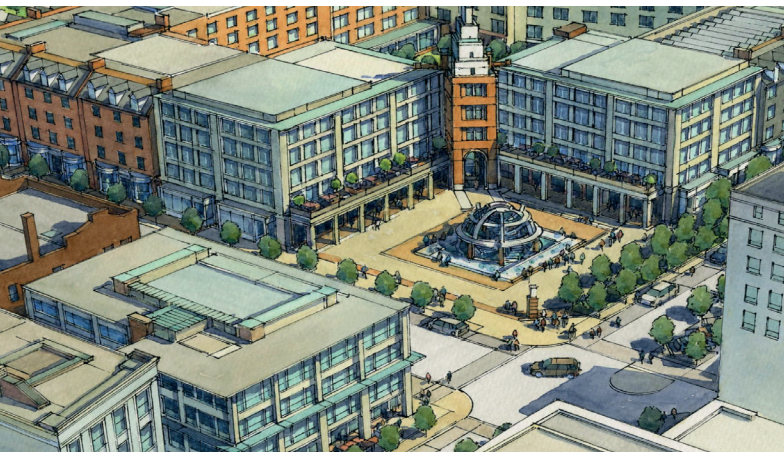
# Centers & Corridors

The centers and corridors map shows a regional framework with four categories that complement development in growth areas.

- **Traditional Centers:** Regional policy should prioritize investment in the central commercial and civic districts of the region's communities to maintain their image. The development scenario's goals are achieved by improving active transportation access and encouraging population growth. That includes enhancing the connection between central city areas and small towns, ensuring mutual benefits.
- **Community Corridors:** Linear districts, ranging from older urban areas to developing ones, play a crucial role in commerce and transportation. NWI 2050+ policies aim to achieve a balance between transportation and development objectives.
- **Development Nodes:** These nodes encompass diverse areas such as the US 30/I-65 district, employment centers, trail-related development zones, and transformational centers and corridors. Smaller nodes are found in Winfield at 109th and Randolph.
- **Catalysts:** Advanced planning and execution at these facilities enable medium-density development. They involve constructing new roadways, trails, and strategic study corridors with unique characteristics, which attract beneficial investments.



*Centers and Corridors Framework*



## Traditional Centers

- City and Town Centers
- 15 minute walking radius
- Rural Centers
- Highway Nodes
- South Shore Line Stations

## Community Corridors

- Traditional Corridors
- Mature Major Corridors
- Emerging Corridors
- Transit Oriented Corridors

## Development Nodes

- Major Mixed Use Center
- High-Density Nodes
- Trail-Oriented Development (TrOD) Focus
- Employment Development
- Major Reinvestment Focuses

## Catalysts

- Proposed New Corridors
- Trails with TrOD Possibilities
- US 30 Study Corridor
- Initial Great Street Focuses such as Central Avenue and Ridge Road

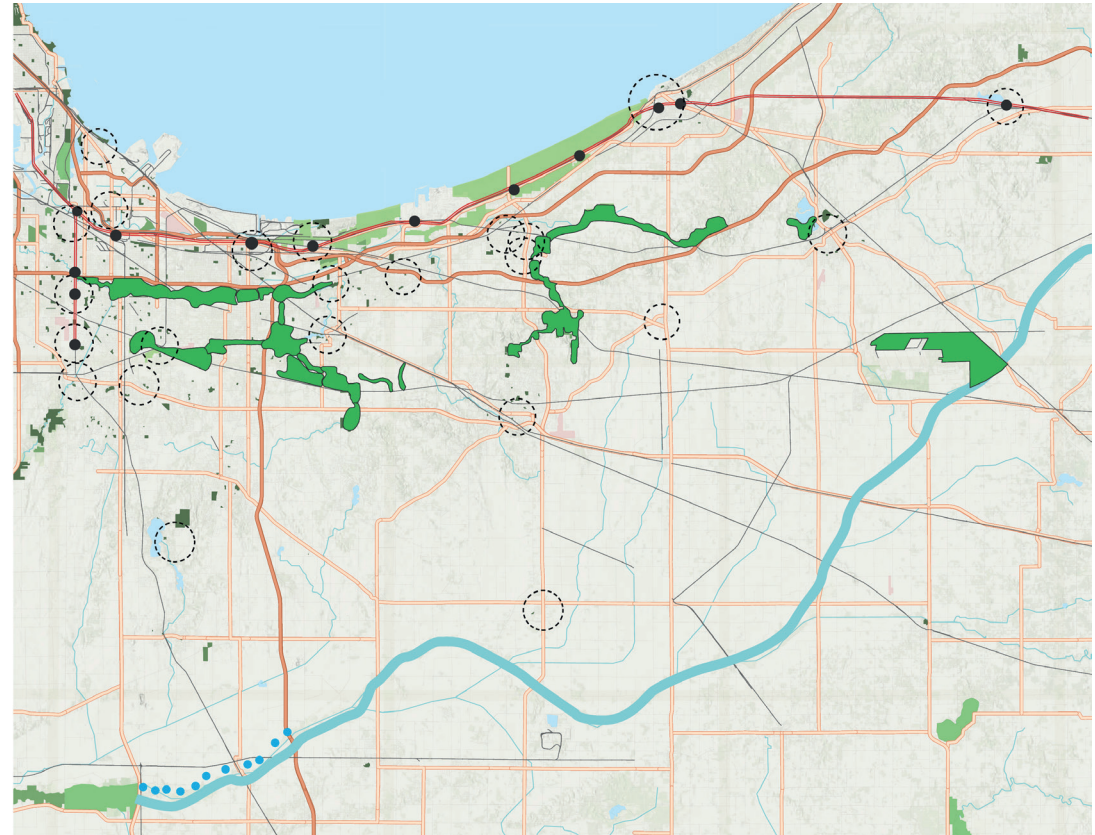


# Environmental Corridors

The environmental corridors map showcases a network of protected environmental resources similar to the network that comprises the Indiana Dunes National and State parks. Instead of a single large park, this concept features interconnected areas in Northwest Indiana, as outlined in the Conservation Action Plan. These connections can be established by acquiring adjacent priority areas, following watercourses, or utilizing other open lands. The northern archipelagos include:

- The West Branch of the Little Calumet River.
- Hoosier Prairie, Hobart Branch, and Deep River.
- Moraine and the East Branch of the Little Calumet River.

**A proposed fourth corridor links La Salle State Fish and Wildlife Area, Badal Wildlife Habitat Trust Area, and Grand Kankakee Marsh County Park along the Kankakee River.**



*Environmental Corridors Framework*

- Green Networks
- Other Managed Areas (Including Indiana Dunes Parks)
- 15 minute walking radius around centers
- Kankakee River Corridor
- Kankakee Environmental Corridor



# NWI in 2050

- Northwest Indiana will reach a significant population milestone of approximately 900,000, and new growth will exhibit a gross density of about five units per acre.
- The Marquette Greenway and the South Shore Line will be fundamental in reinvesting and redeveloping the northern communities.
- The Monon Corridor and Trail will spur new development in established inner suburbs, leveraging urban qualities and multi-modal transportation projects.
- The Southlake Mall commercial core will be envisioned and repurposed in the communities' future redevelopment plans.
- The Duneland communities by the lake will see improvements with connections to Marquette Greenway and enhanced South Shore service, paving the way for new land uses and rethinking local service corridors.
- Substantial future development will be built in areas with urban services or logical expansions.
- Environmental resources will be conserved through acquiring, arranging, and managing conservation priority parcels.
- Roads will be safer and more comfortable along the major corridors, and walkability will be an important component of an overall land use policy.
- TODs will offer unique opportunities for regional development with mixed-use land use planning.
- Infill areas in older communities will be redeveloped and supported by appropriate strategies.

Downtown Valparaiso, IN







Northwestern Indiana Regional Planning Commission

## Land Use & Housing Summary Report





# Land Use & Housing Summary, 2025