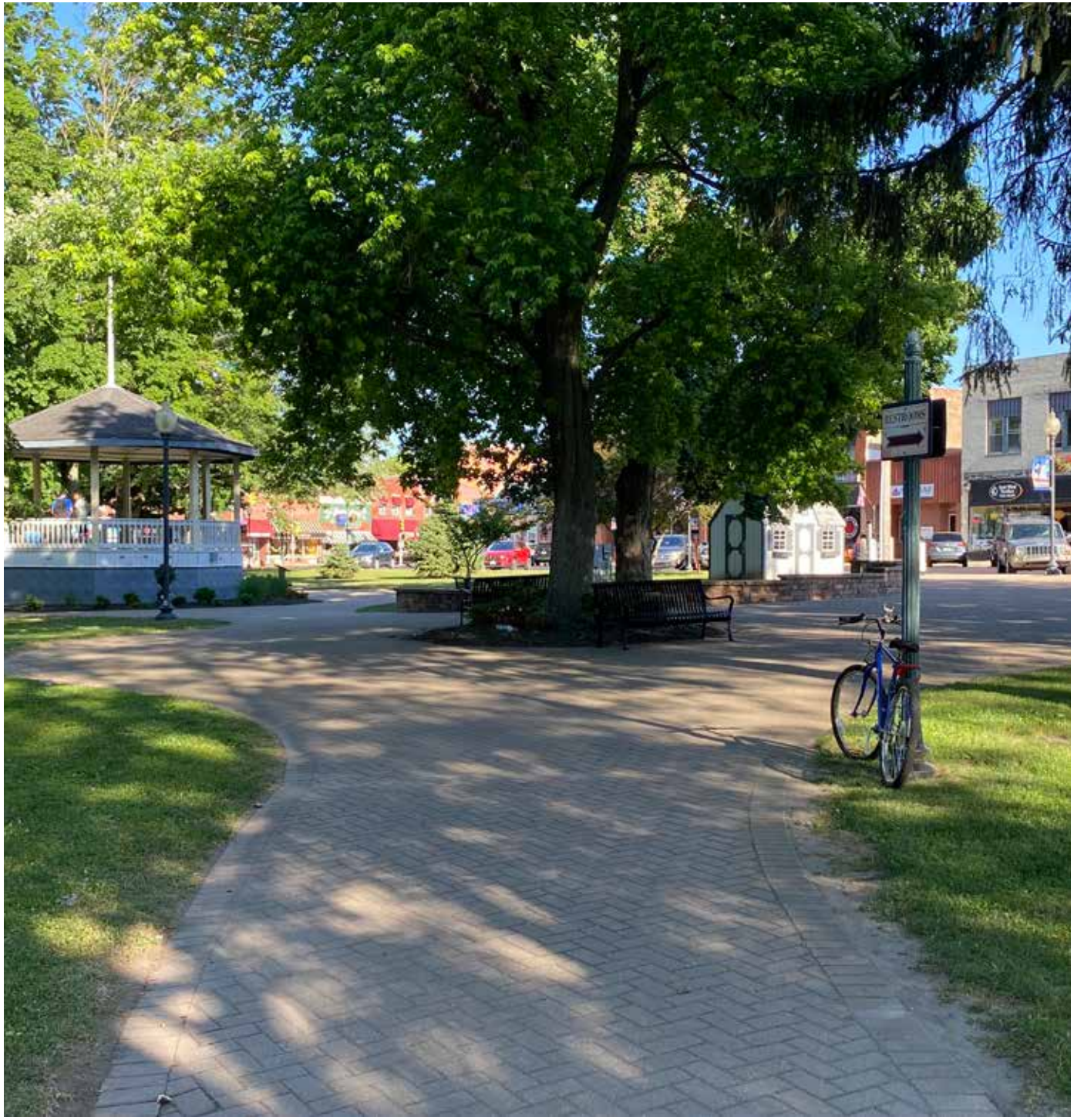
NWI 205+ Plan

Land Use Element

Part One: Finding Meaning



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Introduction

The three counties that make up the Northwest Indiana study area are incredibly diverse and incredibly beautiful. The region's 42 cities and towns range from the industrial cities of Gary, Hammond, and Whiting that make steel for America and were an integral part of Chicago's "big shoulders" that Carl Sandberg wrote about to the quiet towns like Kouts and Hebron in its rural south. The landscape begins in the north with the shore of Lake Michigan and one of the country's most unusual national parks, extending south to the scenic Kankakee River Valley, with a wealth of forests and wetlands in between. And Northwest Indiana is defined by transportation resources, including four interstate highways, every railroad that radiates out of Chicago to the east, and America's last interurban railroad, the South Shore Line that is not only going strong but is building a new nine mile branch serving communities along the Indiana-Illinois state line.

This document addressing land use, is part of the Northwest Indiana Regional Planning Commission's update of its NWI 2050 Plan. That document provides extensive information and insight, but does not include a Land Use element as such. Typically, land use planning is the province of local jurisdictions and individual comprehensive plans have been completed at the city and county level covering about half of the region's 1,761 square miles, an area 45% larger than the State of Rhode Island. But this element will address regional issues that include population trends, growth patterns regional policy, urban and rural design, and the all-important relationship between transportation and land use. Active transportation, public transit, freight movement and facilities, and the roadway network are all part of the NWI 2050+ enterprise.

Part One of the NWI 2050+ project is called "Finding Meaning," particularly appropriate for a regional land use element in an area as diverse as Northwest Indiana. This paper is based on extensive fieldwork in all parts of the study area and conversations with people who live, work, make policy, and develop projects in Northwest Indiana. It summarizes trends and relationships, and observations, allowing facts and observations to help frame directions and priorities of successive phases of the plan. It is conceived as an analytic atlas of the region that covers the following subjects:

Existing land use patterns. This identifies major existing patterns on the ground. This provides the starting point for a regional plan and addresses the relationship between all modes of transportation and development. It also introduces the concept of a "15-minute city" - defining as asset rich area within easy walking or bicycling distance of the center of town.

Population trends. Regional land use policy begins with understanding population dynamics -- where growth is and is not occurring. It also investigates changes in growth over time, revealing different stages in the life of the region's communities.

Past planning efforts of individual communities. City and county plans are largely statements of goals and policies, and express the individual perspectives of

communities. Jurisdictions in an area as diverse as Northwest Indiana are certain to have differences, but also have significant shared goals, derived by a mutual desire to create better communities that offer a better life for their citizens.

Housing trends. While this is not a housing plan as such, residential development is the largest single consumer of urban land in the Northwest Indiana region. Affordable housing has also emerged as a universal concern, common to almost every city and county in the nation. This section will examine housing development, regional ability, and provide the basis for scenario analysis in the second phase of this planning project.

Policy areas. This discussion groups communities that identify with each other and share similar trajectories into regional policy areas, understanding their individual differences and characteristics.

Focus transportation and commercial corridors. Corridors cross jurisdictions in an area as inter-related as Northwest Indiana and this analysis identifies areas of strategic interest for more detailed planning during subsequent phases of this plan element.

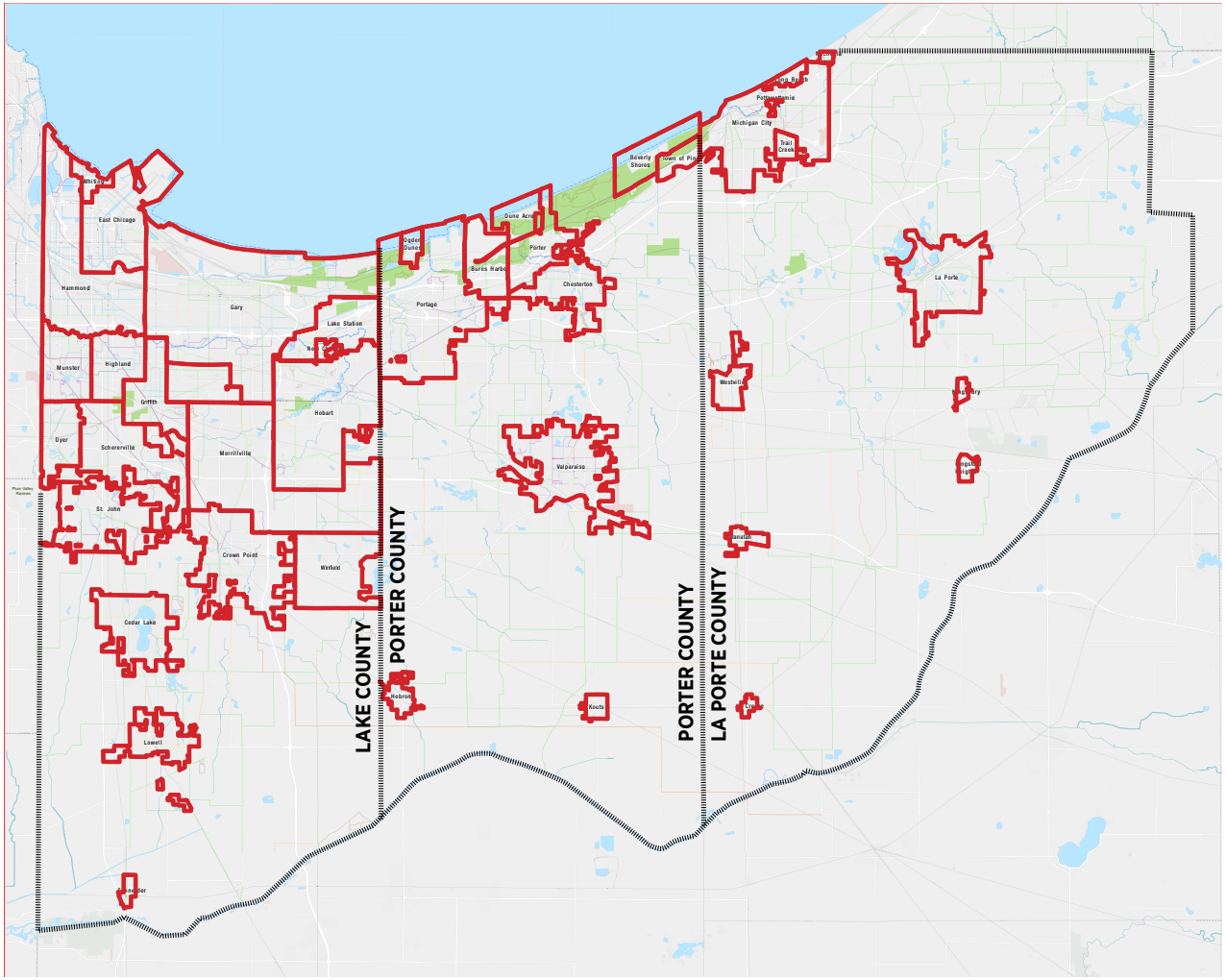


Figure 1: **NWI 50+ Study Area**

Land Use

Figure 2 on the facing page displays existing land use and development patterns in the three county study region. Major patterns include:

Continuation of the industrial primacy of the northwestern and northern sector of the region. Heavy industrial uses, including energy and steel production remain dominant in the area north of I-90 and west of SR 912 (Cline Avenue), surrounding predominantly residential neighborhoods in East Chicago and Whiting. US Steel and other related industries line the lakefront in Gary and Burns Harbor as well. Some vacant or obsolete industrial uses are in the process of redevelopment, including the Digital Crossroads development on a former utility site near the state line and west of the Horseshoe Hammond Casino. Other pockets of smaller scale industries are present throughout the area, but tending to cluster in industrially zoned property along railroads or I-65.

The most contiguous residential development occurs along the western edge of the region. Continuous development occurs north of US 30 west of SR 53 (Broadway), including cities built around traditional grid street networks; first tier suburbs along the West Lake corridor; and traditional neighborhoods in cities like Crown Point, Valparaiso, Michigan City, and La Porte. Suburban development is accelerating around in the southwestern part of the region, including St. John, the southern edge of Dyer, Crown Point, and Cedar Lake.

This development pattern tends to suggest a layering (or transect) of growth that will be relevant to future regional land use policy. These include so-called "urban core" industrial communities; first tier suburbs that developed before World War II with commuters who worked either in Chicago or at industries to the north or east; post-war suburbs now reaching a mature state; a contemporary, low-density development layer that includes growth in unincorporated areas. free-standing towns, increasing becoming the nuclei for new development around them; and the rural environment that makes up about half the area of the NIRPC region. Of particular interest from a regional perspective are:

- The size of Gary relative to its population. The land use map suggests the large amount of vacant land in the city, the result of disinvestment, demolition, and housing deterioration. While we discuss residential density later in this paper, Gary's gross density is among the lowest of all of the region's cities and towns. This places a heavy economic burden on a largely low-income city as it struggles to serve a large area.

- The large amount of land developed outside of current municipal limits. Figure 3 on the following page blocks the areas of cities to emphasize development in unincorporated areas. This band of growth is about 70% of the total area of cities, but represents a much smaller component of the overall population.

Commercial development in established cities tends to focus on centers and nodes, including traditional city or town centers and major intersections. It also occurs along business strips with relatively shallow lot depths. In these communities, a major intersection may include one big box retailer, often serving a local or community-scale market. Examples of these kinds of commercial corridors include Calumet Avenue and Indianapolis Boulevard north of US 30 and Kennedy Avenue between 165th Street and I-94.

On the other hand, post-1980 commercial growth occurred in corridors with deeper commercial lots, and in larger intersection nodes where land intensive uses like big boxes and power centers located together according to regional access patters. The largest of these is the Intersection of I-65 and US 30, a logical site that provided regional access while avoiding the freight congestion of the I-80/90/94 corridors to the north. This area, effectively the retail "downtown" of Northwest Indiana, covers about 2.1 square miles from Merrillville Road to South Colorado Street and includes Southlake Mall. Other examples of large commercial intersection clusters include Main and Indianapolis Boulevard in Highland and Joliet Street and US 41 (Wicker Avenue) in Schererville.

Major open spaces, including Indiana Dunes National Park and permanent environmental preserves are significant parts of the region's land use framework. While historically, preservation of the Indiana Dunes have competed with industrial and residential development and major transportation projects, the creation of the national park will secure the future of this major natural asset. Wetlands preserves related to the Calumet River, Deep River, and Kankakee River systems (including the Oak Savannah Trail, Oak Ridge Prairie Park, Hobart Marsh and Prairie Grove, and Grand Kankakee Park among others) will protect these important scenic and ecologically important greenbelts. Figure 4 on page __ illustrates environmental assets in the study area. A comparison of Figures 3 and 4 indicates that this belt of residential development beyond city limits follows a hilly topographic region and the watershed divide between Lake Michigan and the Kankakee River.

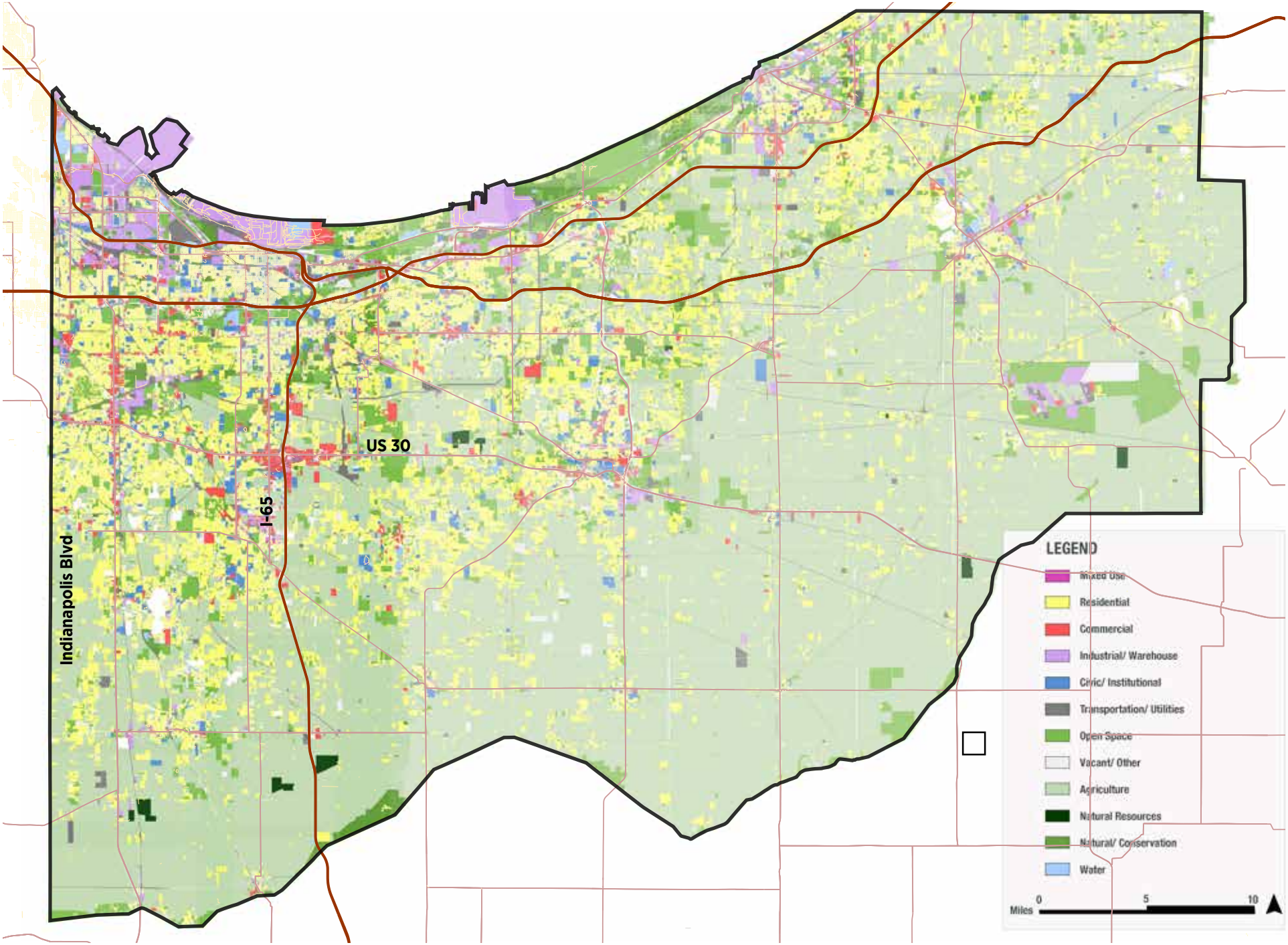


Figure 2: Existing Land Use

The Visual Transect. Photographs on this and the facing page trace the gradation of development types and densities, moving from older urban environment to the north to the largely rural environment to the south and southeast.

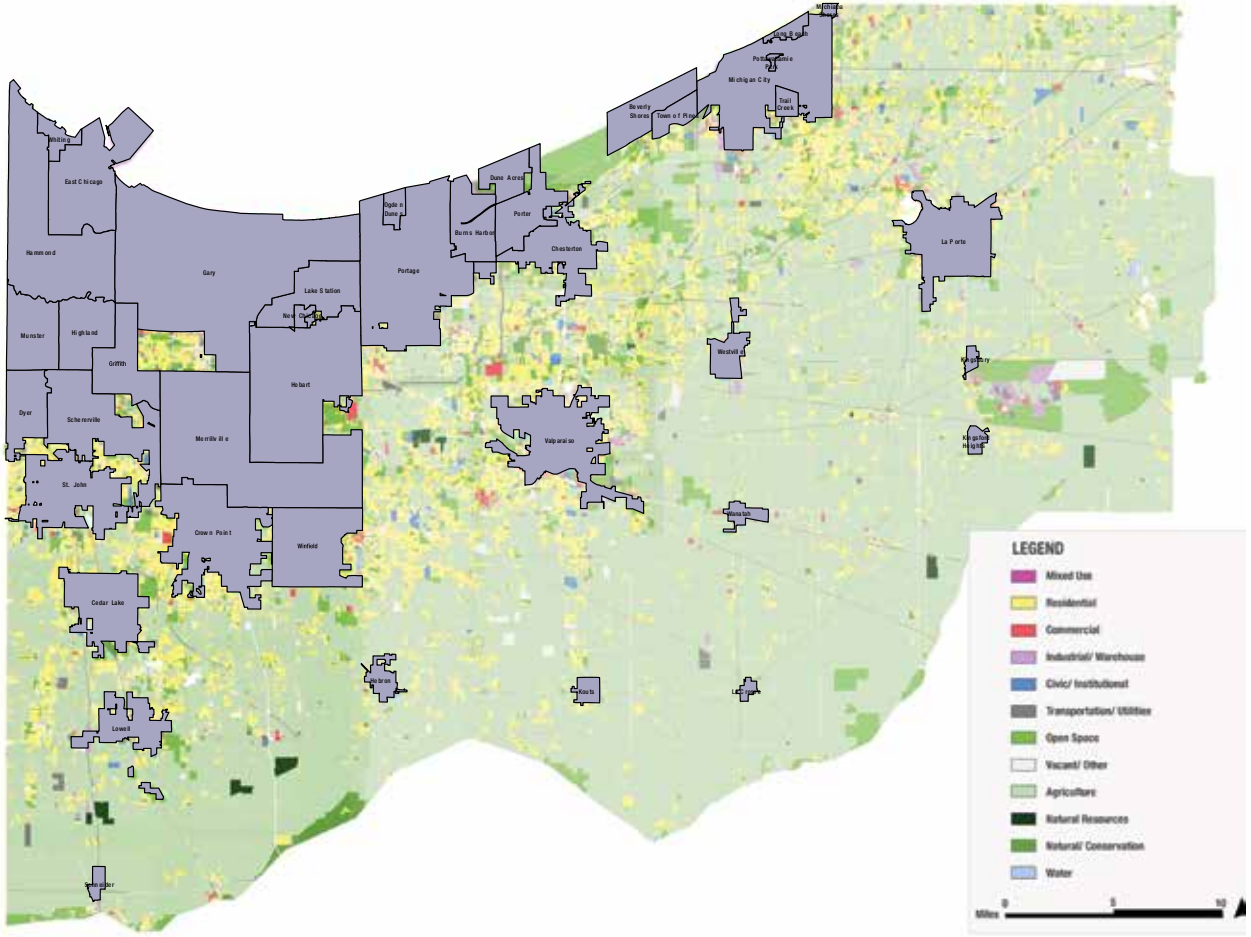


Figure 3: Developed Land Outside City Limits
Note the relationship between this belt of low-density residential development and the line of slopes in Figure 4.

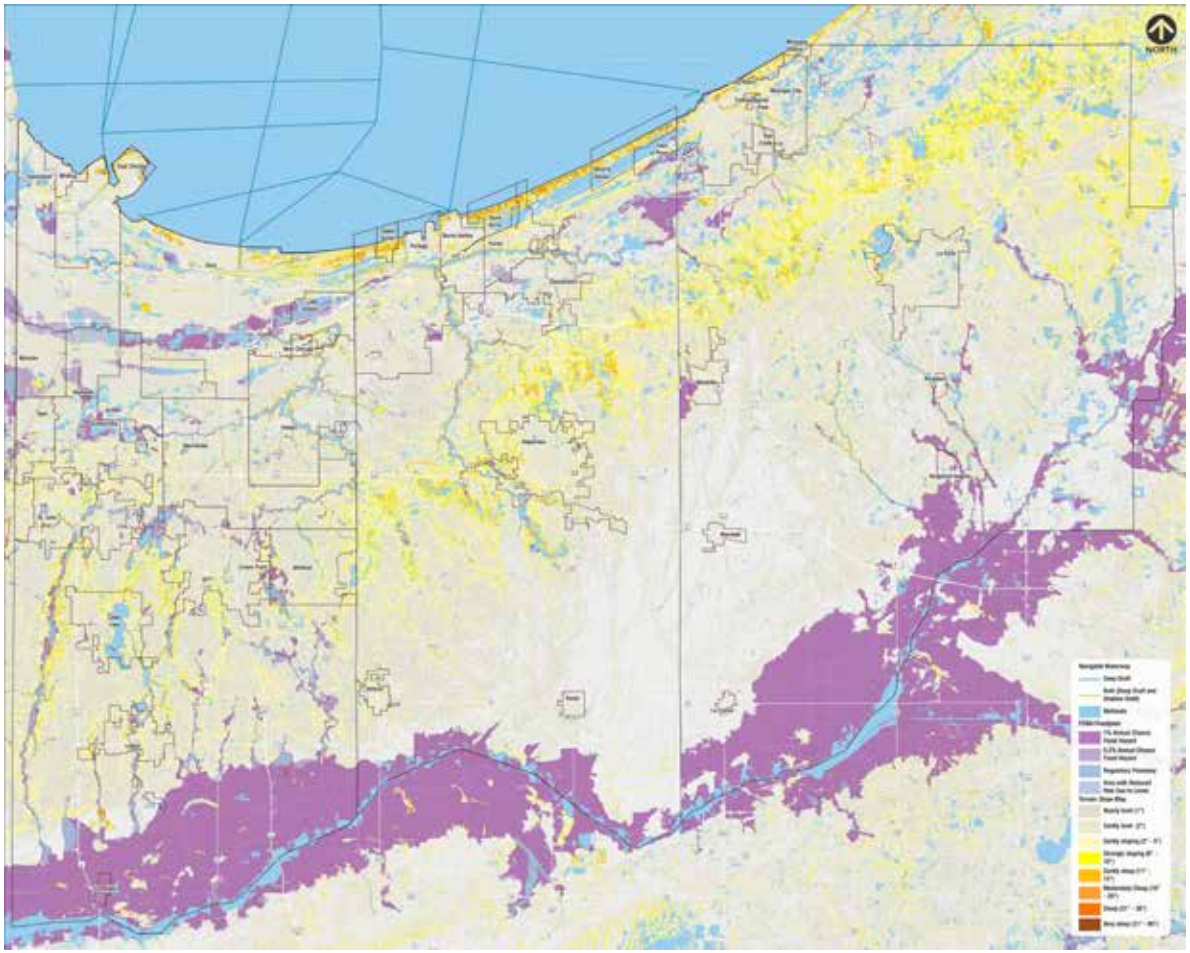


Figure 4: Environmental Resources and Constraints

The 15-Minute City

The concept of a 15 minute city as a land use and urban design tool has significant antecedents. The early 20th Century planner Clarence Perry established the concept of a "neighborhood unit" with neighborhood institutions including a community center and elementary school at the center of a planned neighborhood. This concept, published in 1929 was itself derived from the Garden Cities movement and the work of new town planners such as Clarence Stein and Henry Wright's who applied the idea in their famous Radburn, New Jersey development. Its contemporary version was developed by Carlos Moreno, a professor at the Sorbonne in Paris. It envisions a city developed of districts in which people can perform six essential functions (living, working, commerce, health, education, and entertainment) within a 15-minute walk or bike ride from their home.

The concept is difficult to realize retroactively in American cities, where a number of these functions are both dispersed and in many cases concentrated in relatively distant areas. Examples relevant to Northwest Indiana are health care, given concentrations of services in large hospitals and commuting to work. But other aspects are more attainable from the perspective of facility planning, design of new projects, land use, and active transportation planning. To that end, NIRPC has applied the concept to Northwest Indiana's geography, using city centers as the focal point. Figure 5 illustrates the results of that study, using a 15 minute walking radius and a 5 minute biking radius as standards. For this study, we have amended that to include a 10 minute biking radius, corresponding to a two mile trip at a speed of 12 miles per hour. The 2010 National Household Travel Survey by the Federal Highway Administration and cited by tle League of American Bicyclists indicated that 40% of all trips are two miles or less in length. Figure 6 on the facing page superimposes this short trip radius standard on the existing land use map to help relate destinations and places of residence. It is

These maps show that overlapping access from city and higher education centers, with all of their attendant services and land uses, is very good in the northwestern corner of the region and much of th Duneland tier, thinning out in what are now rapid growth areas to the south. However, barriers such as the Interstates and major highways and railroads compromise or block access entirely. These barriers are especially concentrated in the northwest, suggesting the importance of addressing these barrier problems in addition to linear infrastructure and land use policy.

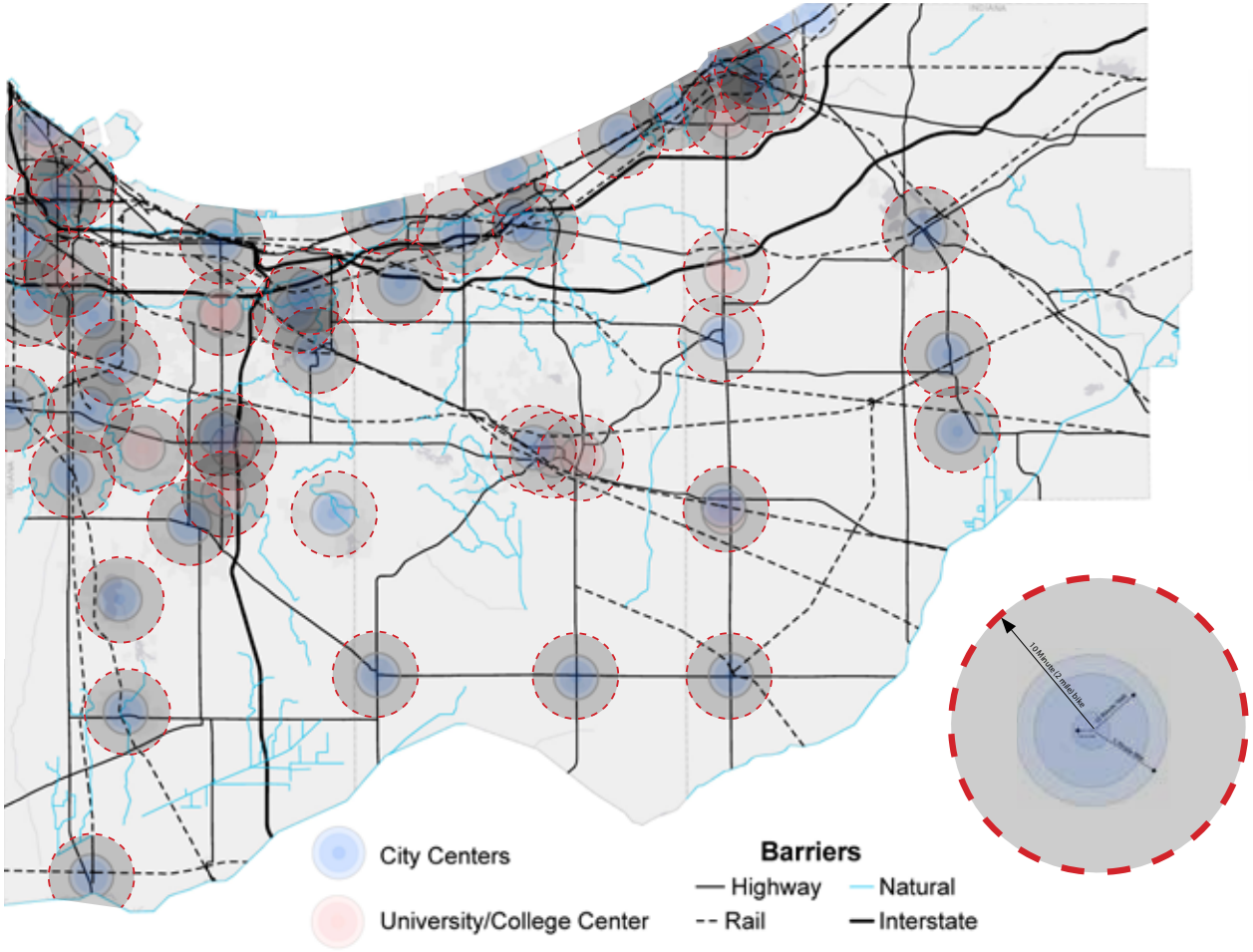


Figure 5: 15-Minute City Analysis with Barriers

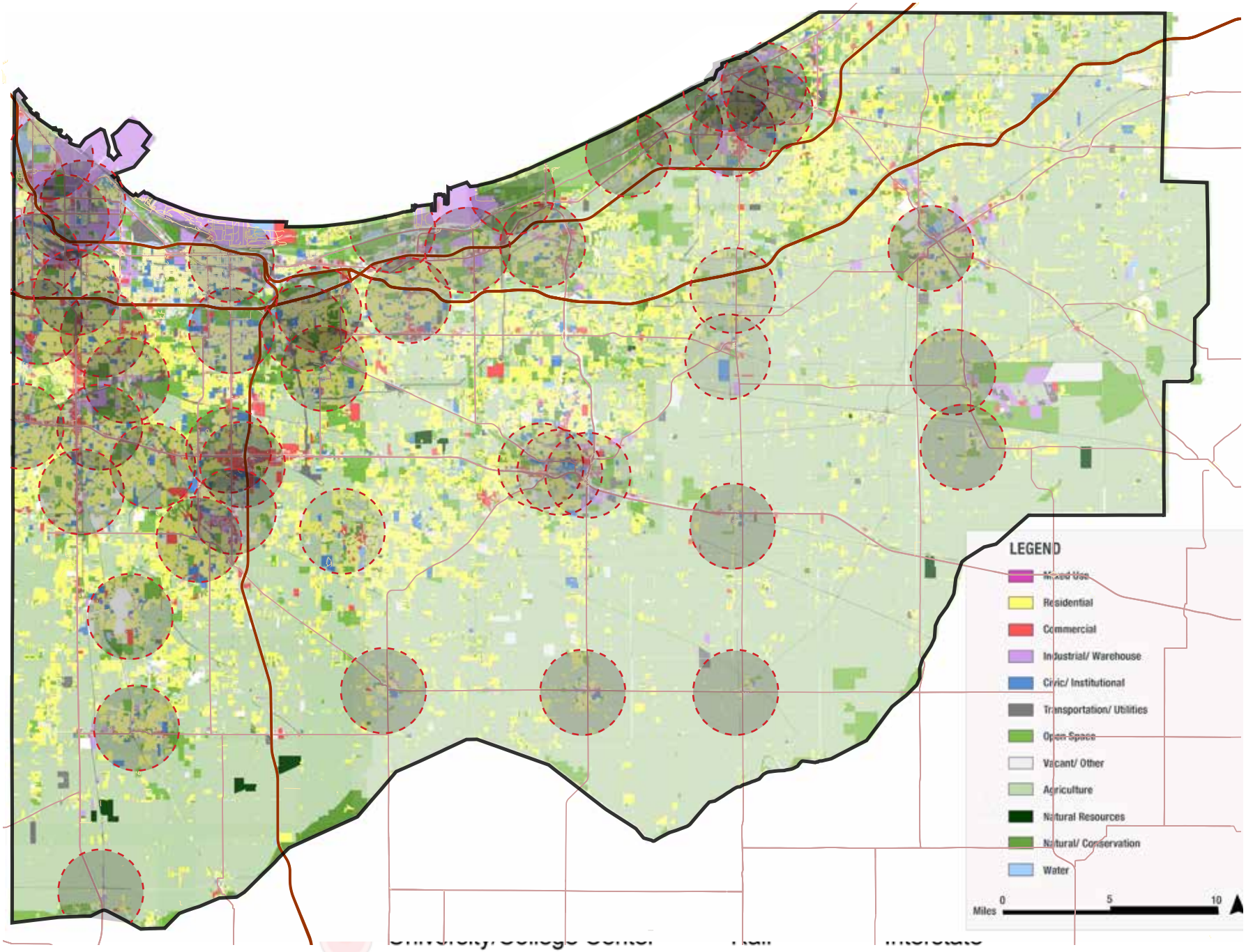


Figure 6: Two-mile (10 to 15 minute bike ride) Analysis with Land Use

Alternative Transportation and Land Use

Transportation and land use are highly related and alternative transportation facilities can be especially important, as historic photographs of the Chicago "L" being built in cornfields can attest. Clearly road networks are important as well, but the nature of automobile transportation (whether conventional, electric with enough charging stations, or autonomous) makes different destinations equally accessible. Therefore, they tend to decentralize development, while active modes tend to build density and produce new land use patterns..

Projects now underway by the Northern Indiana Commuter Transportation District (NICTD) on the South Shore Line will have a major impact on development. The double tracking of the main line to Michigan City, now under construction, which will increase train frequency and reduce travel time to Chicago by 35%, has already catalyzed an $80 million Transit Oriented Development (TOD) in Downtown Michigan City that will include a train station, 208 apartments, retail space, and a parking structure. The new Westlake line now under construction, extending a branch from a junction station in Hammond to Dyer will also have a major impact on development patterns.

In September, 2022, NIRPC released its Transit Oriented Development Program Funding Report, intended as a guide for new or evolving land uses at 18 transit nodes, including existing South Shore stations, including nine existing stations, four Westlake stations (including the relocated Hammond station), and five bus stations, three of which are on the Gary Transit Broadway BRT. The most significant land use transitions include major redevelopment around the new Hammond station and in the nearby Downtown district; new growth around the East Chicago station, the railroad's busiest; potential development at Gary's Metro Center; new TOD's at each of the Westlake stations; and a proposed TOD at Valparaiso's downtown transit node.

Trails also can generate significant development by adding access to a dual purpose facility that combines transportation and recreation. In Minneapolis, for example, the Midtown Greenway, a grade separated crosstown trail, has generated about $1.44 billion in new investment along its 5.5 mile route. The regional Northwest Indiana trails have many of the characteristics that make the Greenway an effective land and economic development tool -- use of railroad right-of-ways that serve centers and are effective transportation facilities, limited interruptions by cars, and high development standards. The region's excellent trails have undoubtedly had a significant, if underappreciated, effect on land use and should be seen from a development as well as a recreational perspective. As an example, the Gary Elevated – an innovative and exciting concept to adapt an above grade abandoned railroad loop that surrounds the core of the city, combined with TOD potential created by the upgrading of South Shore service, can create conditions for transformation of the Metro Center district.

Proposed TOD for Downtown Michigan City

TOD Concept for Munster/Dyer Station on Westlake Line
Source: NIRPC

Trailhead on Erie-Lackawanna Trail

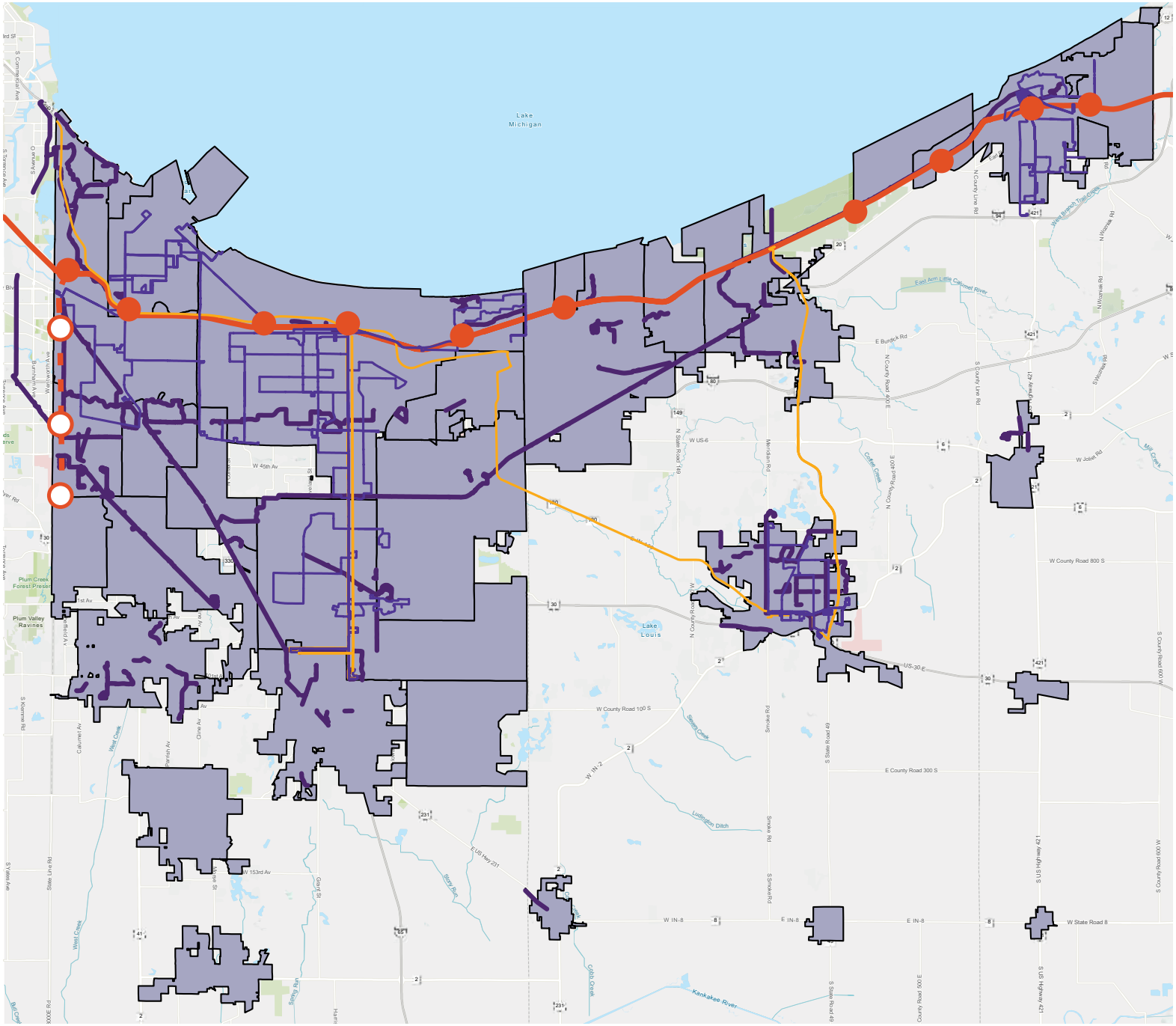


Figure 7: Alternative Transportation Facilities in the Northwest Indiana Region

Population Analysis

Examining the dynamics of population change can reveal much about the past, but also provide valuable information for the future. The approach here looks at both the long-term – changes that have occurred over the last 40 years – and the short term, how trends may have subtly changed during the decade that we completed two years ago. Taken over a long period, changes in certain places have been dramatic. Some places that have experienced rapid growth did not exist in 1980. On the other hand, Gary was a large city that lost over half its population during that period.

We start by considering overall population change.

Figure 8 below breaks population for three census years by county, separated by urban (within an incorporated municipality) and rural (potentially in a subdivision but in unincorporated areas).

Figure 9 looks at annual rate of change over time. A reasonable benchmark for a soundly growing city is about 1% (or more appropriately stated, a range that brackets 1%) Fast growing communities, including many metropolitan suburbs, will grow at annual rates over 2%. We must also note that growth rates for rapidly growing cities will naturally decrease because 1) the base on which the growth rate is calculated gets larger and 2) maturity brings a level of stability and very rapid growth almost inevitably slows a little.

These tables together display the following:

Overall growth in the three county area would appear to be very slow. Over 40 years, the annual growth rate of the entire region is only about a tenth of one percent. But each county has a different story to tell.

Lake County predictably lost population as its older industrial cities (and especially Gary) declined substantially. But over the last ten years, countywide population loss has ended and the urban sector actually gained slightly, while rural population declined at an average annual rate of about half a percent.

Over the long term, Porter County has experienced significant growth, with about 53,000 more peo-

Figure 8: Population Change by County, 1980-2020

	1980		2010		2020	
	Population	% of Total	Population	% of Total	Population	% of Total
Lake County						
Urban	481,732	92.37%	451,196	90.97%	456,252	91.49%
Rural	39,793	7.63%	44,810	9.03%	42,448	8.51%
Total	521,525		496,006		498,700	
Porter County						
Urban	70,016	58.32%	94,809	57.69%	101,961	58.86%
Rural	50,043	41.68%	69,534	42.31%	71,254	41.14%
Total	120,059		164,343		173,215	
La Porte County						
Urban	70,663	65.01%	67,027	60.13%	66,689	59.32%
Rural	38,032	34.99%	44,440	34.99%	45,728	40.68%
Total	108,695		111,467		112,417	
Total NIRPC Area						
Urban	622,411	82.96%	613,032	79.43%	624,902	79.67%
Rural	127,868	17.04%	158,784	20.57%	159,430	20.33%
Total	750,279		771,816		784,332	

ple than the 1980 count, or a gain of just over 44%. However, taken over a 40 year period, that represents an average annual growth rate of just under 1% – a solid, manageable but not extraordinary number. Over the last ten years, Porter's growth rate has slightly underperformed its long-term average, at about half a percent per year. But its urban rate remained relatively constant, while growth outside of incorporated boundaries slowed.

La Porte County's population has remained almost constant over the last four decades. The net growth that it has experienced has occurred mostly outside city limits. However, in common with the trend in other counties, population in urban La Porte has leveled off over the last decade and rural population growth has slowed somewhat.

From an overall regional perspective, most of the study area's population lives within municipal limits. About 160,000 people, or just over 20% of the population are in unincorporated county areas, or growt5h of about 31,000 people during the last twenty years. Municipal population has remained almost exactly the same in 2020 as in 1980. The 80/20 split in 2020 compares with an 83/17 split in 1980, with only La Porte registering a significant proportionate increase in non-municipal residents. Again, incorporated areas seem to be doing slightly better than unincorporated areas during the last ten years.

But these overall numbers mask significant dymaics in various parts of the region. The following pages look at these geographic differences in greater detail.

Figure 9: Rate of Population Change by County, 1980-2020

	1980-2020			2010-2020		
	Number	% Change	Average Annual Growth (Loss) Rate	Number	% Change	Average Annual Growth (Loss) Rate
Lake County						
Urban	-25,480	-5.29%	-0.14%	5,056	1.12%	0.11%
Rural	2,655	6.67%	0.16%	-2,362	-5.27%	-0.54%
Total	-22,825	-4.38%	-0.11%	2,694	0.54%	0.05%
Porter County						
Urban	31,945	45.63%	0.94%	7,152	7.54%	0.73%
Rural	21,211	42.39%	0.89%	1,720	2.47%	0.24%
Total	53,156	44.27%	0.92%	8,872	5.40%	0.53%
La Porte County						
Urban	-3,974	-5.62%	-0.14%	-338	-0.50%	-0.05%
Rural	7,696	20.24%	0.46%	1,288	2.90%	0.29%
Total	3,722	3.42%	0.08%	950	0.85%	0.08%
Total NIRPC Area						
Urban	2,491	0.40%	0.01%	11,870	1.94%	0.19%
Rural	31,562	24.68%	0.55%	646	0.41%	0.04%
Total	34,053	4.54%	0.11%	12,516	1.62%	0.16%

The Geography of Population Change

The maps on these pages compare the relative population history of census tracts in the three county region for the 1980-2020 and 2010-2020 periods. These maps break regions into statistical groups rather than fixed categories, so they are useful in comparing the relative performance of census tracts to one another. The lighter colors experienced both substantial absolute decline and the greatest statistical decline relative to other areas.

Taken over four decades, the fastest population growth occurred in the southwestern part of urban Lake County, specifically in the St. John, Winfield, eastern Crown Point, Cedar Lake, and eastern Schererville tracts. Outside of these areas, high relative growth occurred in three directions around Valparaiso and in scattered parts of Hammond and Munster.

Biggest population losses occurred in the industrial north, including the southern and western tracts of Gary, and parts of Hammond and East Chicago. The map suggests what has been termed the "white flight" phenomenon, the migration of population south from Gary to Merrillville, Hobart, and farther south to high growth areas. Michigan City also experienced high relative loss, although not as dramatic as the northwest.

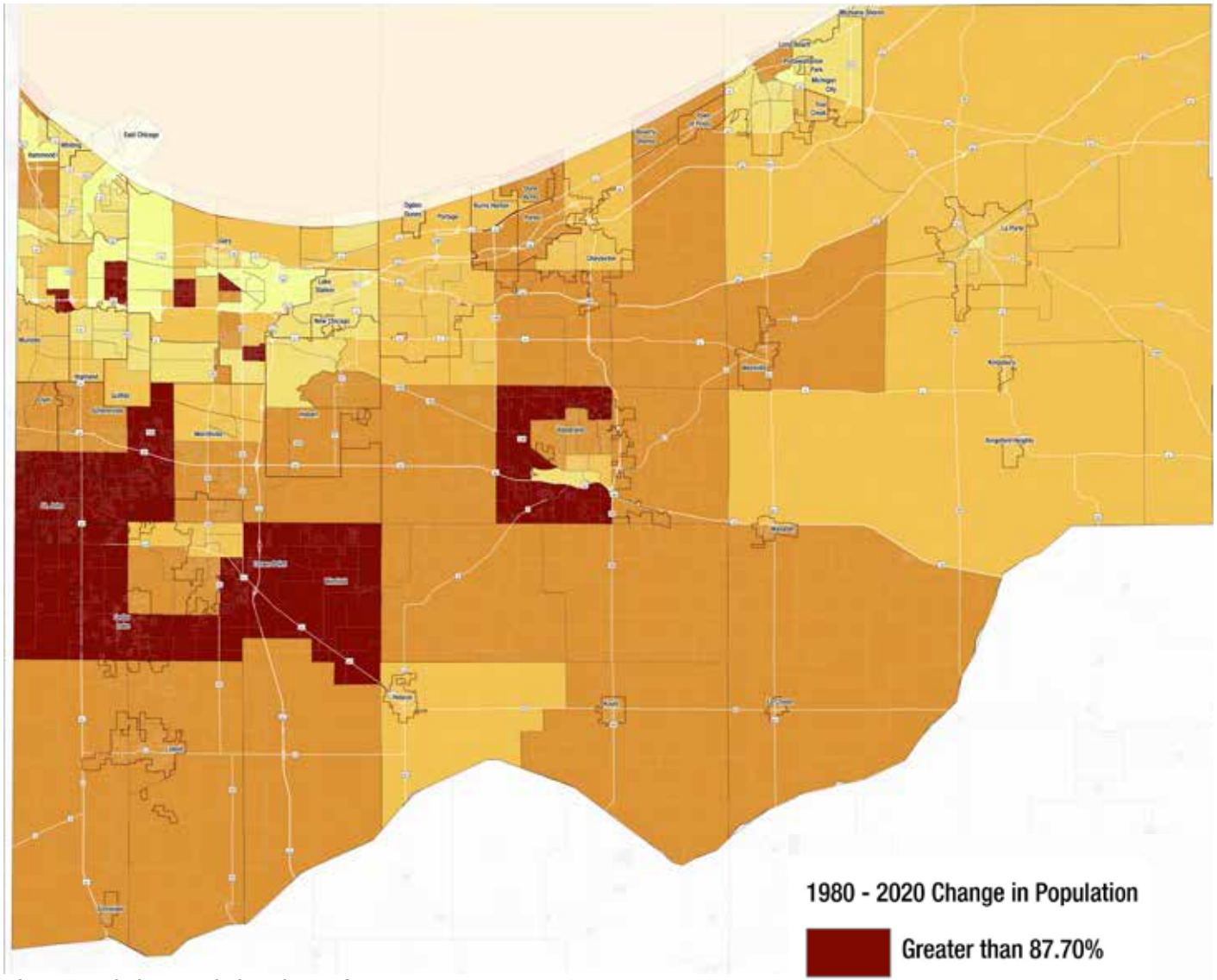


Figure 9: Relative Population Change for Census Tracts, 1980-2020

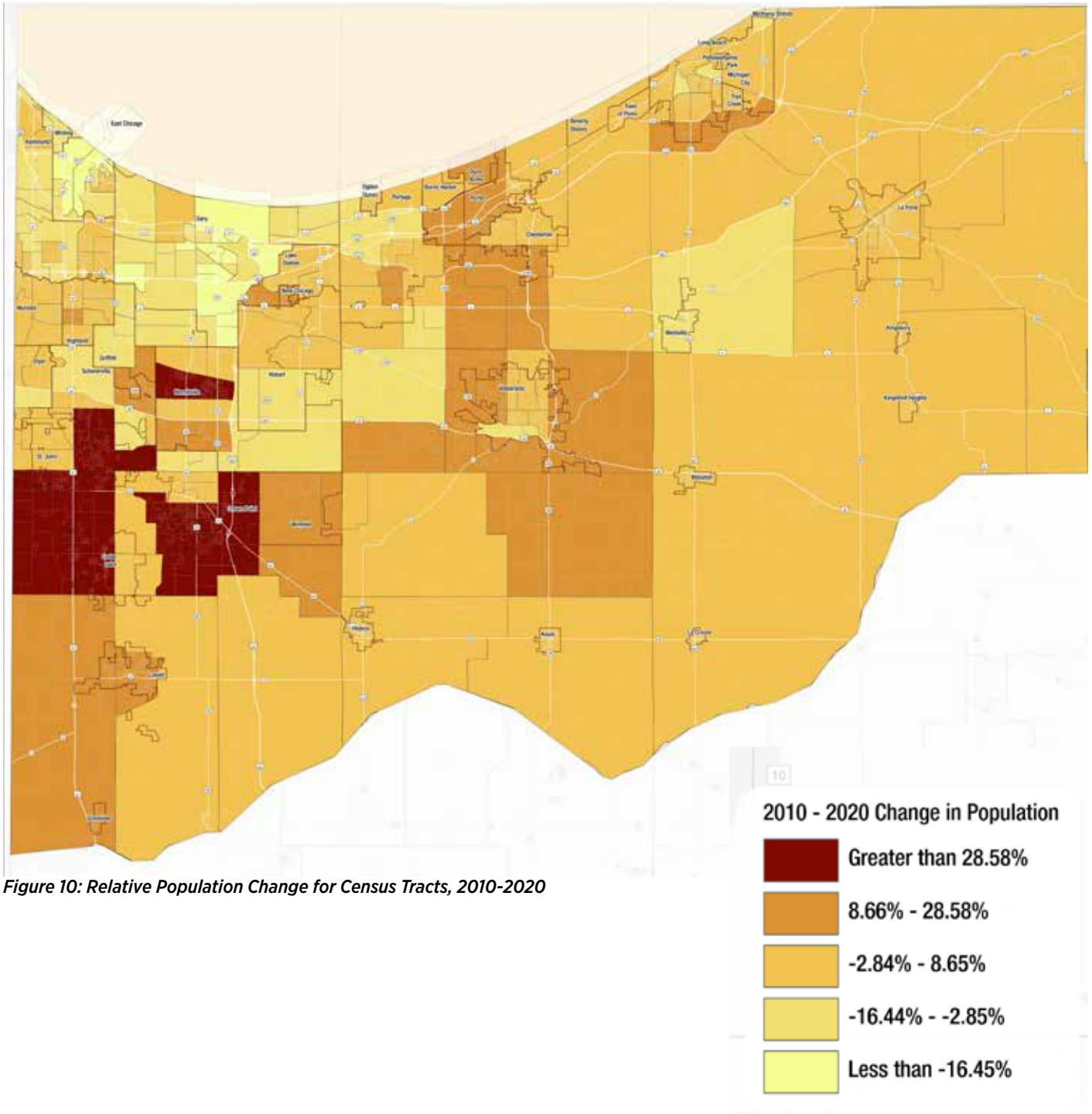


Figure 10: Relative Population Change for Census Tracts, 2010-2020

The map at left displays the same statistical relationships for regional census tracts for the 2010 to 2020 period and displays some interesting differences. The area of fastest growth has shifted west slightly, toward Crown Point and continuing in the St. John area. Population also grew substantially in the Merrillville census tract immediately northwest of the I-65/US 30 commercial focus. The Michigan City area's performance improved significantly during the last decade (note the greater preponderance of the middle color shades) and Hammond and Lake Station's proportionate population loss also moderated somewhat. On the other hand, parts of Hammond along the Illinois border lost population, although some of these losses could be attributed to household change (smaller families or empty nesters in stable neighborhoods) rather than outmigration. Consistent with our previous discussion, relative population gain in rural areas and outside municipal limits ratcheted down a category.

In the following section, we will go a step deeper into understanding changing populations, and examine the actual rate of population change for individual cities.

Annual Growth Rates

The maps on the right and on the facing page display the average annual rate of population change for 1980-2020 and 2010-2020 respectively. Growth rates are important for both evaluating trends and future population scenarios and determining land and housing development needs. During this long period, Winfield, St. John, and Schererville have demonstrated the highest sustained growth rate, in excess of 2% per year. Burns Harbor is also in this high growth group but is a less typical community. Other central Lake County cities as well as Valparaiso, Porter, and Chesterton in Porter County also demonstrated substantial annual growth. On the opposite end of the scale, the industrial cities along the lakefront lost population, with Gary losing an average of 2% of its population per year over the past four decades.

Lake County outside of its cities was in a no growth mode, while rural Porter and La Porte Counties have experienced moderate positive growth since 1980.

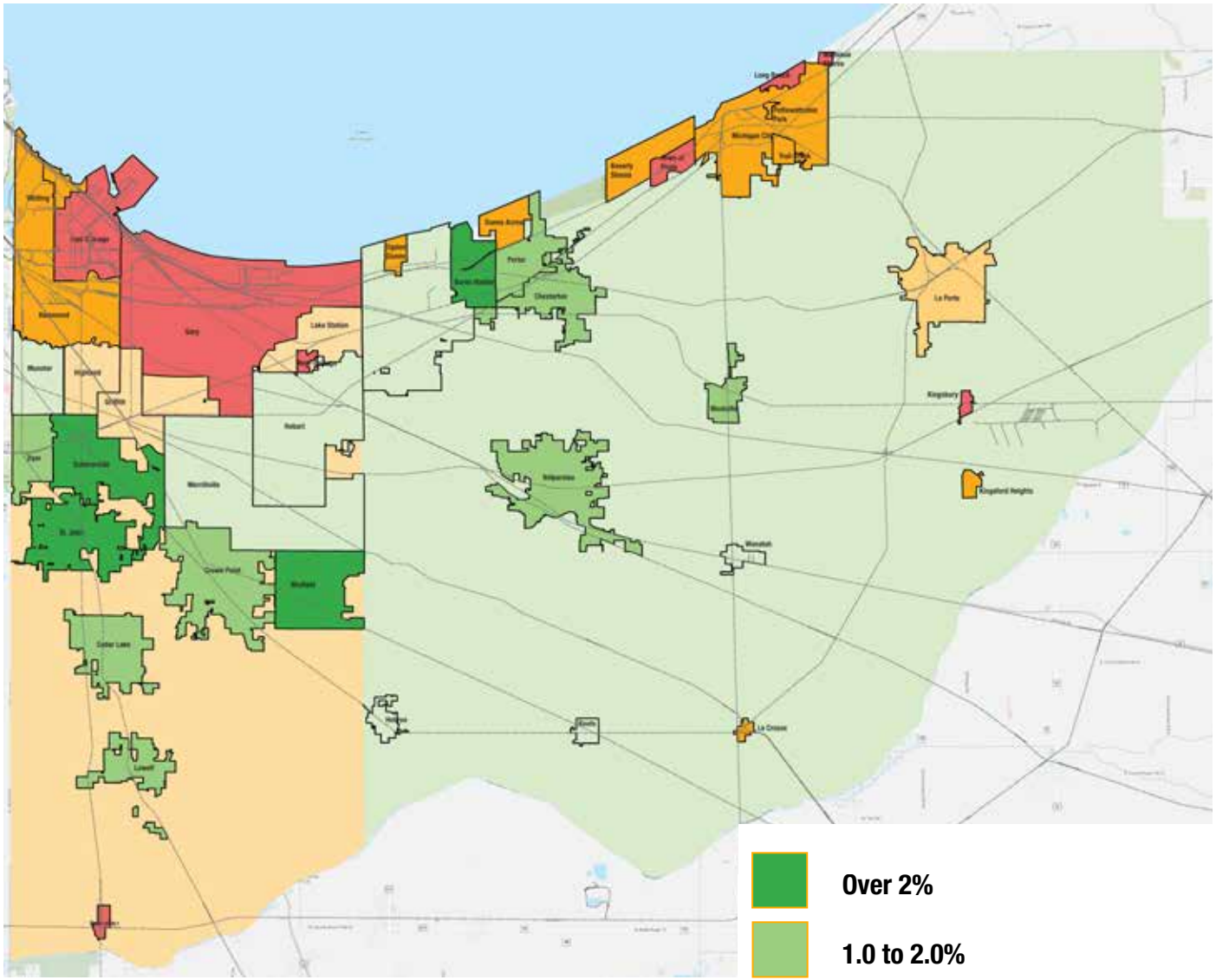


Figure 11: Average Annual Growth Rate for Cities and Rural Areas, 1980-2020

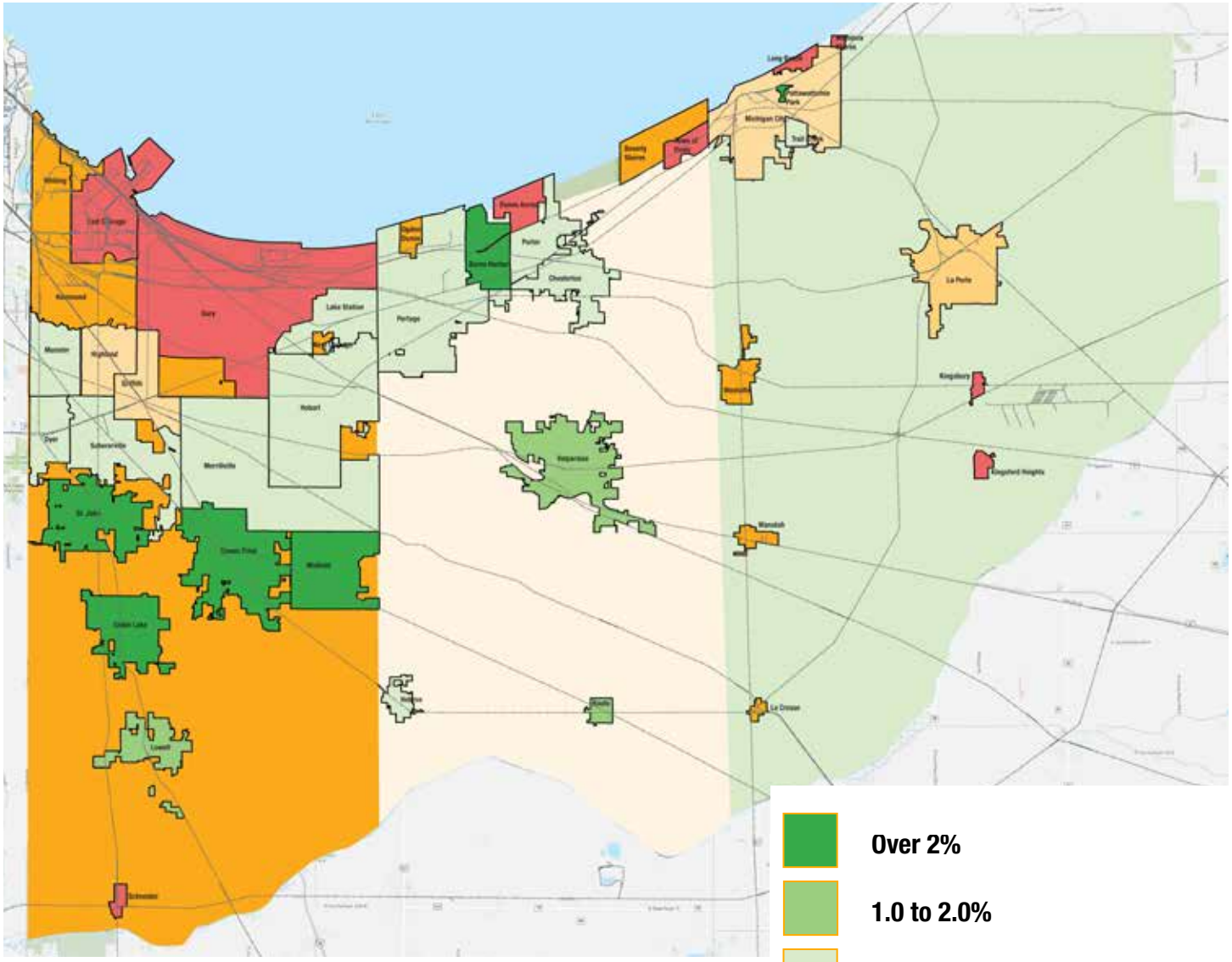


Figure 12: Average Annual Growth Rate for Cities and Rural Areas, 2010-2020

The map at left displays average annual change rates for the recent past, 2010 to 2020. Comparing the two maps show continuing rapid growth in the central west cluster, with Cedar Lake and Crown Point emerging as high growth cities. Schererville and Dyer both dropped into the moderate growth category, suggesting that these two towns are entering a more mature growth phase. Other notable changes included Michigan City's and Lake Station's moving into the stable growth group, a very interesting development for a city that has experienced long term if moderate population declines; and Kout's emergence as a relatively high growth town. Growth rates in the rural counties outside of municipal limits also slowed or went negative during the most recent complete decade.

Comparing Recent and Past Performance

A direct comparison of long and recent term growth rates at least suggests a modest resurgence in some cities that have experienced steady and escalating population declines. Lake Station and Michigan City both went from negative to positive change rates. Highland went from slightly negative to slightly positive. Hammond's moderately negative rate stabilized, and Gary's very high negative rate has at least leveled out, offering some promise for the future.

Other interesting growth rate trends include

- Lowell's emergence as a relatively high growth center, joining the development cluster if south Lake County cities.

- A moderate but steady increase in growth rate in La Porte, less dramatic than Michigan City's transition but still a positive development.

A consistent theme is a level of cautious optimism for older cities and a sense that major initiatives for redevelopment are beginning to meet their goals.

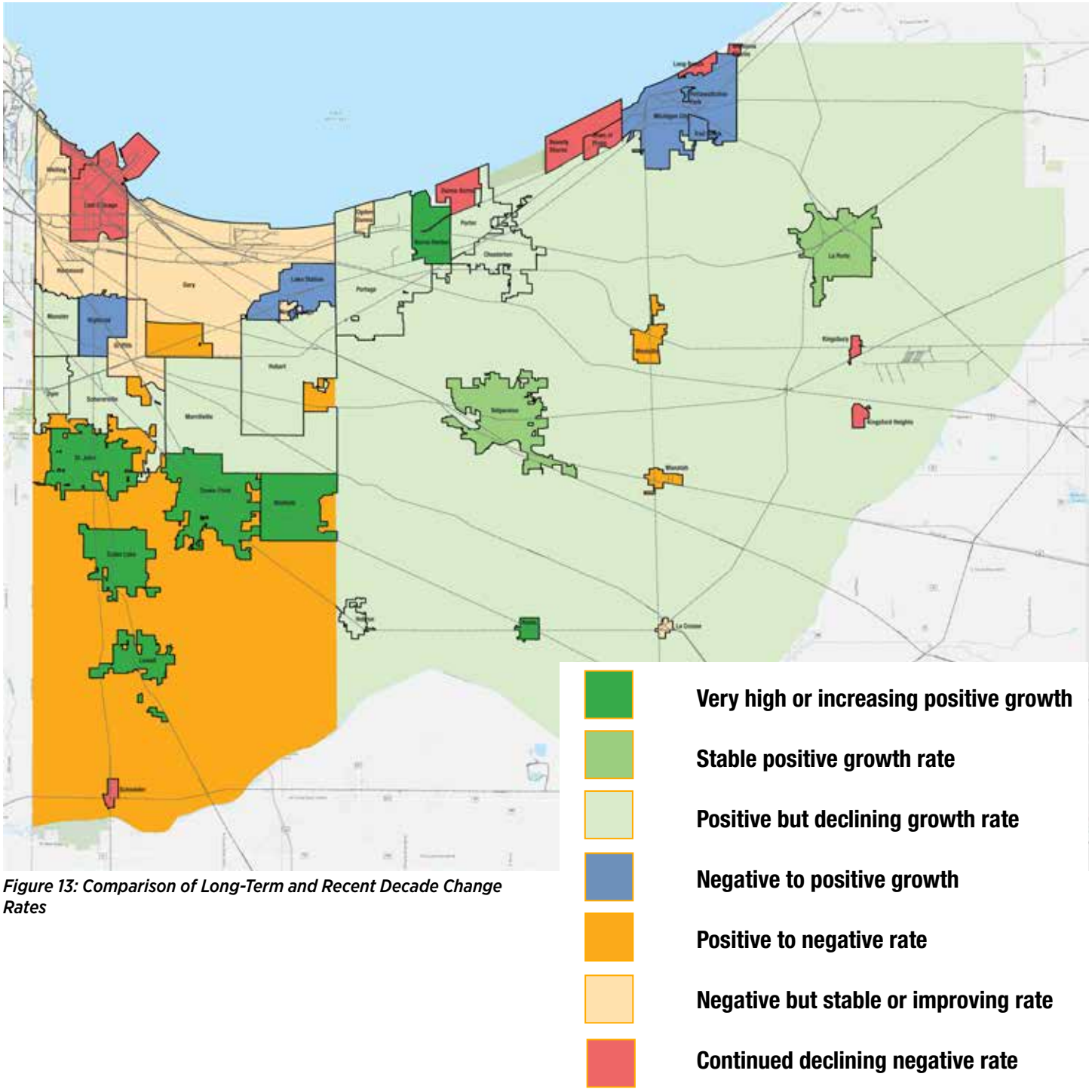


Figure 13: Comparison of Long-Term and Recent Decade Change Rates

Population Density

Population density (typically measured in people per square mile) and residential density (measured in units per acre) are good indicators of land use patterns and housing development types in specific areas and are also a major variable in considering alternative growth scenarios. Density is also a critical factor in measuring ability to support local public transportation service. Citywide average density for parts of the study area, especially the industrial cities along the lakefront, can be misleading because of the large amounts of land in non-residential use. Figure 14 displays population per square mile for the MSA's census tracts.

In general, the Northwest Indiana region is a low-density Population density is highest (in excess of 8,000 people/square mile) in the extreme northwestern parts of Hammond and Whiting and some parts of East Chicago. Areas with moderate urban density (between 4,000 and 8,000 people per square mile) include the Westlake corridor in Hammond and Munster, along and north of Ridge Road in Highland and Munster; census tracts in Whiting, Hammond, and East Chicago; southwest areas of Merrillville; central areas in La Porte and Michigan City; and eastern and southern parts of Valparaiso. Most other non-rural areas display relatively low density in the range of typical single-family development.

Density remains moderate to high in census tracts along the Broadway corridor in Gary, important because of the city's investment in more frequent bus rapid transit service and because of Metro Center and the Broadway corridor's importance in potential community development initiatives.

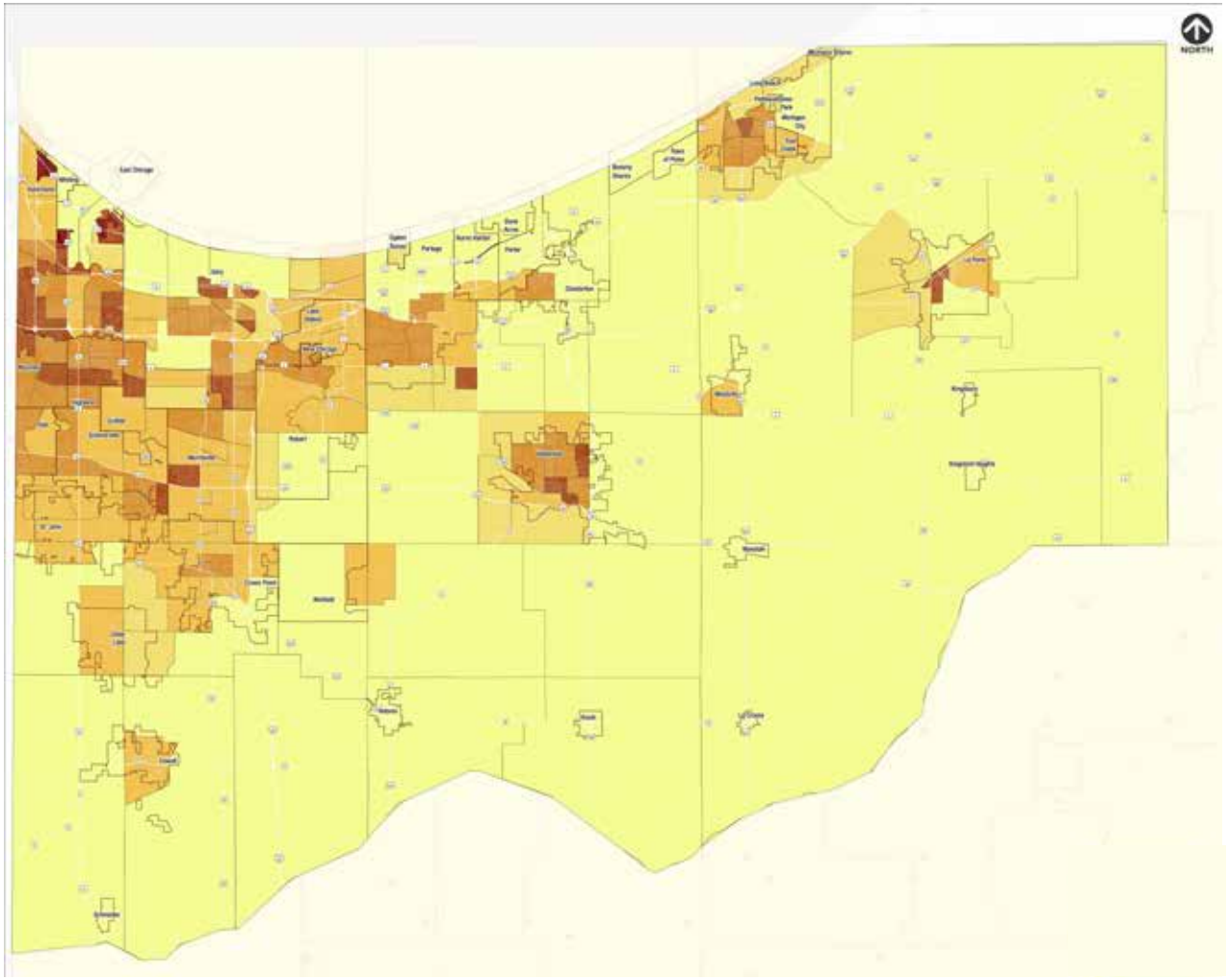


Figure 14: Population Density for Northwest Indiana MSA Census Tracts

Residential Density

Residential density (typically measured in housing units per square mile) is strongly related to population density but also has significant variations. For example, areas with a substantial number of small apartments may have a high number of units per acre but a relatively low population density because of small household size. Conversely, a single-family neighborhood with large families may have a high population density but a relatively low number of units per acre. Also, areas with high vacancy can have both relatively high residential density but relatively few people. Figure 15 displays residential density for census tracts in the three county MSA.

Consistent with the population density analysis, low residential densities predominate in the region. Areas with density over 6.5 units per acre (generally consistent with attached units, rowhouses, and low-density multifamily types) are limited to two census tracts in Whiting and East Chicago. Urban density tracts with density between about 3.5 and 6.5 units (small lot single-family, attached units, and occsaional multi-family) occur in southwest Hammond, central and eastern Gary, and core districts of La Porte and Michigan City. Most census tracts within city limits display density in a range of 2 to 3.5 units per acre, typical of single-family housing on lots with urban services.

Most of these urban tracts fall below the threshold necessary to support local transit service on an economic basis. However, the South Shore Line improvement projects and the TOD's that they are likely to encourage could have a significant effect on density around these corridors, especially where there is space for redevelopment or new construction. As mentioned earlier, Michigan City is beginning to experience this type of opportunity.

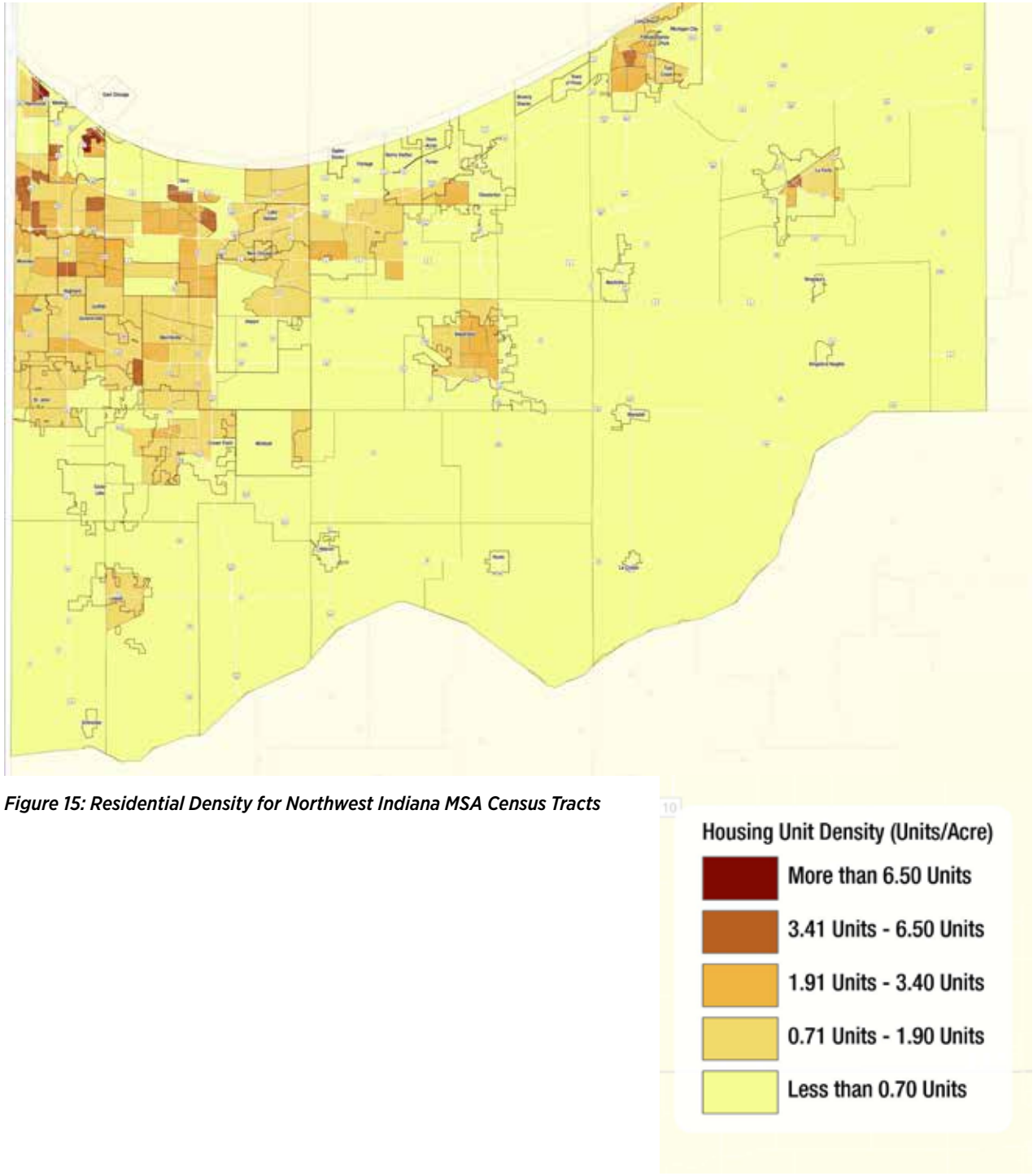


Figure 15: Residential Density for Northwest Indiana MSA Census Tracts

New Demand and Housing Location

Based on this population and growth rate analysis, we have developed a potential population and land needs scenario for the Northwest Indiana MSA. This model requires substantial refinement and is based on growth rate assumptions to 2050, based on a modified version of historic rates. It should be seen as an early step in a more nuanced calculations of potential conversion needs from rural to urban residential uses. The model modifies historic growth rates by factoring in the differential between historic and recent rates and applying a rounded result as an average annual growth rate to 2050. The effect of this process:

- Reduces the 30-year growth rate substantially for the fastest growing communities. Cities that have registered very high rate as a percentage of a very small base population will inevitably see that rate diminish as the base population grows.

- Factors in some increase in growth rates for cities that have demonstrated aggressive development policies.For example, Hammond and Michigan City have major ongoing initiatives which are likely to attract new residents. This has been evident in their recent change rate calculations.

- Moderately increases growth rates for cities along the Westlake or double track corridor of the South Shore Line.

- Assumes that cities with high rates of population loss will stabilize and begin the process of reversing decline. This would apply most significantly to Gary and East Chicago.

- Significantly reduces the growth rate of cities that have reached a mature growth state after very rapid growth in the early part of the historical period. As an example, Schererville's historic average annual growth rate (1980-2020) was a high 2.04%. It's 2010 to 2020 rate dropped to 0.4%, characteristic of a mature suburban city that is approaching a more fully built out state.

- Maintains a high growth rate for cities that have sustained that rate with relatively large population base and have additional room to grow within their city limits. Crown Point is an example of this type of city.

This methodology yields a projected 2050 municipal population of about 740,000, compared to a 2020 municipal population of about 625,000, or a 30 year increase of about 125,000 people. This represents an average annual growth rate of 0.55%, substantially more than the municipal growth rate of the last 40 years but certainly attainable. We must note that the region's population history absorbed Gary's population loss of over 80,000 during that period. Controlling for Gary, the annual long-term average annual growth rate for the rest of the municipal MSA was 0.8%, or about seven times the actual rate. Assuming a relatively constant population in the rural part of the MSA, the regional population would grow to about 900,000 by 2050.

Calculating Housing and Land Development Needs

While a regional land use plan does not dictate either developer or local community planning and decision making, it should identify the amount of land that should be planned for conversion to residential use. Part 2 of the Land Use Element will present alternative scenarios based on such variables as density, devel-

opment types, and geographic distribution. But this discussion should provide a clear and understandable method for developing alternatives.

This method includes the following steps with a graphic example illustrated in Figure 16:

- Establish a population projection for 2050 and interim milestones. The population model described above is based on an average annual growth rate of 0.55%, a relatively conservative projection that produces an incremental municipal population of about 125,000 people.

- Calculate a projected number of housing units needed, based on projecting an average number of people per household. An average of 2.5 people per household is used in this example. This is an increase over the current level, substantiated by the probability the the large millennial cohort will establish households with children during the next 15 years. This indicates a 30 year housing production of about 50,000 units.

- Assign and average residential density. For simplicity, this example assumes a net density of 5 units per acre. Net density is land actually placed in residential use, to which we add streets and neighborhood related open space to calculate the gross density. Five units per acre is a step above the density level of most of the region's cities. This suggests a net demand for about 10,000 acres of new or redeveloped residential land, or about 15.6 acres.

- Distribute this demand across geographies. Each square in Figure 17 represents one net square miles of new residential development on currently vacant land. This squares are in scale with the actual base map. In Figure 16, the "square miles" are distributed according to project growth rates for communities, moderated by the apparent availability of vacant land.

Different scenarios could include varying growth and density projections or development policies, such as assigning more growth to redevelopment within existing city limits.

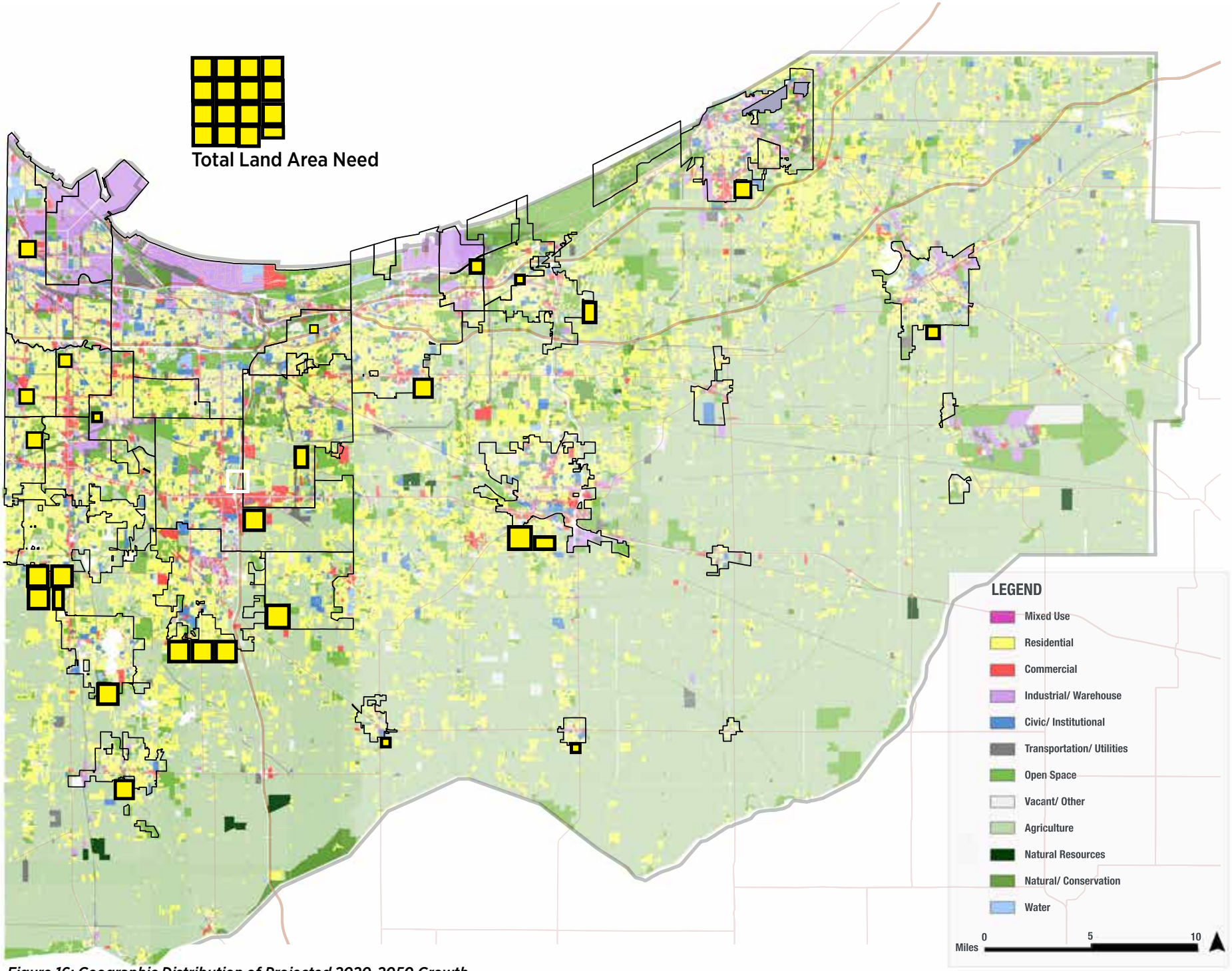


Figure 16: Geographic Distribution of Projected 2020-2050 Growth

Existing Community Plans

NWI 2050+ is a regional plan, but it is officially a Regional **Transportation** Plan that will inform policy and project funding on how people and goods move to and through the region. Transportation has both a formative and reactive face relative to land use. Major transportation investments open or expand access to areas, creating forces that frame or change land use. They also respond to demands created by increasingly intensive uses of land and heavier traffic loads. Similarly, transportation systems themselves have two dimensions – regional and local. But specific decisions on land use are made at the local rather than regional level. Therefore, the policies and plans of individual communities and counties are especially important to the regional planning process.

The Finding Meaning process included a review of local plans in the three county MSA. 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. Some cities, including Munster and Merrillville, are undertaking new comprehensive plan efforts. Other documents summarized here, such as the Hammond downtown plan, involve major district plans that will have regional land use and development implications.

Cedar Lake (2021)

- Expansion westward towards Chicago
- Most future land use designated towards low-density residential
- Many new single-family medium-density subdivisions
- Identifies infrastructure needed to support its future land use plan
- Heavy emphasis on improving transportation and utilities (including pedestrian and biking

Crown Point North Street Vision (2017)

- Focus on redeveloping existing city character rather than more expansion
- Following NIRPC Livable Centers objective
- Future land use development to occur within Crown Point limits
- Public transportation not available to Crown Point residents and should be considered
- North Street corridor has mix of land uses that are not necessarily compatible
- Priority on increasing density in the city

Hammond Downtown Master Plan (2019)

- Emphasis on walkability
- Capitalize on Westlake corridor to transform downtown and adjacent areas
- Increase downtown residential development
- Major downtown public space as a catalyst

Dyer Comprehensive Plan (2020)

- Limited vacant land left for new residential development
- Focus on redevelopment of four districts: Downtown, Sheffield/Main, Calumet, Route 30
- Strengthen small town identity
- Capitalize on TOD potential of Westlake South Shore extension

East Chicago Comprehensive Plan (2008)

- Highly diverse population
- Potential to accommodate a large portion of residential growth in NW Indiana
- Create more open green space
- Improve quality buildings and space design
- Work with regional planning agencies to improve transportation and open spaces
- Redevelop underutilized land and create more mixed-use development

Gary Livable Centers Plan (2014-15)

- Focus on three contiguous areas on the north side of the city: Horace Mann, Downtown, and Emerson
- Promote walkability
- Mixed uses while coordinating transportation and land use, focusing on an east-west corridor
- Livable center plan will build on top of other ongoing planning efforts
- Model development neighborhoods with “city beautiful” open spaces
- Taking advantage of Marquette Greenway and Gary Elevated opportunity

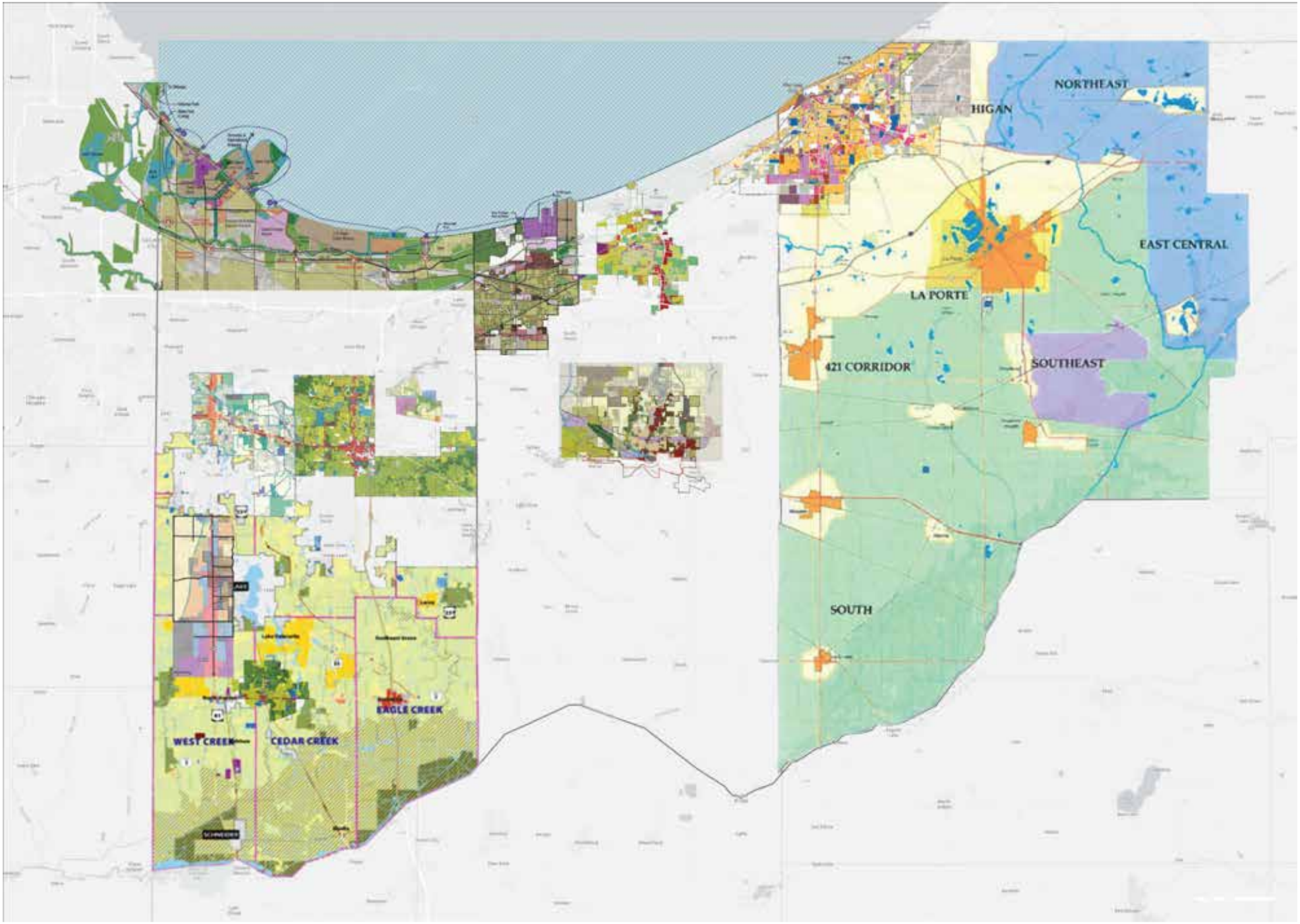


Figure 17: Compendium of Existing Community Land Use Plans

Highland Corridor Plan (2016)

Focus on triangle defined by Kennedy Avenue and Erie-Lackawanna and La Porte Trail corridors.
Major emphasis on Kennedy Avenue
Mixed use development with improved streetscape and walkability
Upgraded building design standards
Note and maintain success of Downtown Highland

Hobart Conservation Zoning and Subarea Plan (2019)

- Primary focus on using land development regulations to protect environmental resources
- Connectedness of resources
- Low impact development techniques and best practices
- Future land use with increasing conservation areas to improve water quality
- Expand park areas

Lowell Comprehensive Plan

- Primary residential and agricultural uses in city limits
- Downtown revitalization
- Community marketing to attract permanent residents
- Economic development focus

Merrillville Comprehensive Plan (1999)

- Plan prepared in 1999. Town is undertaking a new comprehensive plan effort
- Primary focus on residential development
- Restrictions on agricultural use to remove obstacles to residential and commercial develop

Michigan City Comprehensive Plan (2018)

- More equity and cultural expression
- Preserve community character and natural resources
- Promote more mixed use and redevelopment
- Increase transportation efficiency
- Enhance community identity

Munster Comprehensive Plan (2010)

- City in process of updating the plan in 2022
- Create a vibrant new district with connections to downtown
- Build upon current regional transit efforts
- Develop older areas into walkable, mixed-use centers

Portage Comprehensive Plan (2009)

- Encourage more pedestrian traffic
- Expand low to medium residential areas to west
- Improve district character, street design and connectivity
- Develop parks and recreation areas

Porter Downtown Plan (2016)

- Lack of land to continue developing single-family housing
- Develop more move-up housing opportunities
- Strengthen community retailing
- Parks and recreation land is limited

Schererville Comprehensive Plan (2009)

- Create a more attractive urban center
- Expand development of professional offices with pedestrian-friendly streets
- Maintain existing housing stock and promote neighborhood character
- Improve natural environment and create more open space
- Promote connections to regional transportation

Valparaiso Comprehensive Plan 2030 (2013)

- Coordinate with community schools on campus locations
- Ensure school locations are close to residential neighborhoods
- Preserve historic neighborhoods
- Create more effective transitions and buffers between different land uses
- Maintain strong city center

Westville Comprehensive Plan (2017)

- Address compatibility between land uses
- Preserve farmland
- Transform brownfield site to solar farm

Whiting Comprehensive Plan (2010)

- Improve housing inventory and maintain single-family character
- Continue lakefront and revitalization area plan implementation

Whiting Comprehensive Plan (2010)

- Improve housing inventory and maintain single-family character
- Continue lakefront and revitalization area plan implementation
- Diversify commercial properties
- Improve urban design

Winfield Comprehensive Plan (2006)

- Maintain small town atmosphere and community identity
- Design quality of commercial and industrial development
- Variety of housing choice
- Expand park and recreation resources
- Develop a walkable downtown around 109th Avenue and Randolph intersection

Lake County Unincorporated Area Plan (2018)

- Protect the agricultural and industrial economy with managed growth policies
- Protect and enhance and environmental assets
- Coordinate with municipalities on land use plans
- Promote mixed-use development

La Porte County Land Development Plan (2008)

- Diversify economic base of manufacturing, tourism, and agriculture
- Encourage full use of land
- Encourage location of new development nearby existing towns
- Protect natural resources
- Expand and improve county road system
- Expand parks system
- Promote mixed-use development

Porter County Land Use Plan (2001)

- Develop around existing cities and towns that is also contiguous
- Create higher housing and business density
- More mixed-use development
- Promote transition and buffers between land uses
- Conserve open space by clustering housing
- Discourage commercial strip and residential development along county roads

Common Themes

- **Avoidance of sprawl, focusing development redevelopment within existing city limits**
- **Improved public transit for both 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**
- **Creation of local and regional economic development opportunities to create more local jobs, reducing dependence on commuting to Chicago**
- **Preserve agricultural lands in more rural areas**

Housing Trends

Many of the community comprehensive plans spoke to housing issues, with priorities ranging from maintaining a primarily single family inventory, characteristic of older documents, to promoting greater housing diversity and density, more typical of newer plans and reflecting increasing preferences for settings such as small lot single-family and attached units. This evolution also affects the increasing cost of new development and the current, almost universal concern about housing affordability.

Figure 18 indicates changes in the number of housing units by census tract between 2010 and 2020. Areas of substantial new growth not surprisingly follow the same pattern as population gain, focusing on areas in the central west of the MSA. More established communities along the Westlake corridor show housing gains, but at a significantly slower rate. Areas of secondary housing gain includes a central corridor that includes Portage, Hobart, Chesterton/Porter, and Valparaiso, and some surrounding sections; and much of Michigan City. Housing unit loss continues in Gary and older cities in the northwest, although southern Hammond, Lake Station, and New Chicago have gained units during the last census period.

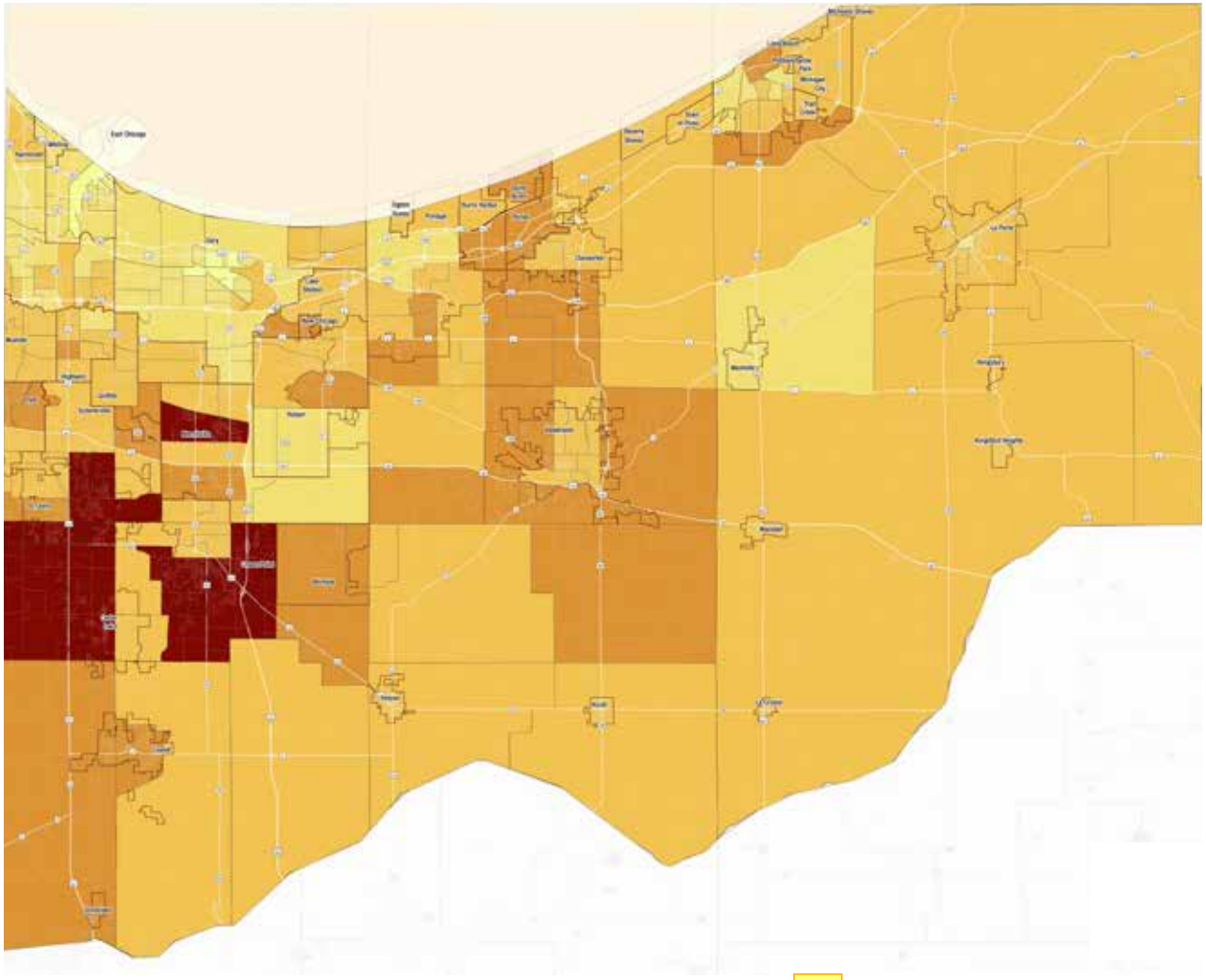


Figure 18: Housing Unit Change by Census Tract, 2010-2020

Housing Affordability

Figure 19 displays median home values by municipality according to the 2020 Census. These values suggest a very moderately priced housing market value housing market, These city-level values would be expected in neighborhoods with significant housing deterioration, but they seem relatively low for even more stable neighborhoods. According to these values, only St. John and Winfield, and to some extent Dyer and Munster, display citywide averages consistent with more typical expectations. However, Census Tract data for 2020 paint a significantly different picture that, while still indicating a moderately priced market, is more in line with expectations. Median home values in the $200-300,000 range dominate the central part of the MSA and the communities along the Illinois border, with pockets of higher values along the lake-

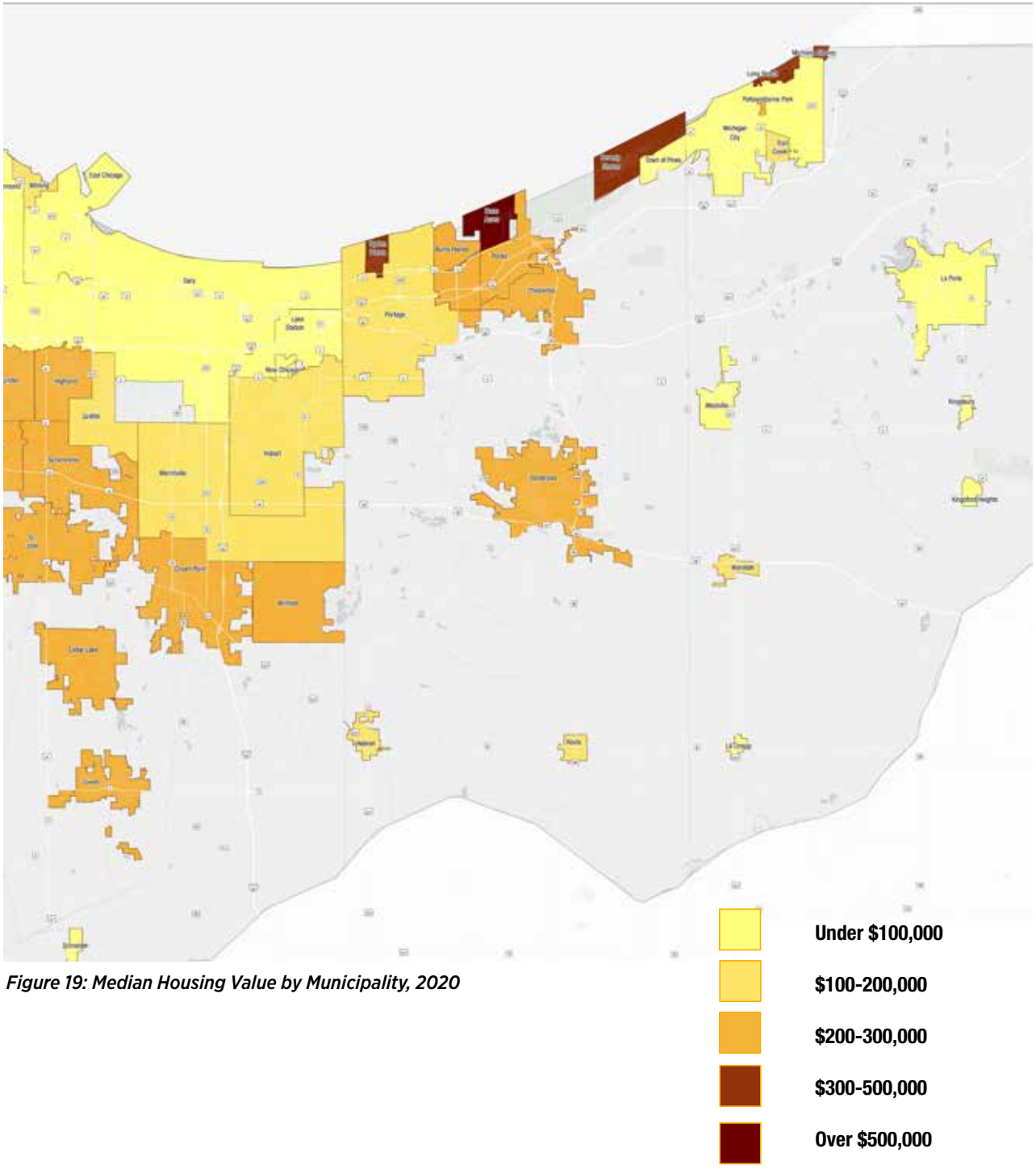


Figure 19: Median Housing Value by Municipality, 2020

shore and in some tracts in the central tier. Figure 20 displays median values by Census Tract.

Rents on the other hand seem more typical of expectations, with gross monthly rents clustering in the $800 to $1,200 range. Figure 21 displays median contract rents by Census Tract, providing a more specific geographic perspective on rent ranges. Low rents are concentrated in the northwestern industrial cities and in rural areas with relatively few rental units. Relatively higher rents follow a similar locational pattern to owner-occupied units.

Figures 22 through 24 analyze countywide housing affordability by comparing the number of households in specific income groups with the number of units affordable to that group, based on a typical affordability standard of income towards. A positive balance indicates more units in a cost range than people who fit that range. This suggests a move-up market for people who might be theoretically "underburdened." A negative balance indicates more people in an income range than housing units affordable to the range, indicating a shortage in that group. General results of this analysis for all three counties indicate:

- A large deficit of units is for households making less than $25,000. These needs cannot be met through new construction.
  - › This price point is not usually supplied by the market and requires substantial subsidies to construct.
  - › It is important to note households making less than $25,000 includes some retirees living on fixed incomes with no mortgages remaining and students receiving assistance with housing from family, loans, or grants.

- There are many units affordable to households making between $25,000 and $49,999. This correlates to the older housing stock in each county's inventory.
- Gaps exist for households making more than $75,000, especially the $75,000-$150,000 range. These households are living in homes less expensive than their income would require. This completely understandable desire to minimize housing burden and stay in their homes, helps explain the deficit of owner-occupied housing in lower price points. Expanding the supply of higher priced housing might encourage some of these households to "move up." However, some may not be able to move up due to other expenses such as school loans or other personal debt. However, greater product variety that meets their evolving lifestyle needs may have an impact.

All of these calculations continue to suggest a somewhat undervalued housing market in the Northwest Indiana region as well as a persistent need to assist very low income households.

Affordability Analysis by Community

While these overall patterns hold true for the region and the markets in communities are interdependent, individual communities are likely to have somewhat different characteristics that may require different policies. To investigate this for Part II of the Land Use Elementm we have completed an affordability analysis for all municipalities in the MSA with a population over 10,000. In some cases, this has involved combining two adjacent municipalities and/or Census Designated Places such as Lake of the Four Seasons. The Appendix contains the results of these individual calculations.

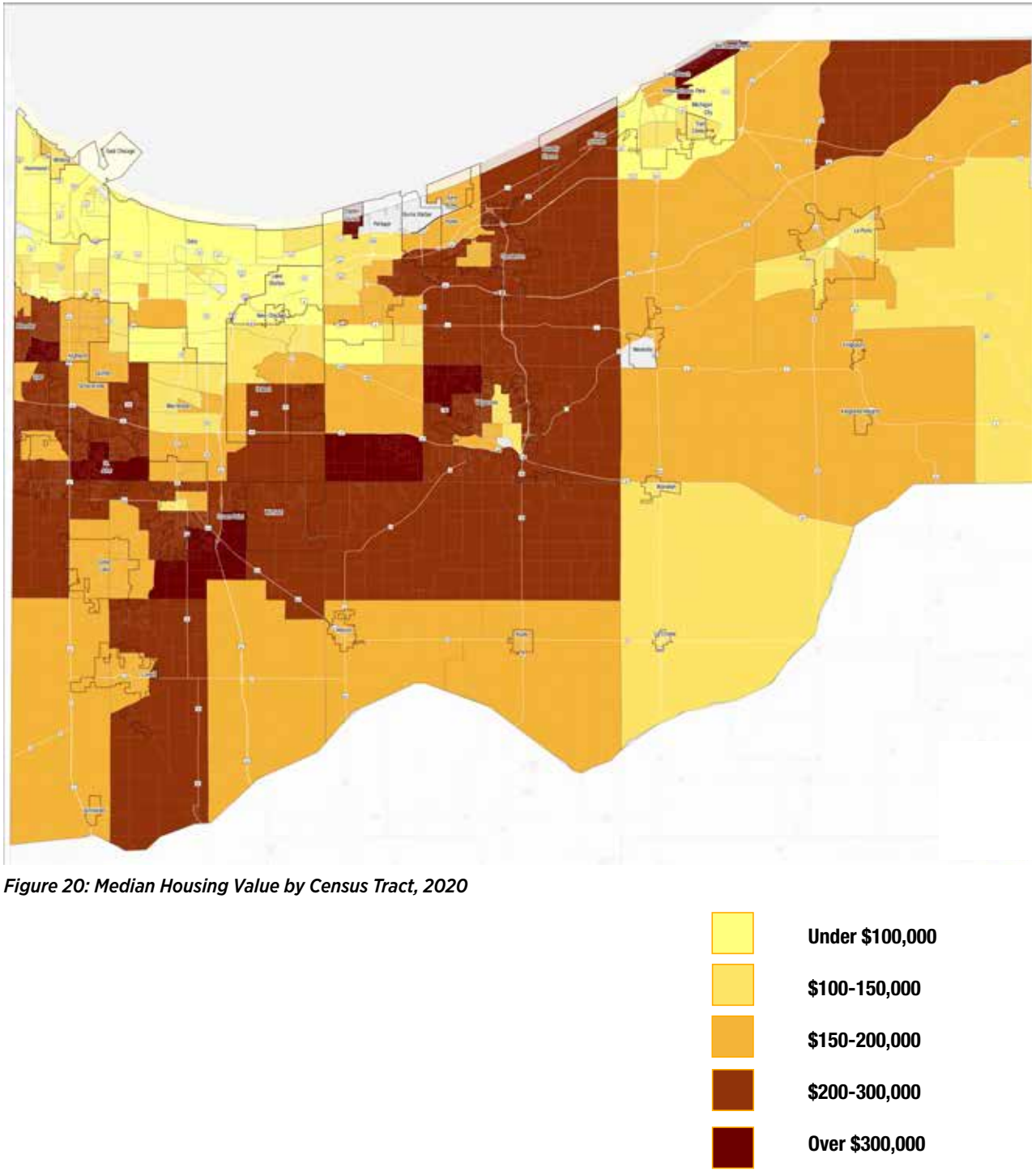


Figure 20: Median Housing Value by Census Tract, 2020

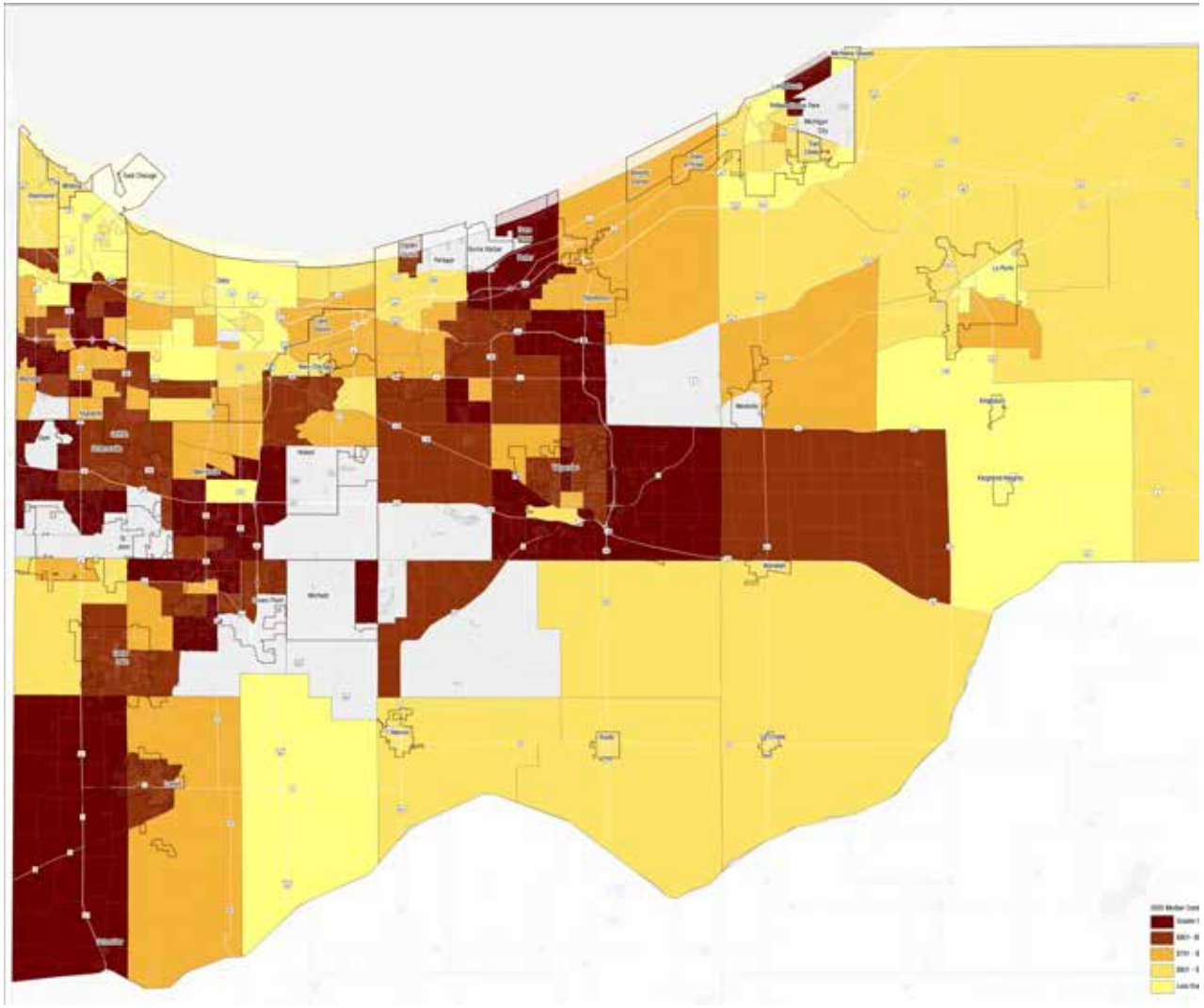


Figure 21: Median Monthly Contract Rent by Census Tract, 2020

Under $600

$601-700

$700-800

$800-$900

Over $900

Figure 22: Housing Affordability Analysis for Lake County									
Income Range	% of County Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 44%	21.05%	39,712	>$60,000	15,037	$0-499	11,798	26,835	-12,877
$25,000-49,999	44-87%	22.79%	42,994	$60,000-124,999	35,094	$500-999	35,458	70,552	27,558
$50,000-74,999	88-130%	18.09%	34,128	$125,000-199,999	37,717	$1,000-1,499	7,768	45,485	11,357
$75-99,999	131-174%	12.94%	24,409	$200,000-249,999	16,287	$1,500-1,999	1,112	17,399	-7,010
$100-150,000	175-261%	15.52%	29,282	$250,000-399,999	20,723	$2,000-2,999	149	20,872	-8,410
$150,000+	Over 261%	9.61%	18,121	$400,000+	7,314	$3000+	188	7,502	-10,619
Total		100.00%	188,646.00		132,172		56,474	188,646	0

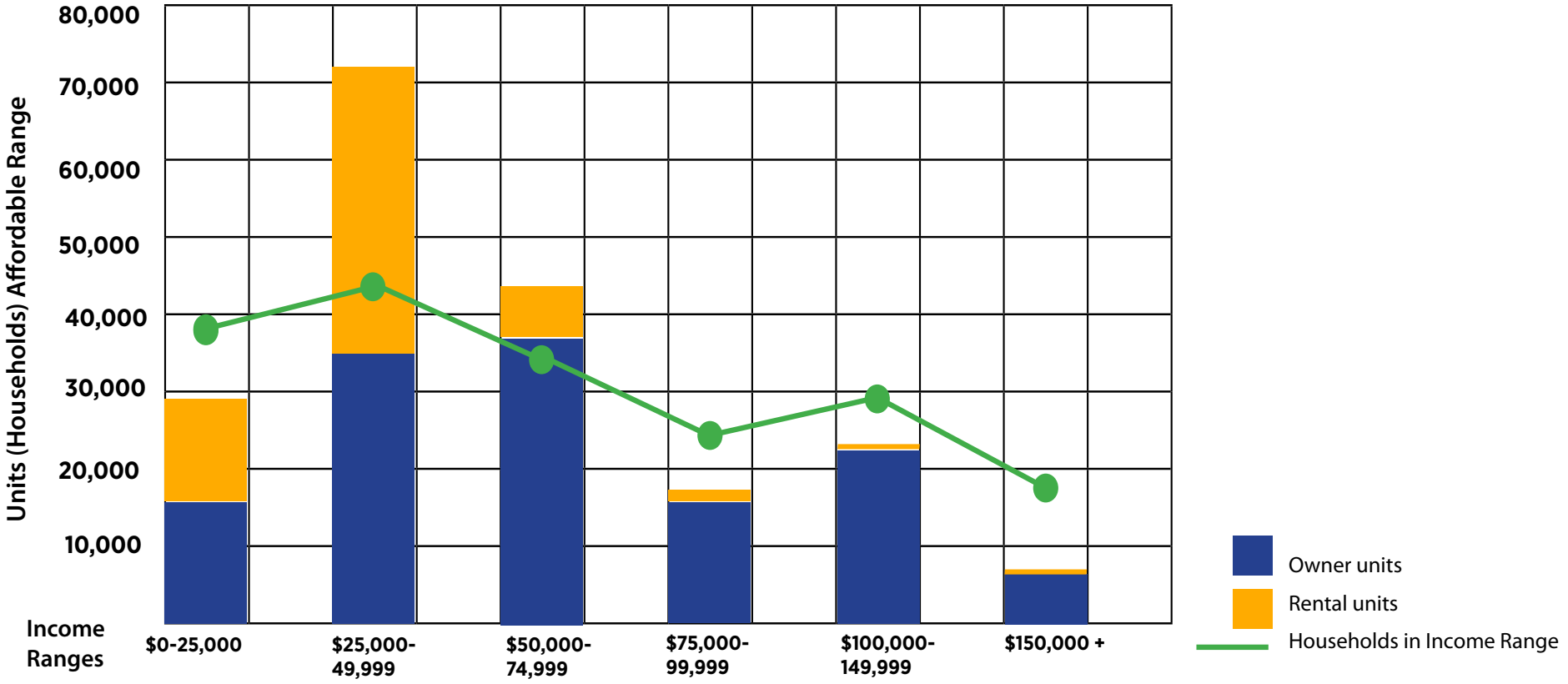
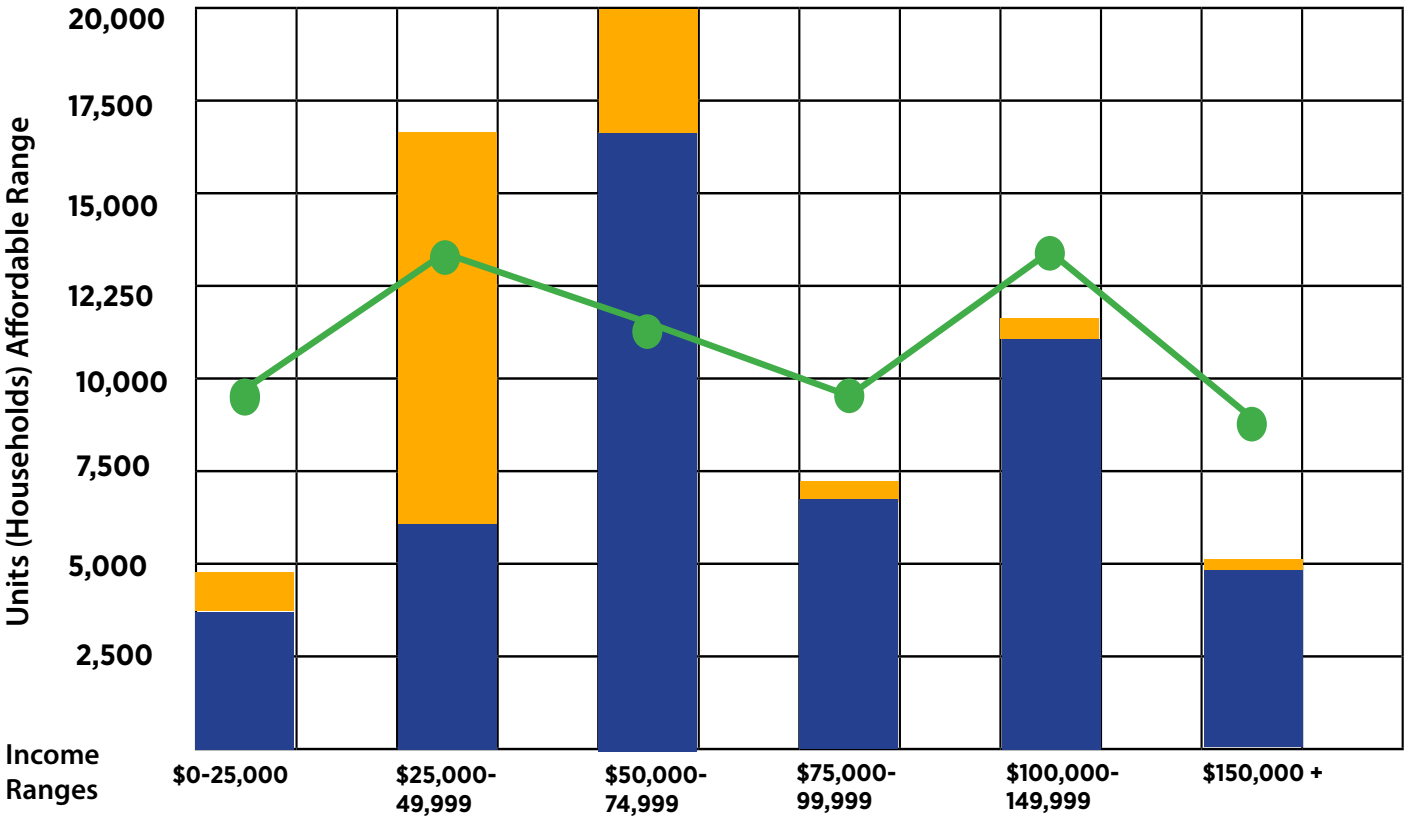


Figure 23: Housing Affordability Analysis for Porter County									
Income Range	% of County Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 36%	15.14%	9,863	>$60,000	3,001	$0-499	1,759	4,760	-5,103
$25,000-49,999	36-69%	19.09%	12,439	$60,000-124,999	5,717	$500-999	10,605	16,322	3,883
$50,000-74,999	70-104%	17.42%	11,348	$125,000-199,999	16,944	$1,000-1,499	3,366	20,310	8,962
$75-99,999	105-138%	14.78%	9,631	$200,000-249,999	6,956	$1,500-1,999	283	7,239	-2,392
$100-150,000	139-208%	19.95%	13,001	$250,000-399,999	11,340	$2,000-2,999	250	11,590	-1,411
$150,000+	Over 208%	13.62%	8,871	$400,000+	4,830	$3000+	101	4,931	-3,940
Total			100.00%	65,153.00		48,788		16,365	65,153



Owner units

Rental units

Households in Income Range

Figure 24: Housing Affordability Analysis for La Porte County									
Income Range	% of County Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 45%	20.20%	8,630	>$60,000	2,626	$0-499	3,030	5,656	-2,974
$25,000-49,999	45-88%	24.05%	10,274	$60,000-124,999	11,042	$500-999	7,631	18,673	8,399
$50,000-74,999	89-132%	19.76%	8,444	$125,000-199,999	9,495	$1,000-1,499	596	10,091	1,647
$75-99,999	133-175%	14.01%	5,985	$200,000-249,999	2,913	$1,500-1,999	38	2,951	-3,034
$100-150,000	176-263%	13.85%	5,918	$250,000-399,999	3,555	$2,000-2,999	68	3,623	-2,295
$150,000+	Over 263%	8.13%	3,474	$400,000+	1,666	$3000+	65	1,731	-1,743
Total		100.00%	42,725.00		31,297		11,428	42,725	0

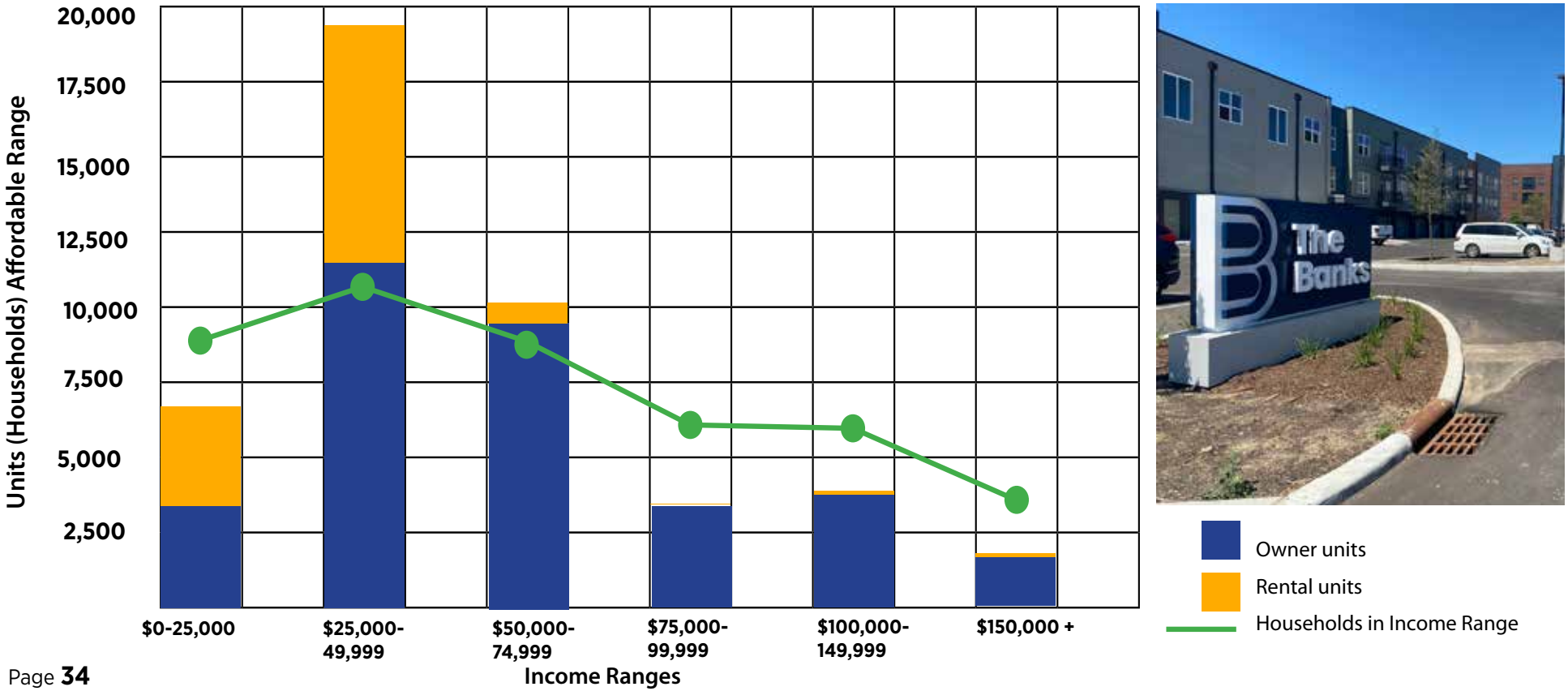
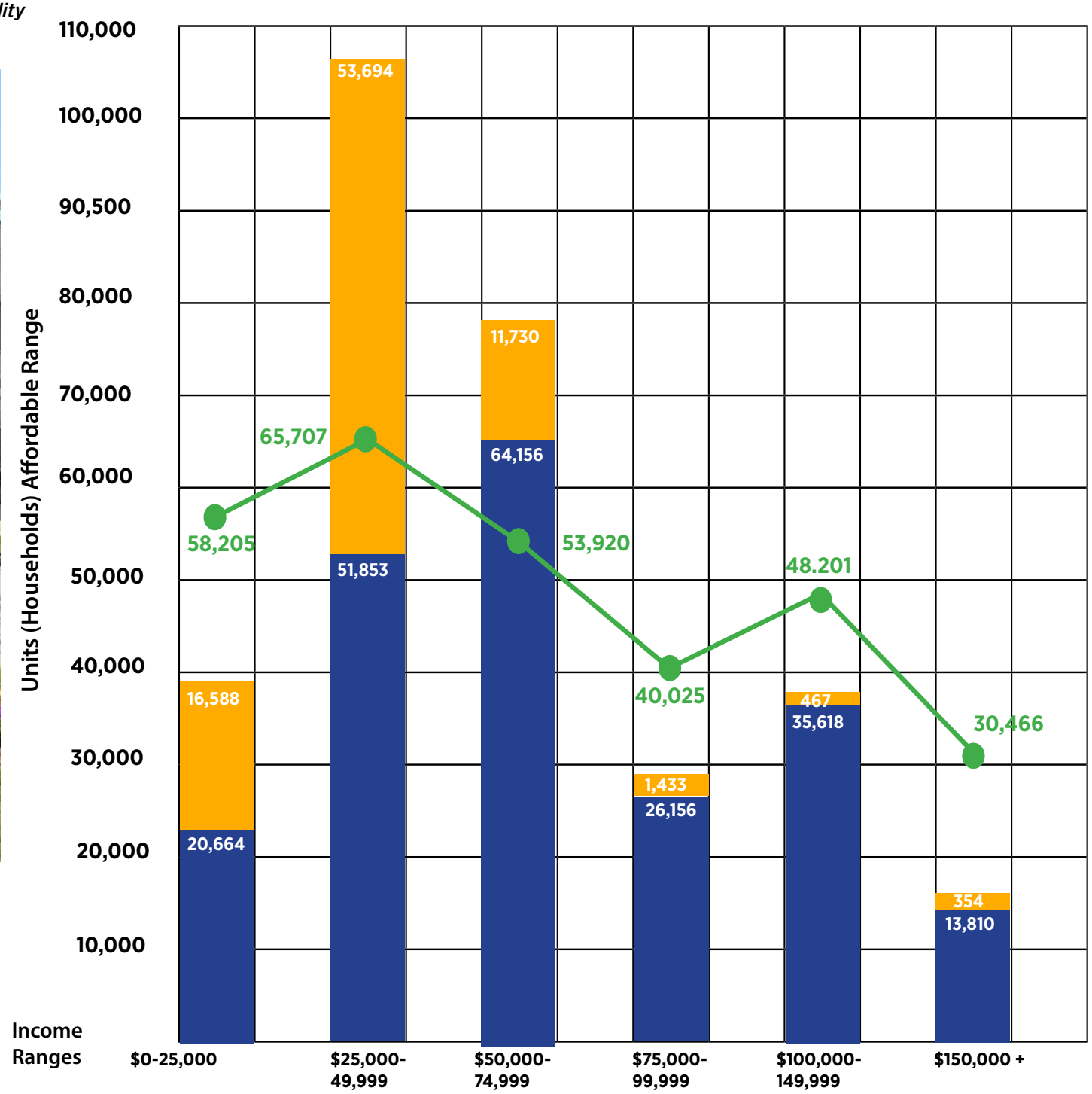


Figure 25: Composite Housing Affordability Analysis for NW Indiana MSA



Policy Regions

Figure 26 on the facing page identifies policy regions, area of common character and potential issue concerns that help the visioning process contemplated for Part 2.

Northwest

These older industrial cities have experienced population decline and disinvestment but have made major progress in recent years. Reinvestment, redevelopment, and taking advantage of new initiatives like the Marquette Greenway and the South Shore Line enhancements will be important to their future.

Westlake Corridor

These mature, high quality inner suburbs will benefit from their urban quality and the multi-modal Westlake extension of the South Shore and Monon Trail. These projects will help produce new development forms along the corridor.

Central

Communities that grew directly south from the industrial north and generated some of the patterns typical of post World War II development. Hobart, originally more separated from Gary, also has a traditional center that has benefited from a major park project. Re-envisioning the Southlake commercial nucleus may be an important part of a community vision.

Duneland

Cities along the lake will take advantage of connections north to the Marquette Greenway and a major improvement in South Shore service. Both open new possibilities for innovative land uses and rethinking major local service corridors. Growth between the shore cities and Valparaiso presents challenges for management of the city edges and exurban development.

East Shore

Michigan City and surrounding resort towns are experiencing a resurgence and part of a vision will be continuing that momentum. Managing the likage between MC and La Porte, which is developing its own major walkable community project at Newport, will be a significant issue.

Central West

This is the MSA's fastest growth area with both traditional and water-oriented communities and substantial growth around the edges and between towns. Policies that manage and direct growth effectively and maintain community character will be on the agenda for these cities.

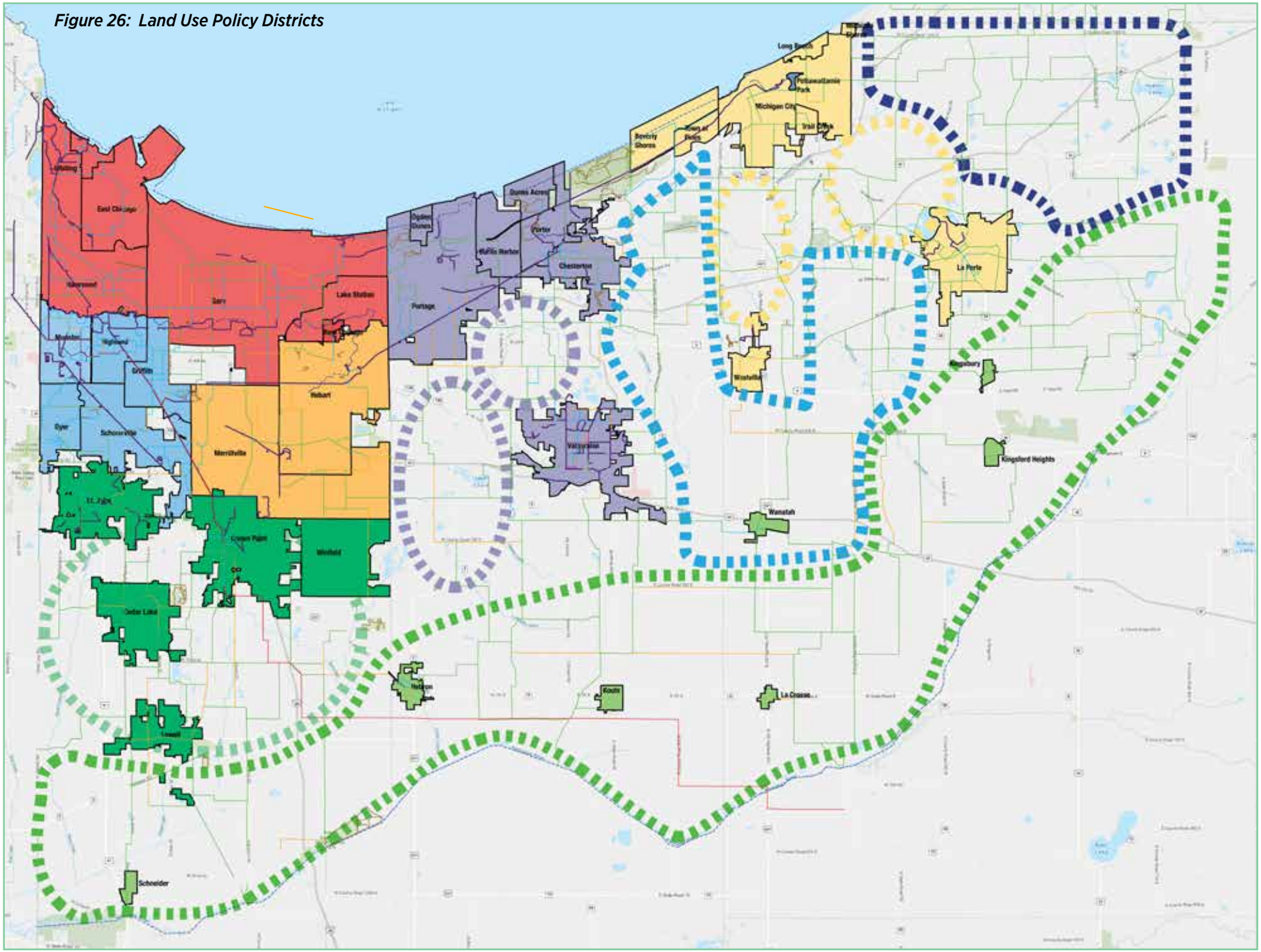
Urban Resource Areas

These areas are tending to experience large lot, exurban residential development. Managing potential agricultural/residential conflicts, maintaining sound contiguous growth of municipalities and managing environmental resources may be important focuses.

Rural Resource Areas

These areas, many in the Kankakee River watershed, will maintain rural and agricultural character. They also contain important recreational, environmental, and recreational resources. Maintaining a balance of these forces – agriculture, economic development, and community quality - may be issues for the next stage of the plan.

Figure 26: Land Use Policy Districts



Commercial Environments and Corridors

While a region's commercial environments represent a small percentage of total land use, they represent an outsized share in defining image, character, and overall residents satisfaction. These environments have evolved with changes in transportation and, more recently, with changing preferences and economic trends in the market. On the early 20th century, commercial development focused on traditional downtowns (such as Gary, Hammond, East Chicago, Michigan City, La Porte, and Valparaiso) and town center or Main Street districts (Crown Point, Chesterton, Lowell). These were often served by "steam"railroads or Indiana's extensive interurban network. of which the South Shore Line is the sole national survivor. Neighborhood business clusters (Miller, Broadway and Ridge) and transit-oriented corridors (Broadway) supplemented the central districts. These corridors typically accommodated strip development with relatively shallow lot depths and limited parking.

As automobile transportation grew dominant during the mid-20th century, public and human-powered transportation became less important. Most public transportation funds were (and continue to be) invested in roadways. Commercial development provided more parking, larger and deeper lots, and more decentralization. A new regional "downtown" developed at the crossroads of I-65 and US 30, punctuated by Southlake Mall. Unlike the traditional downtowns that thrived on "foot traffic," this new downtown grew with little regard for the pedestrian environment, including travel from the parking space to the front door.

Now we are experiencing another retail revolution that is virtual as well as physical. Large brick and mortar retailers and regional malls are struggling nationwide against the dual threats of on-line sales and dominant mega-box retailers, and in many locations in the Northwest Indiana MSA, the supply of available space exceeds the demand. Older strip centers built with few amenities are vacant or filled with marginal or non-retail uses. More successful districts have been able to adapt by providing more experiential environments, as potential customers state preferences for more walkable, human-scaled environments (while often not acting on these preferences).

These trends in Northwest Indiana have led to several policy and development directions:

- Reinvestment in traditional Downtowns. Hammond's ambitious program of downtown redevelopment is a foremost example of this trend. Michigan City has used a combination of its lakefront and the South Shore double track project to help revitalize its center, which also introduced a large, pedestrian-oriented discount center. Whiting has successfully revitalized its 119th Street district with a quality public environment and connection to an iconic lakefront park.

- Transit-oriented developments, discussed earlier.

- Trail connections. Railroads that once served city and town centers are now abandoned, but the trails that have replaced them remain major carriers of customers. Crown Point, Schererville, Highland, and potentially Munster are examples of cities that have used trails effectively to sustain their traditional centers.

- Development of new mixed use city center districts. These include Founders Square in Portage, developing a mixed use center around a civic commons and the Centennial Park District in Munster.

Corridor planning. These efforts still largely in planning stages envision converting auto-oriented corridors with reasonable scale into more pedestrian-friendly districts by introducing new uses, improved streetscape and pedestrian crossings, and redeveloping obsolete commercial sites. Several of the "livable centers" plans focus on corridor redevelopment.

One component of Parts Two and Three of the Land Use Element will include development, design, and regulatory policies focused on corridors and image centers. Figure 23 displays a typology, based on our field investigations, that both categorizes these image centers and provides locations for further concept development that can be replicated in other parts of the region.

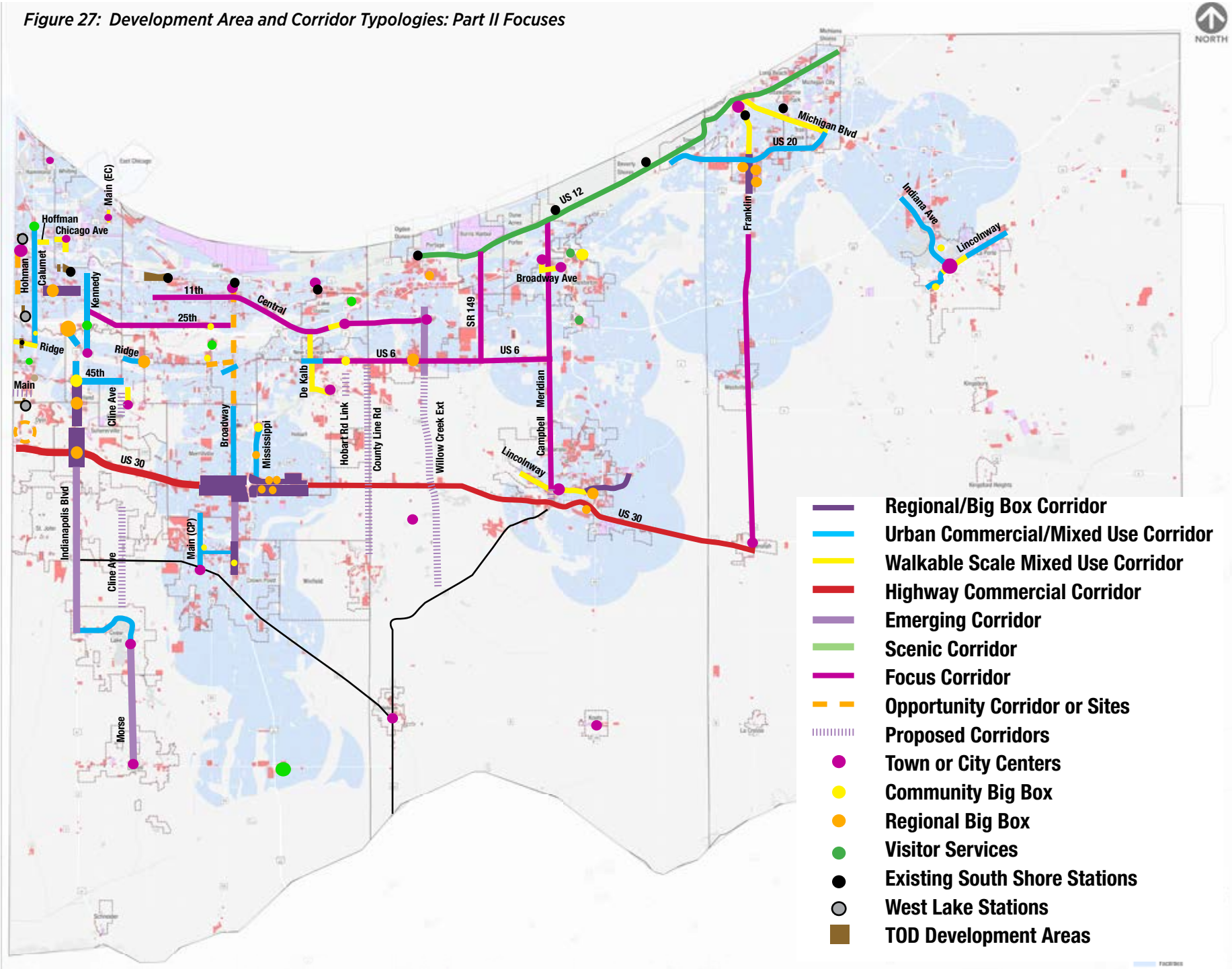
These typologies include:

Regional Big Box Corridors: These regional centers typically include more than one mass retail establishment and large surrounding multi-tenant centers, serving a multi-community region. Examples include the Southlake area in Hobart/Merrillville and Main and Indianapolis Boulevard in Highland.

Urban Commercial/Mixed Use Corridors: These include linear districts and intersections, generally with one community-oriented big box or major local retailer like a supermarket. Lot depths are frequently relatively shallow and are adjacent to residential uses. Examples are Kennedy Avenue north of Ridge, Calumet Avenue, and Broadway in Merrillville.

Walkable Mixed Use Corridors: These are typically smaller-scaled corridors with individual buildings or

Figure 27: Development Area and Corridor Typologies: Part II Focuses



small multi-tenant structures with limits on parking lot size and dominance. These corridors generally have sidewalks. Examples are Broad Street in Griffith, De Kalb Street in New Chicago, Broadway Avenue in Chesterton, and Lincolnway outside of Downtown Valparaiso.
‘

Highway Commercial. These are high volume, high speed commercial corridors with a variety of commercial building types. US 30 is the pre-eminent example.

Emerging Corridors. These include commercial corridors that are not fully developed and, with appropriate policy can avoid repeating past mistakes or becoming major community barriers. Indianapolis Boulevard in St. John is an example.

Scenic Corridor. These are roads that have substantial scenic and recreational value. Examples include US 12 (Duneland Highway) and potentially State Route 149.

Focus Corridor, These are corridors that are difficult to categorize and take on different characteristics along their route. They provide significant opportunities for multi-modal transportation and innovative development. Examples include Central Avenue in several cities, 25th Street in Gary, and Meridian Avenue between Valparaiso and Chesterton.

Opportunity Corridors. These mixed use corridors provide possibilities for comprehensive redevelopment and may serve as anchors for the urban reinvestment efforts. Examples include Broadway in Gary and the commercial section of Hohman Street south of Downtown Hammond.

Town and City Centers. These include Downtowns, traditional town centers, and new downtown-like development.

Next Steps

This document is the initial step of the Land Use Element, recoding observations, analysis, tyrends, and impressions of the Northwest Indiana MSA. It will set the stage for the next components of the process. It is likely to be refined and augmented as new needs for analysis emerge during later stages of the planning process. These stages will include:

Part 2: Creating Purpose, considering alternative scenarios for land use and growth, establishing evaluation criteria, and selecting a preferred diagram tho guide regional development. It will draw heavily on residential, commercial, industrial, and mixed use sectors and will integrate work being done in other parts of the NWI 2050+ process.

Part 3: Purpose Driven Planning. This will generate more detailed concepts for key development typologies and establish implementation measures necessary to realize the goals and visions developed in Part 2.

Appendix

Housing Affordability Analysis for Cities Over 10,000

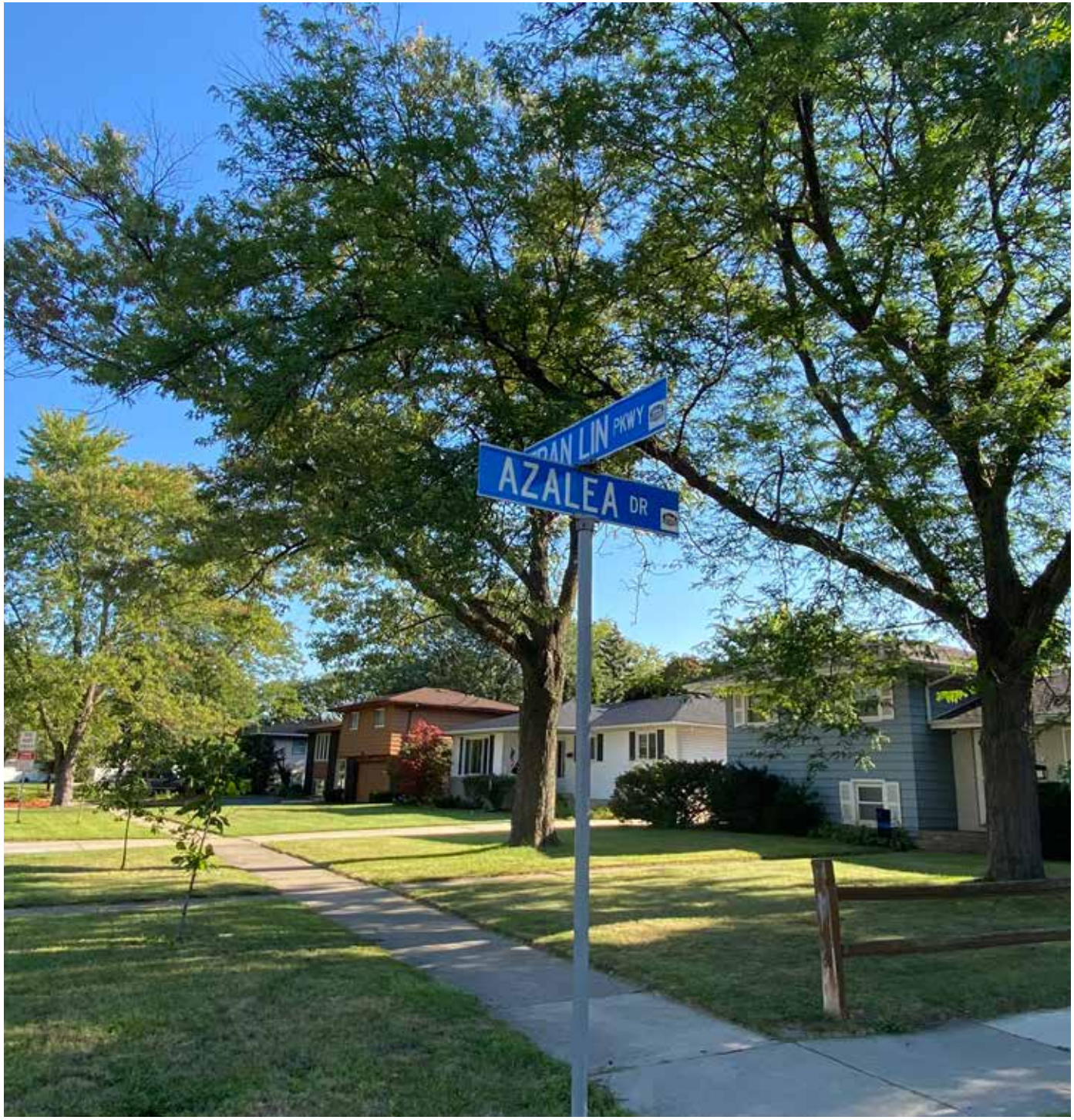


Figure 23: Housing Affordability Analysis for Cedar Lake									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Afford-able Units for Income Group	Balance
$0-25,000	Under 39%	12.48%	603	>$60,000	134	$0-499	148	282	-321
$25,000-49,999	39-77%	23.53%	1,137	$60,000-124,999	837	$500-999	738	1,575	438
$50,000-74,999	78-115%	21.08%	1,019	$125,000-199,999	1,061	$1,000-1,499	153	1,214	195
$75-99,999	116-154%	14.55%	703	$200,000-249,999	842	$1,500-1,999	101	943	240
$100-150,000	155-231%	17.07%	825	$250,000-399,999	648	$2,000-2,999	-	648	-177
$150,000+	Over 231%	11.30%	546	$400,000+	171	$3000+	-	171	-375
Total			4,833		3,693		1,140	4,833	0

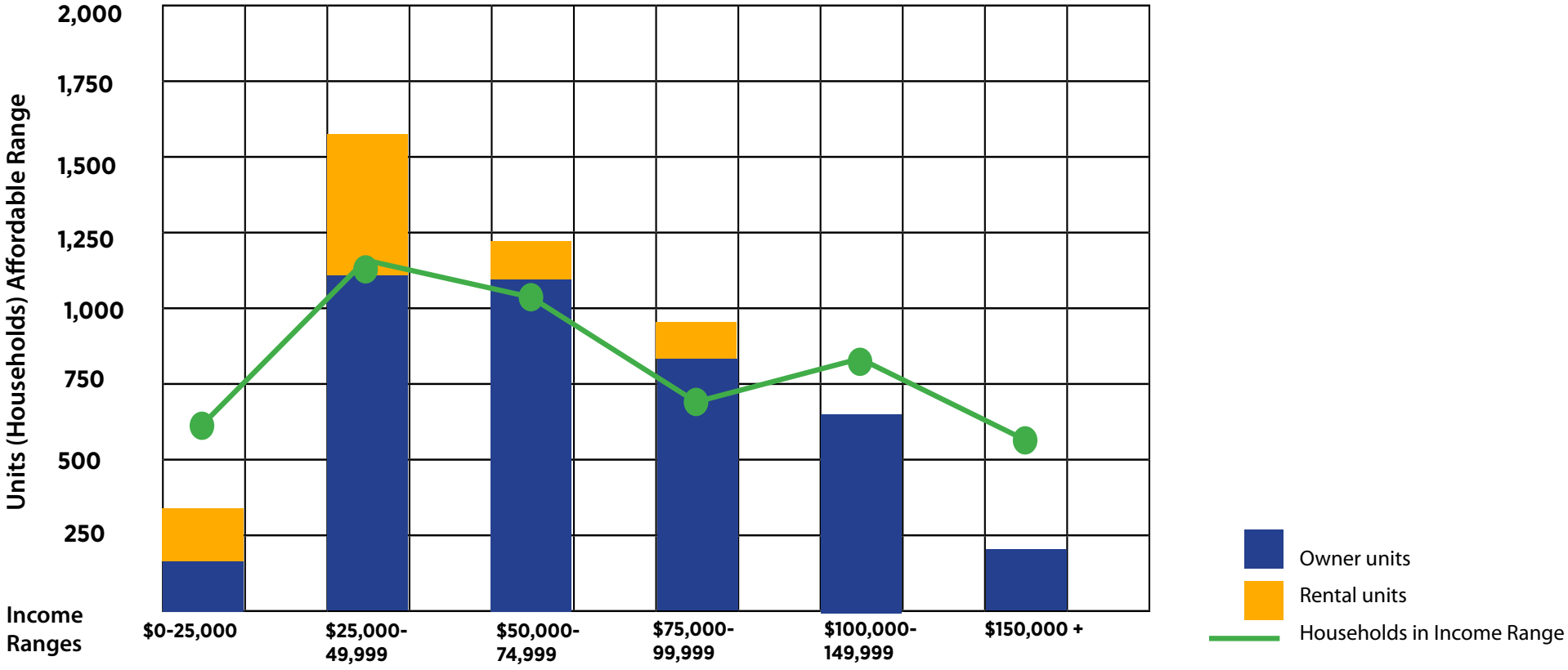


Figure 23: Housing Affordability Analysis for Crown Point									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 31%	12.16%	1,330	>$60,000	446	$0-499	144	590	-740
$25,000-49,999	31-61%	15.81%	1,729	$60,000-124,999	678	$500-999	712	1,390	-339
$50,000-74,999	62-91%	16.79%	1,836	$125,000-199,999	3,332	$1,000-1,499	542	3,874	2038
$75-99,999	92-122%	19.30%	2,111	$200,000-249,999	1,884	$1,500-1,999	98	1,982	-129
$100-150,000	123-182%	22.06%	2,413	$250,000-399,999	2,387	$2,000-2,999	46	2,433	20
$150,000+	Over 182%	13.89%	1,519	$400,000+	668	$3000+	-	668	-851
Total			10,938		9,395	1,543		10,938	0

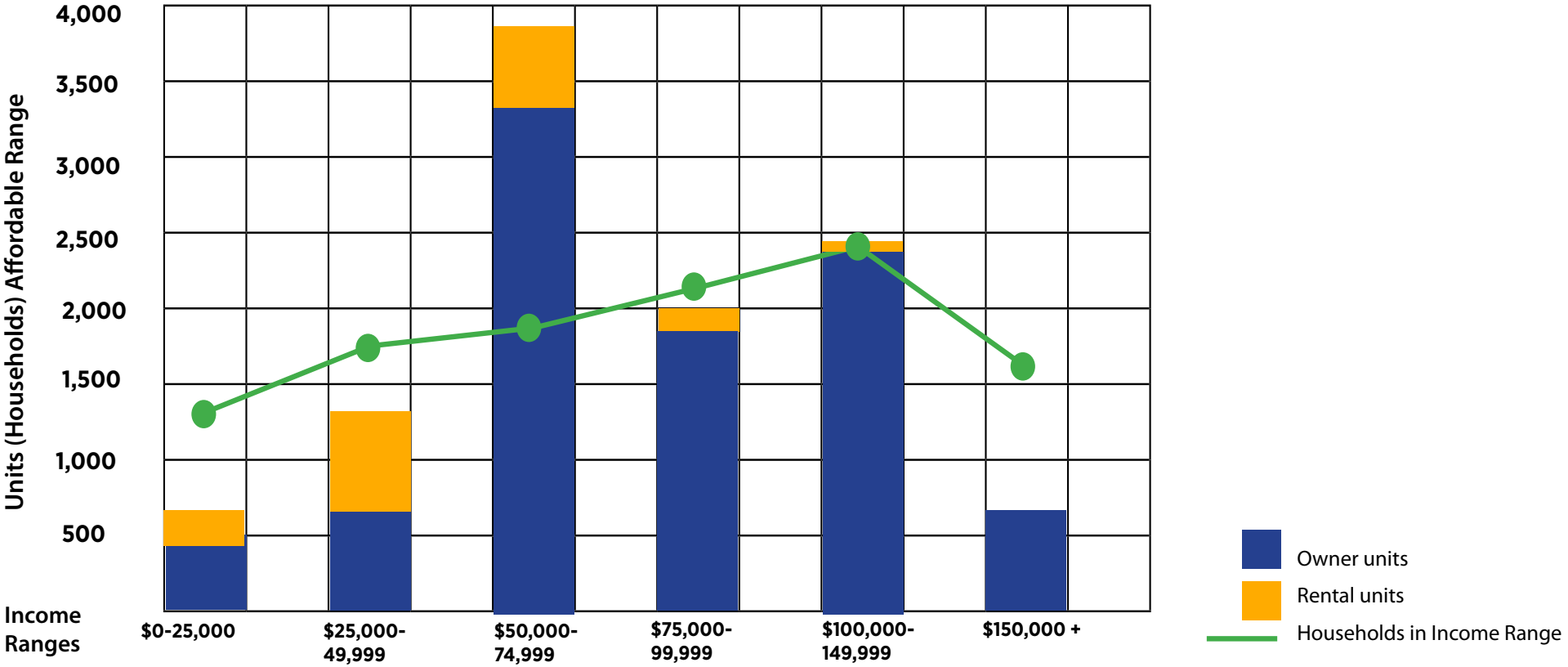


Figure 23: Housing Affordability Analysis for Dyer									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 30%	12.72%	791	>$60,000	138	$0-499	335	473	-318
$25,000-49,999	30-58%	11.11%	691	$60,000-124,999	340	$500-999	156	496	-195
$50,000-74,999	59-87%	16.41%	1,020	$125,000-199,999	1,622	$1,000-1,499	168	1,790	770
$75-99,999	88-116%	17.82%	1,108	$200,000-249,999	1,136	$1,500-1,999	14	1,150	42
$100-150,000	117-174%	23.52%	1,462	$250,000-399,999	1,766	$2,000-2,999	32	1,798	336
$150,000+	Over 174%	18.42%	1,145	$400,000+	443	$3000+	67	510	-635
Total			6,217		5,445		772	6,217	0

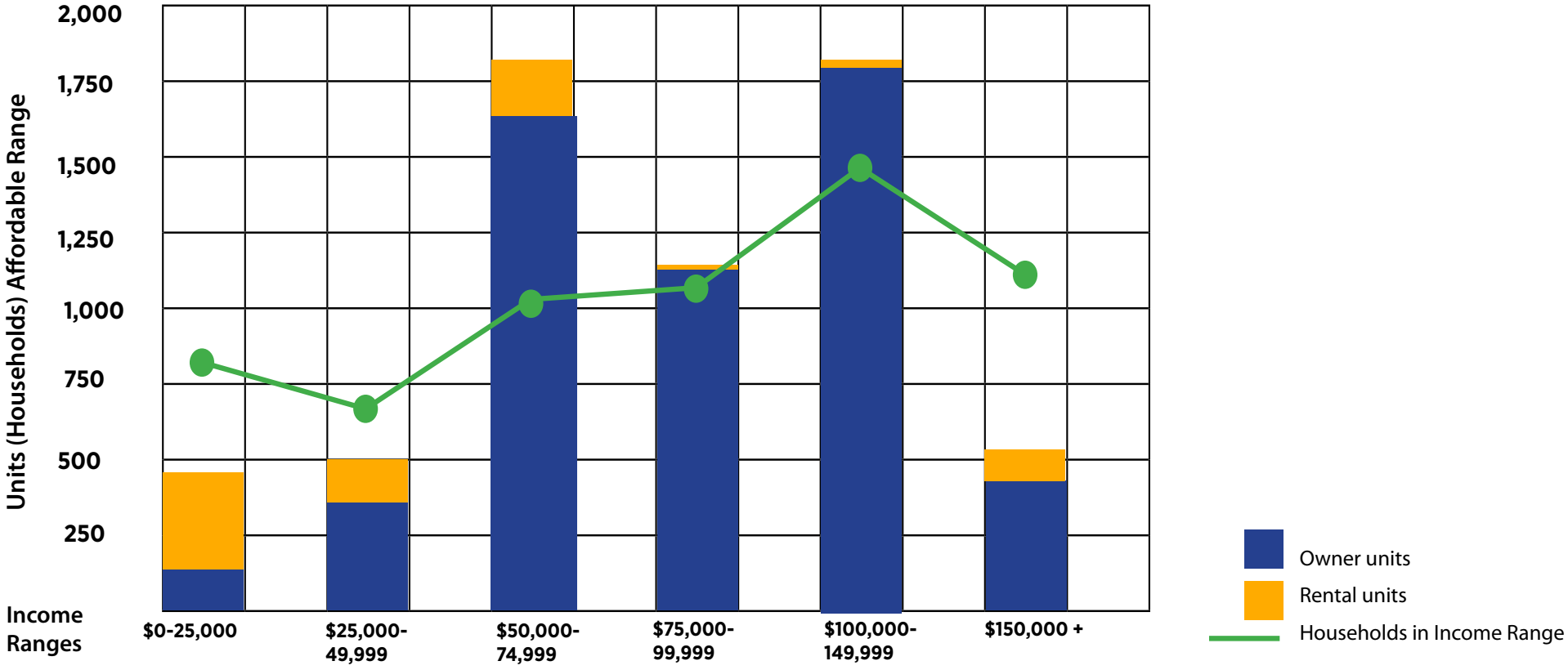


Figure 23: Housing Affordability Analysis for East Chicago									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 72%	35.75%	3,806	>$60,000	1,467	$0-499	2,840	4,307	501
$25,000-49,999	72-141%	29.85%	3,178	$60,000-124,999	2,440	$500-999	3,090	5,530	2352
$50,000-74,999	142-212%	15.49%	1,649	$125,000-199,999	565	$1,000-1,499	50	615	-1034
$75-99,999	213-283%	8.85%	942	$200,000-249,999	7	$1,500-1,999	-	7	-935
$100-150,000	284-424%	7.05%	751	$250,000-399,999	76	$2,000-2,999	-	76	-675
$150,000+	Over 424%	3.00%	319	$400,000+	110	$3000+	-	110	-209
Total			10,645		4,665		5,980	10,645	0

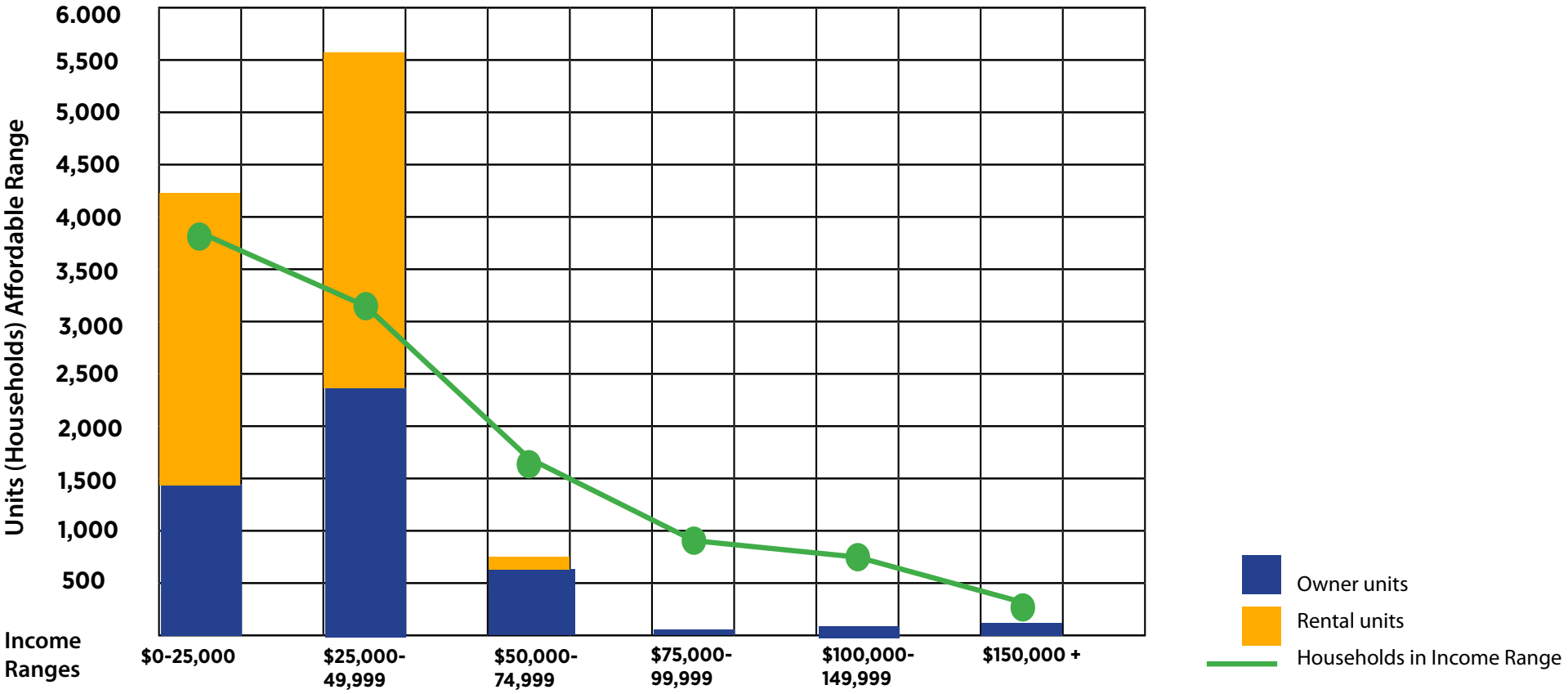


Figure 23: Housing Affordability Analysis for Gary									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 81%	39.60%	12,358	>$60,000	6,541	$0-499	4,130	10,671	-1687
$25,000-49,999	81-160%	29.92%	9,337	$60,000-124,999	6,225	$500-999	11,045	17,270	7933
$50,000-74,999	161-239%	14.99%	4,678	$125,000-199,999	1,875	$1,000-1,499	304	2,179	-2499
$75-99,999	240-319%	6.93%	2,162	$200,000-249,999	219	$1,500-1,999	28	247	-1915
$100-150,000	320-479%	5.97%	1,862	$250,000-399,999	514	$2,000-2,999	-	514	-1348
$150,000+	Over 479%	2.60%	810	$400,000+	319	$3000+	8	327	-483
Total			31,207		15,693		15,514	31,207	0

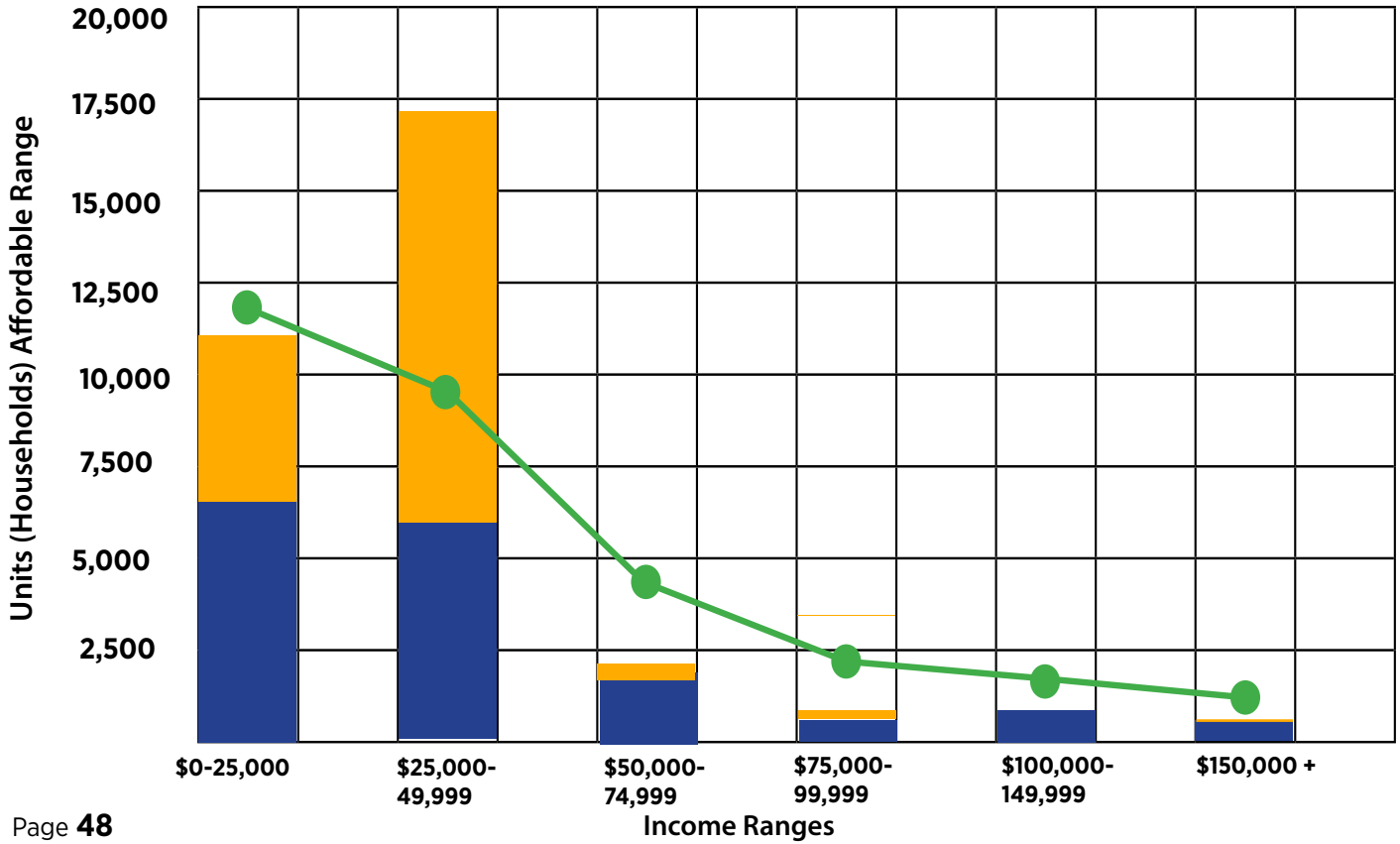


Figure 23: Housing Affordability Analysis for Griffith									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 38%	14.20%	964	>$60,000	179	$0-499	173	352	-612
$25,000-49,999	38-74%	22.94%	1,558	$60,000-124,999	1,205	$500-999	1,338	2,543	985
$50,000-74,999	75-111%	18.02%	1,224	$125,000-199,999	2,362	$1,000-1,499	326	2,688	1464
$75-99,999	112-148%	14.84%	1,008	$200,000-249,999	739	$1,500-1,999	-	739	-269
$100-150,000	149-222%	20.35%	1,382	$250,000-399,999	286	$2,000-2,999	-	286	-1096
$150,000+	Over 222%	9.65%	655	$400,000+	182	$3000+	-	182	-473
Total			10,645		4,665		5,980	10,645	0

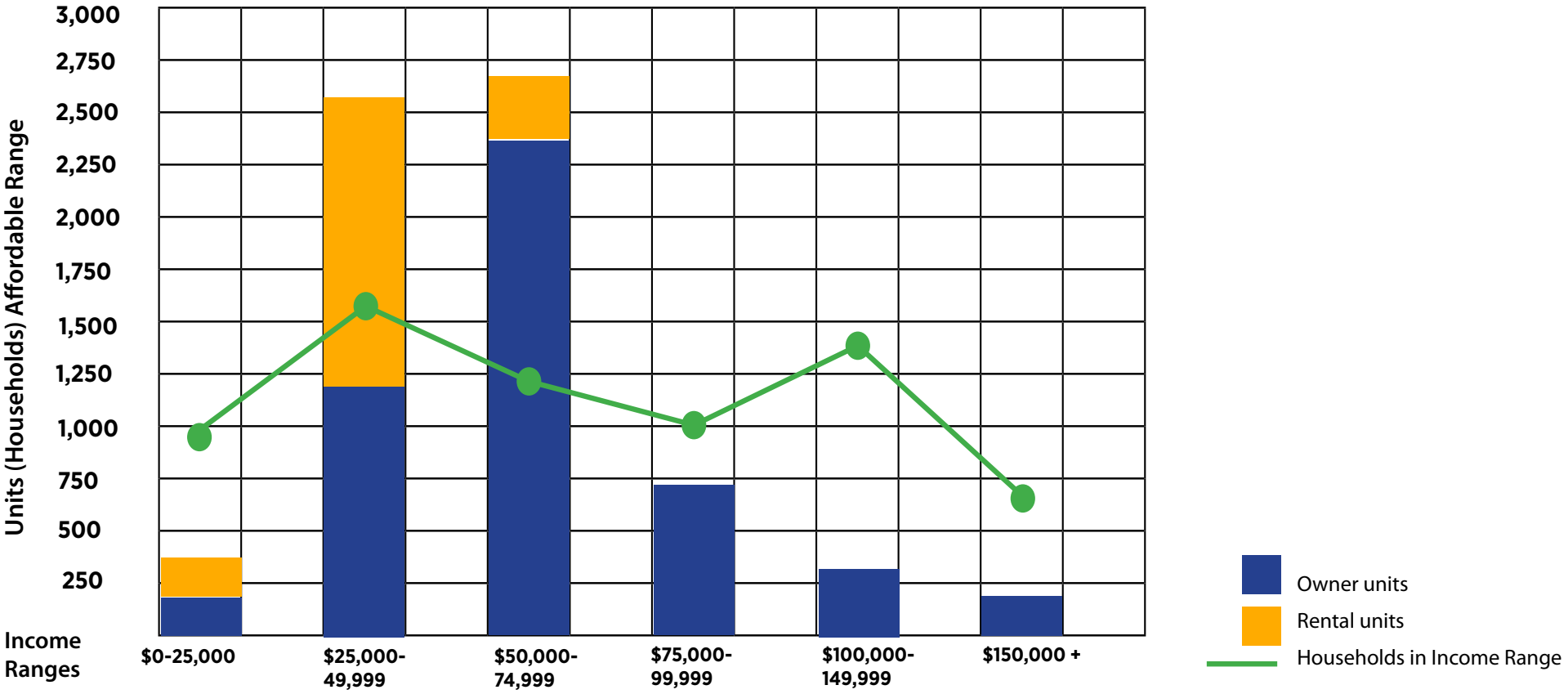


Figure 23: Housing Affordability Analysis for Highland									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 39%	14.20%	1,352	>$60,000	164	$0-499	203	367	-985
$25,000-49,999	39-76%	22.19%	2,113	$60,000-124,999	1,199	$500-999	949	2,148	35
$50,000-74,999	77-113%	19.83%	1,889	$125,000-199,999	4,209	$1,000-1,499	582	4,791	2,902
$75-99,999	114-151%	14.38%	1,370	$200,000-249,999	1,224	$1,500-1,999	126	1,350	-20
$100-150,000	152-227%	20.04%	1,909	$250,000-399,999	628	$2,000-2,999	-	628	-1,281
$150,000+	Over 227%	9.36%	891	$400,000+	240	$3000+	-	240	-651
Total			9,524		7,664		1,860	9,524	0

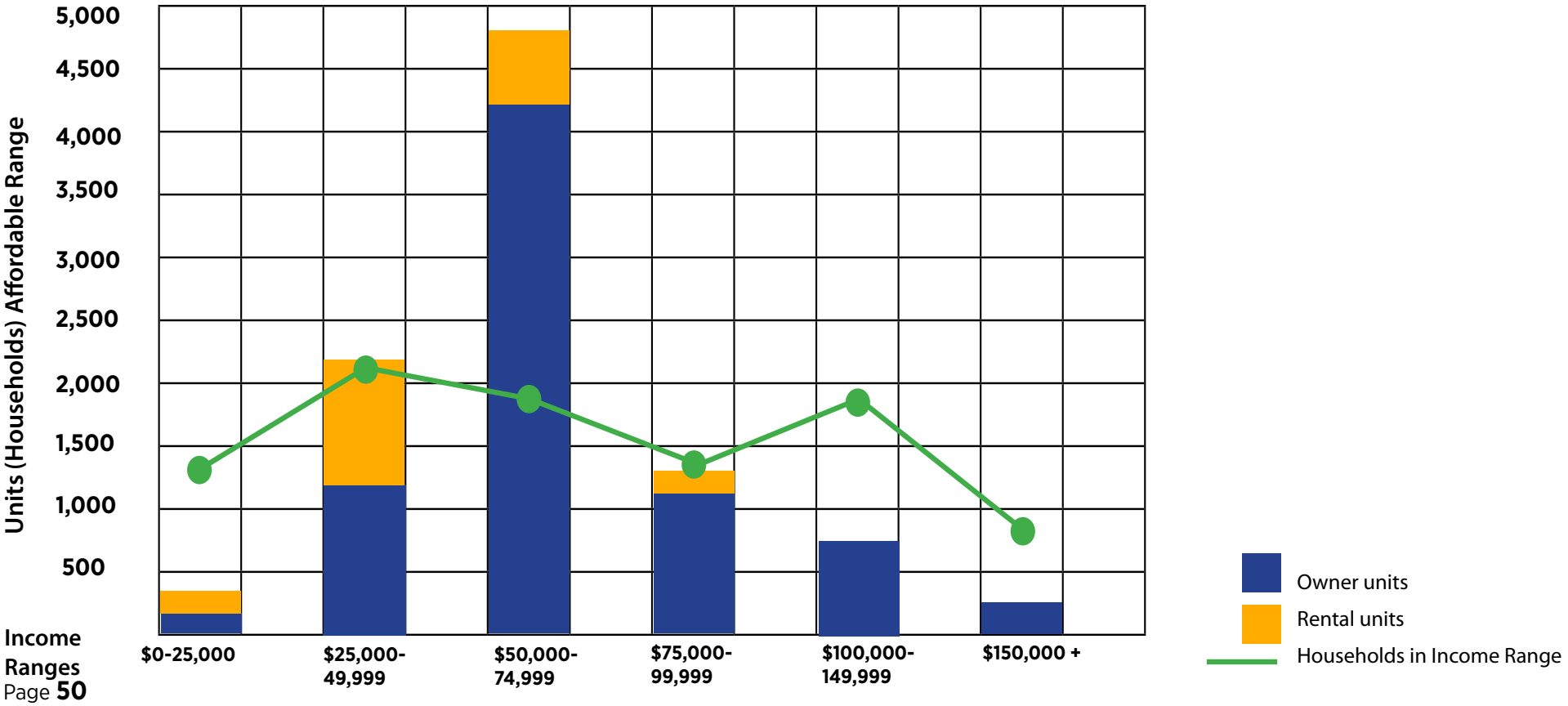


Figure 23: Housing Affordability Analysis for Hobart									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 40%	16.54%	1,849	>$60,000	359	$0-499	297	656	-1193
$25,000-49,999	40-79%	21.84%	2,442	$60,000-124,999	2,272	$500-999	1,974	4,246	1804
$50,000-74,999	80-118%	21.39%	2,392	$125,000-199,999	3,305	$1,000-1,499	605	3,910	1518
$75-99,999	119-158%	12.08%	1,351	$200,000-249,999	1,545	$1,500-1,999	70	1,615	264
$100-150,000	159-237%	19.61%	2,193	$250,000-399,999	664	$2,000-2,999	-	664	-1529
$150,000+	Over 237%	8.54%	955	$400,000+	74	$3000+	16	90	-865
Total			11,182		7,664		2,963	11,182	0

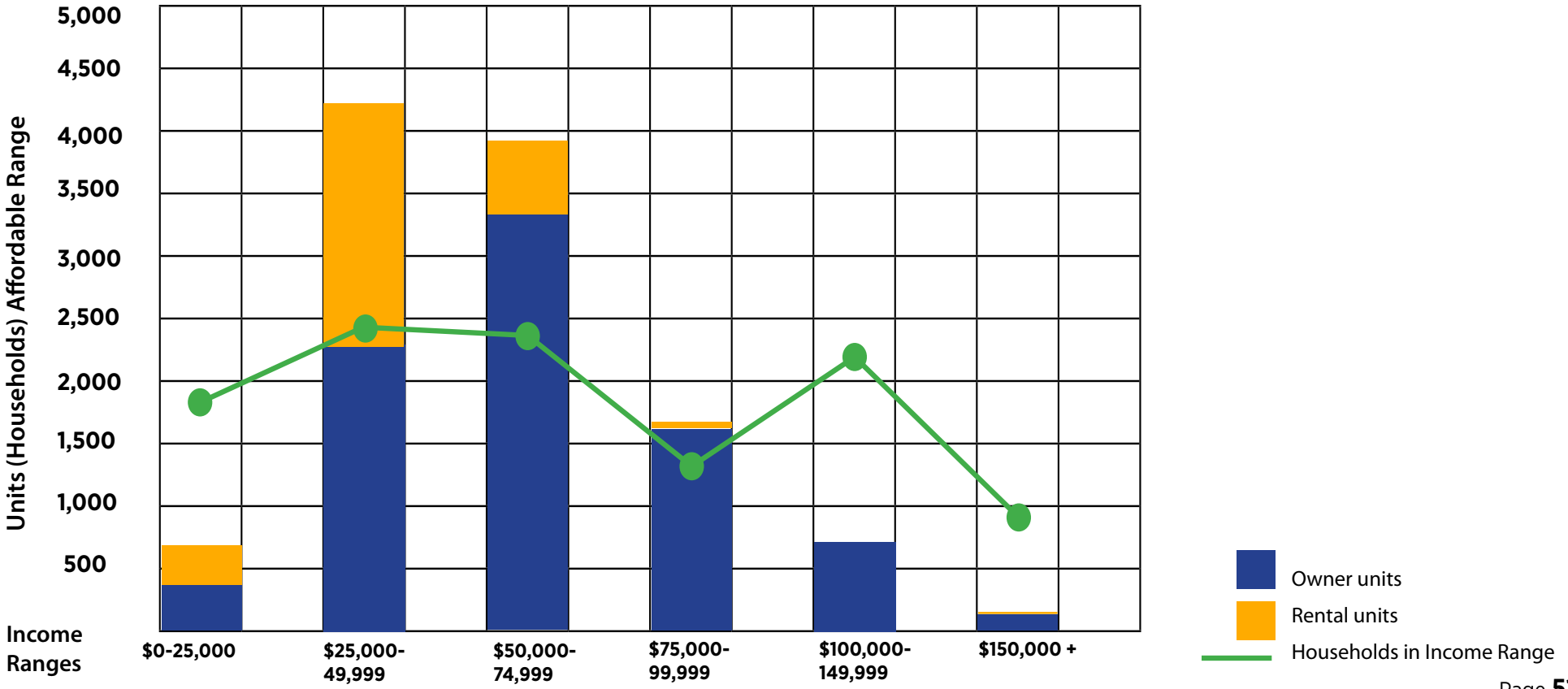


Figure 23: Housing Affordability Analysis for LaPorte									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 60%	27.07%	2,486	>$60,000	519	$0-499	1,175	1,694	-792
$25,000-49,999	60-119%	30.81%	2,829	$60,000-124,999	2,886	$500-999	2,226	5,112	2283
$50,000-74,999	120-178%	20.46%	1,879	$125,000-199,999	1,572	$1,000-1,499	38	1,610	-269
$75-99,999	179-238%	9.42%	865	$200,000-249,999	374	$1,500-1,999	-	374	-491
$100-150,000	239-357%	8.98%	825	$250,000-399,999	253	$2,000-2,999	57	310	-515
$150,000+	Over 357%	3.26%	299	$400,000+	83	$3000+	-	83	-216
Total			9,183		5,687		3,496	9,183	0

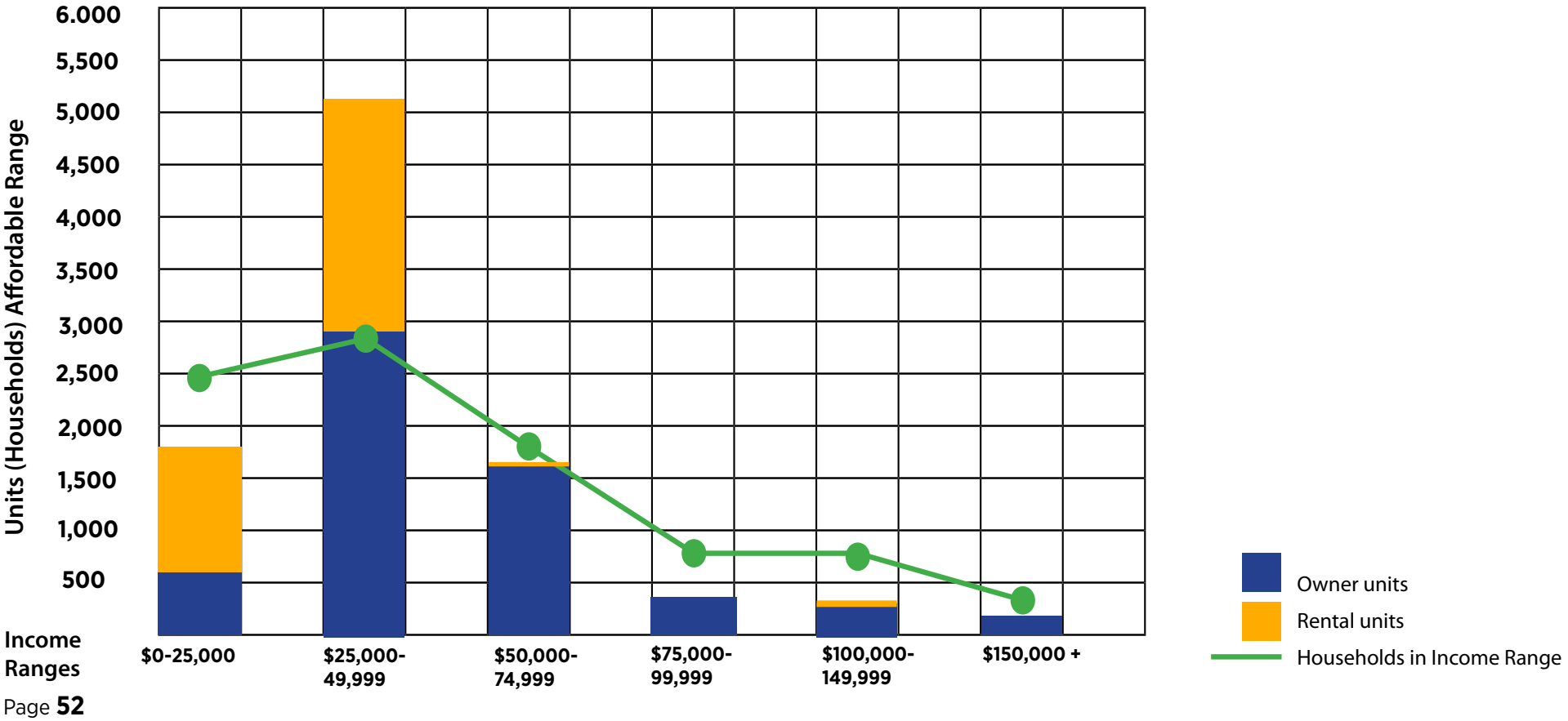


Figure 23: Housing Affordability Analysis for Lake Station									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 52%	24.97%	1,071	>$60,000	535	$0-499	134	669	-402
$25,000-49,999	52-103%	26.83%	1,151	$60,000-124,999	1,934	$500-999	916	2,850	1699
$50,000-74,999	104-154%	20.12%	863	$125,000-199,999	386	$1,000-1,499	268	654	-209
$75-99,999	155-206%	10.89%	467	$200,000-249,999	8	$1,500-1,999	-	8	-459
$100-150,000	207-309%	11.47%	492	$250,000-399,999	19	$2,000-2,999	-	19	-473
$150,000+	Over 309%	5.73%	246	$400,000+	90	$3000+	-	90	-156
Total			4,290		2,972		1,318	10,645	0

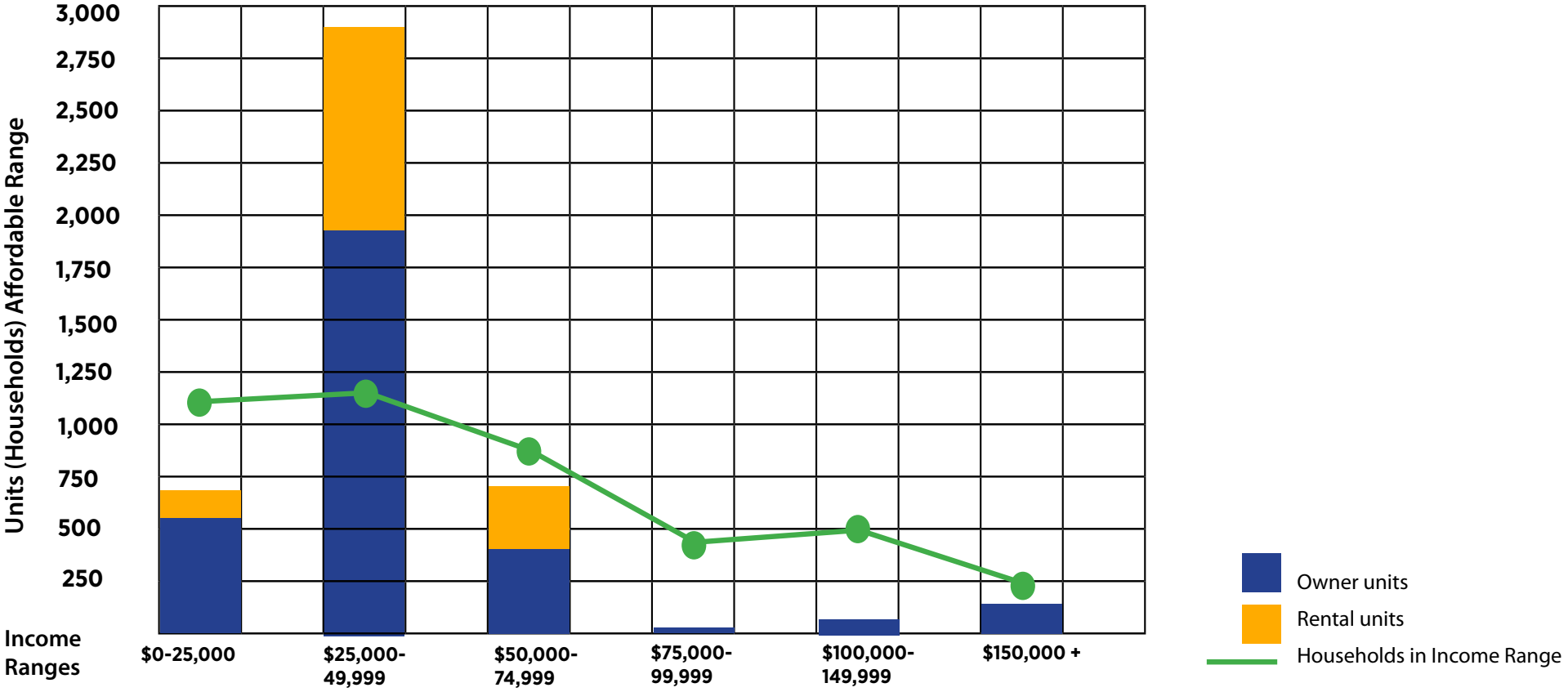


Figure 23: Housing Affordability Analysis for Lowell									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Afford-able Units for Income Group	Balance
$0-25,000	Under 37%	9.43%	341	>$60,000	92	$0-499	83	175	-167
$25,000-49,999	37-73%	19.80%	716	$60,000-124,999	471	$500-999	186	657	-59
$50,000-74,999	74-109%	30.56%	1,105	$125,000-199,999	1,629	$1,000-1,499	226	1,855	750
$75-99,999	110-146%	14.35%	519	$200,000-249,999	520	$1,500-1,999	-	520	1
$100-150,000	147-219%	18.09%	654	$250,000-399,999	369	$2,000-2,999	-	369	-285
$150,000+	Over 219%	7.77%	281	$400,000+	40	$3000+	-	40	-241
Total			3,616		3,121		495	3,616	0

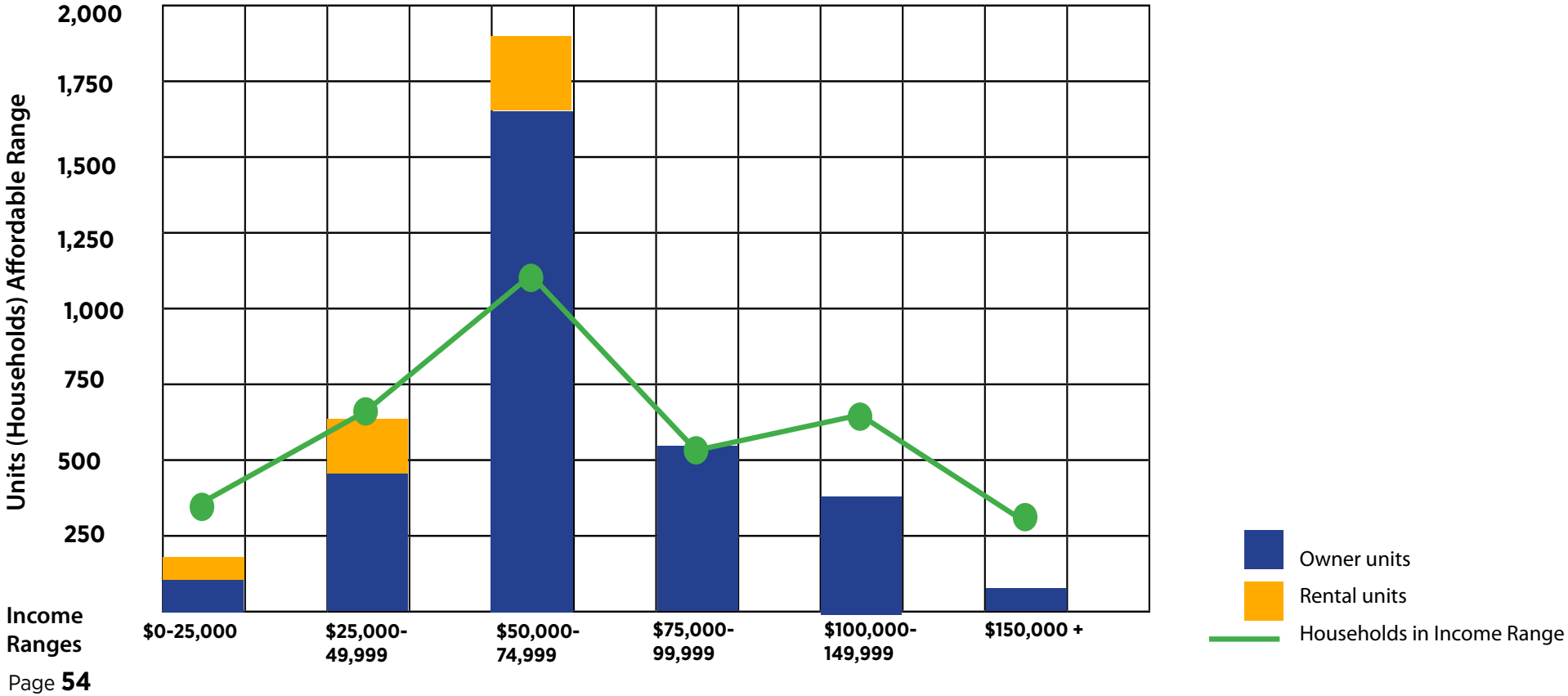


Figure 23: Housing Affordability Analysis for Merrillville									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 40%	17.92%	2,604	>$60,000	646	$0-499	624	1,270	-1334
$25,000-49,999	40-79%	22.73%	3,304	$60,000-124,999	2,823	$500-999	2,509	5,332	2028
$50,000-74,999	80-118%	19.76%	2,871	$125,000-199,999	4,565	$1,000-1,499	1,570	6,135	3264
$75-99,999	119-158%	15.92%	2,314	$200,000-249,999	960	$1,500-1,999	222	1,182	-1132
$100-150,000	159-237%	15.87%	2,307	$250,000-399,999	478	$2,000-2,999	40	518	-1789
$150,000+	Over 237%	7.80%	1,133	$400,000+	96	$3000+	-	96	-1037
Total			14,533		9,568		4,965	14,533	0

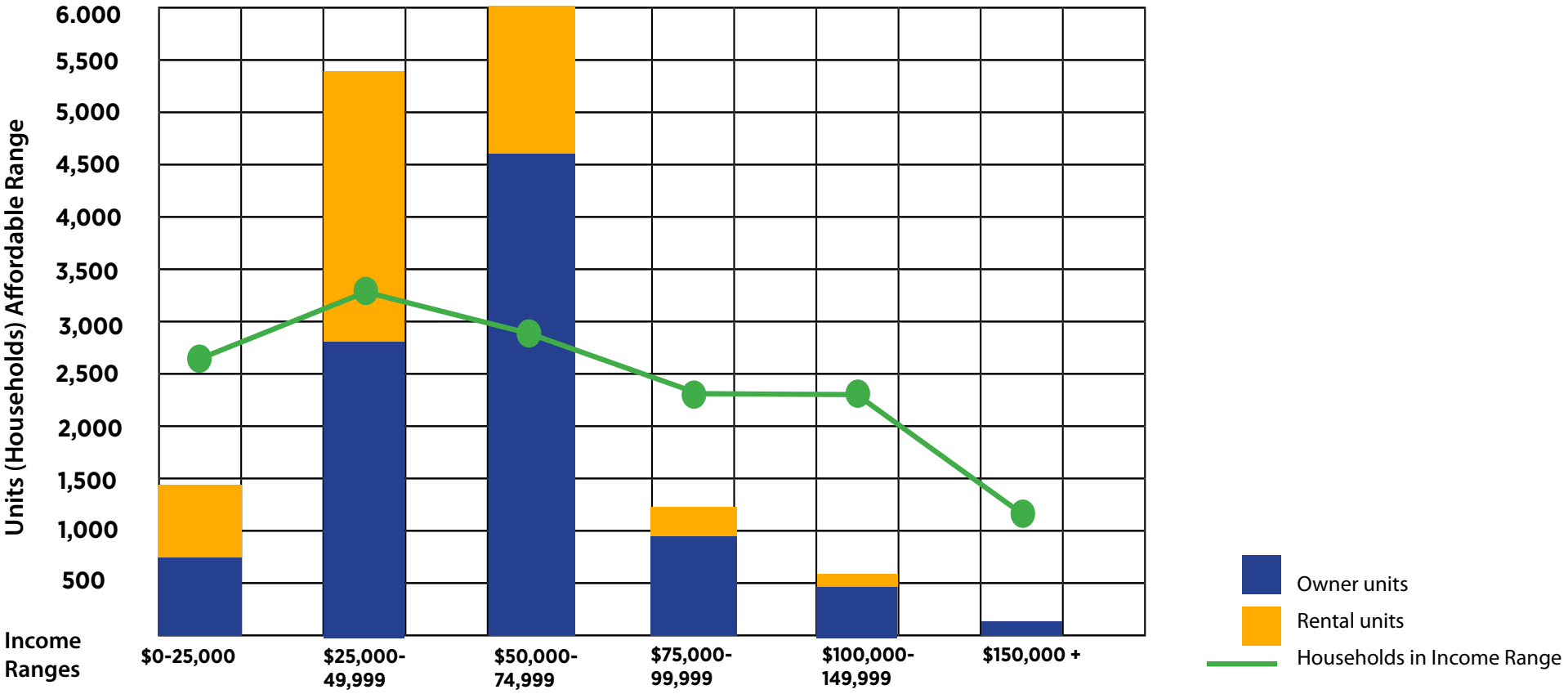


Figure 23: Housing Affordability Analysis for Michigan City									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Afford-able Units for Income Group	Balance
$0-25,000	Under 57%	27.35%	3,297	>$60,000	835	$0-499	1,421	2,256	-1041
$25,000-49,999	57-111%	26.96%	3,250	$60,000-124,999	3,813	$500-999	3,754	7,567	4317
$50,000-74,999	112-167%	18.90%	2,279	$125,000-199,999	1,115	$1,000-1,499	314	1,429	-850
$75-99,999	168-223%	14.46%	1,744	$200,000-249,999	247	$1,500-1,999	29	276	-1468
$100-150,000	224-334%	8.29%	999	$250,000-399,999	290	$2,000-2,999	-	290	-709
$150,000+	Over 334%	4.05%	488	$400,000+	176	$3000+	64	240	-248
Total			12,057		6,476		5,581	12,057	0

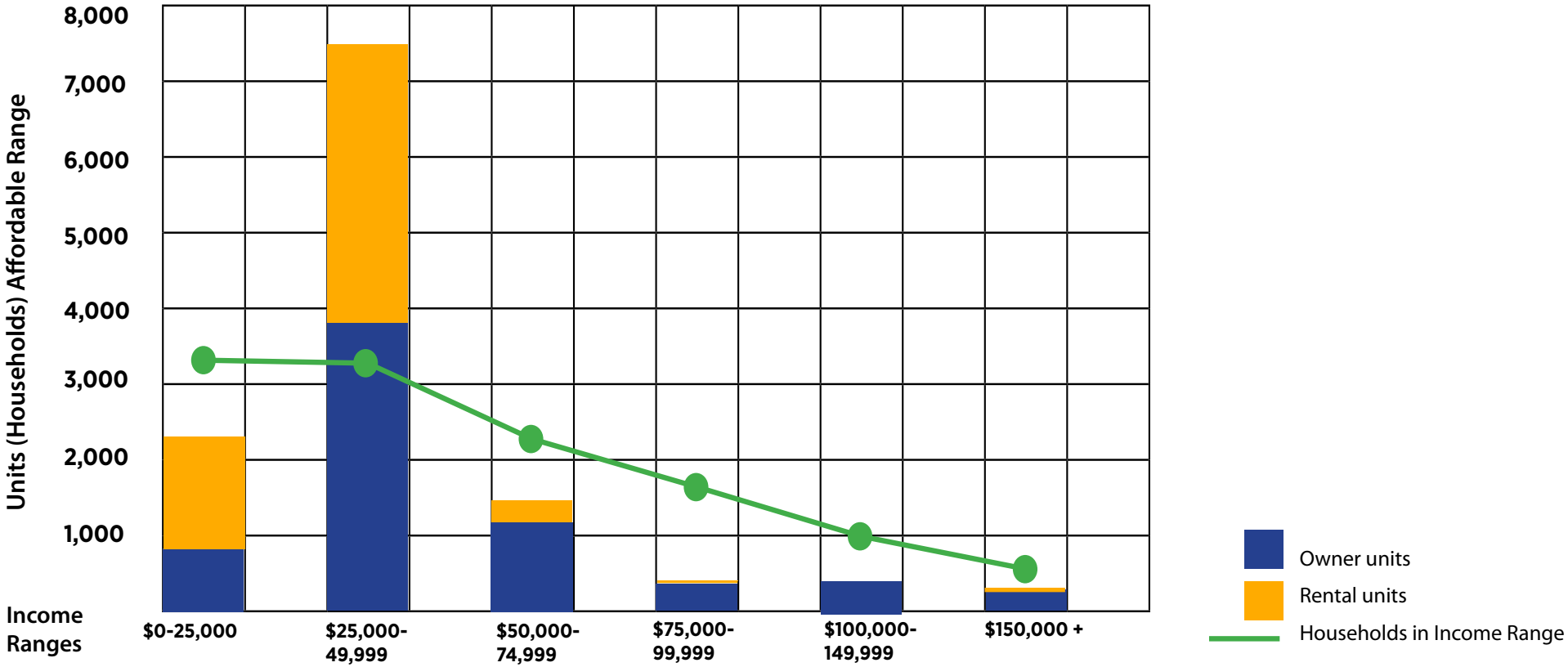


Figure 23: Housing Affordability Analysis for Munster									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 29%	11.90%	1,016	>$60,000	186	$0-499	9	195	-821
$25,000-49,999	29-57%	14.43%	1,232	$60,000-124,999	643	$500-999	771	1,414	182
$50,000-74,999	58-85%	14.26%	1,217	$125,000-199,999	1,688	$1,000-1,499	305	1,993	776
$75-99,999	86-114%	14.13%	1,206	$200,000-249,999	1,666	$1,500-1,999	155	1,821	615
$100-150,000	115-170%	21.14%	1,804	$250,000-399,999	2,045	$2,000-2,999	-	2,045	241
$150,000+	Over 170%	24.14%	2,060	$400,000+	993	$3000+	73	1,066	-994
Total			8,535		7,221		1,314	8,535	0

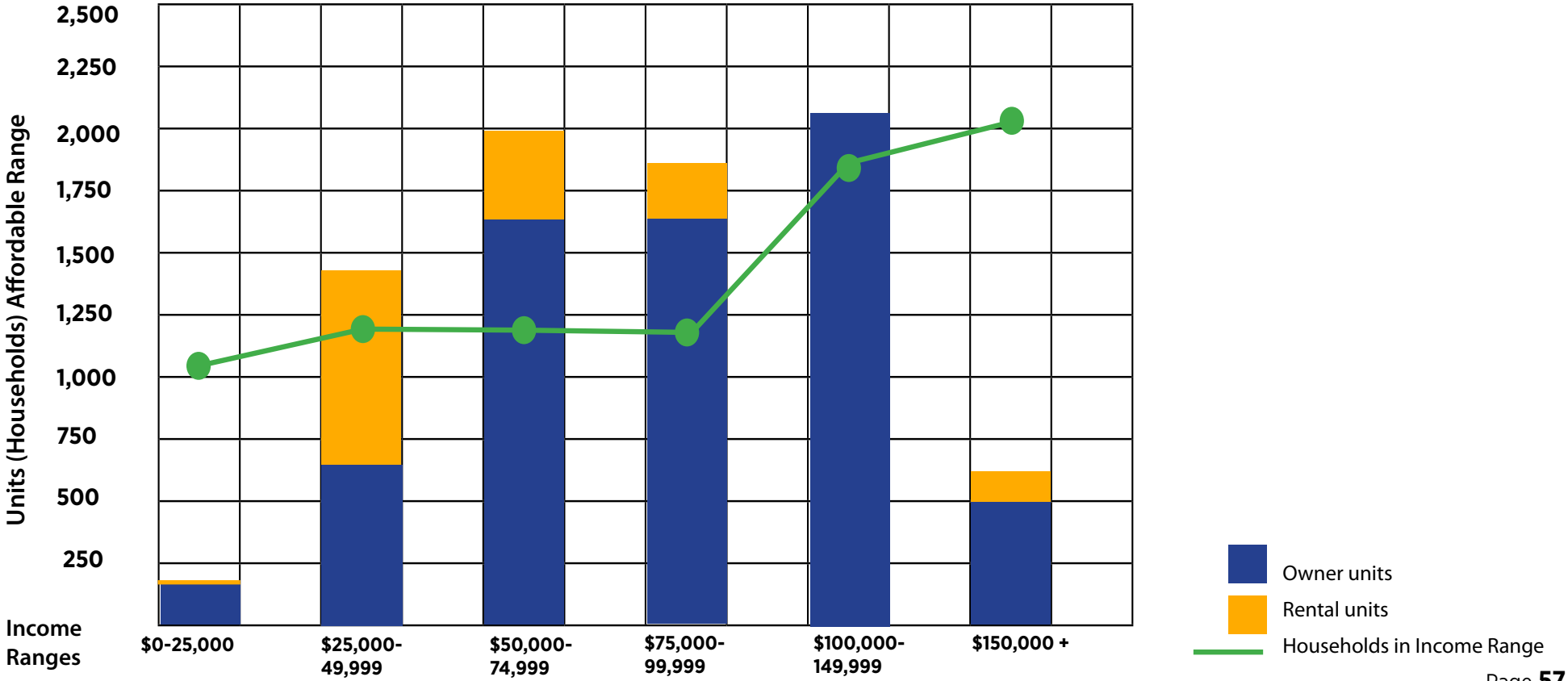


Figure 23: Housing Affordability Analysis for Portage									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 43%	20.23%	2,911	>$60,000	1,211	$0-499	365	1,576	-1335
$25,000-49,999	43-84%	21.11%	3,037	$60,000-124,999	1,532	$500-999	3,211	4,743	1706
$50,000-74,999	85-126%	21.28%	3,062	$125,000-199,999	5,006	$1,000-1,499	815	5,821	2759
$75-99,999	127-167%	15.56%	2,238	$200,000-249,999	1,312	$1,500-1,999	31	1,343	-895
$100-150,000	168-251%	15.82%	2,276	$250,000-399,999	567	$2,000-2,999	52	619	-1657
$150,000+	Over 251%	5.99%	862	$400,000+	236	$3000+	48	284	-578
Total			14,386		9,864		4,522	14,386	0

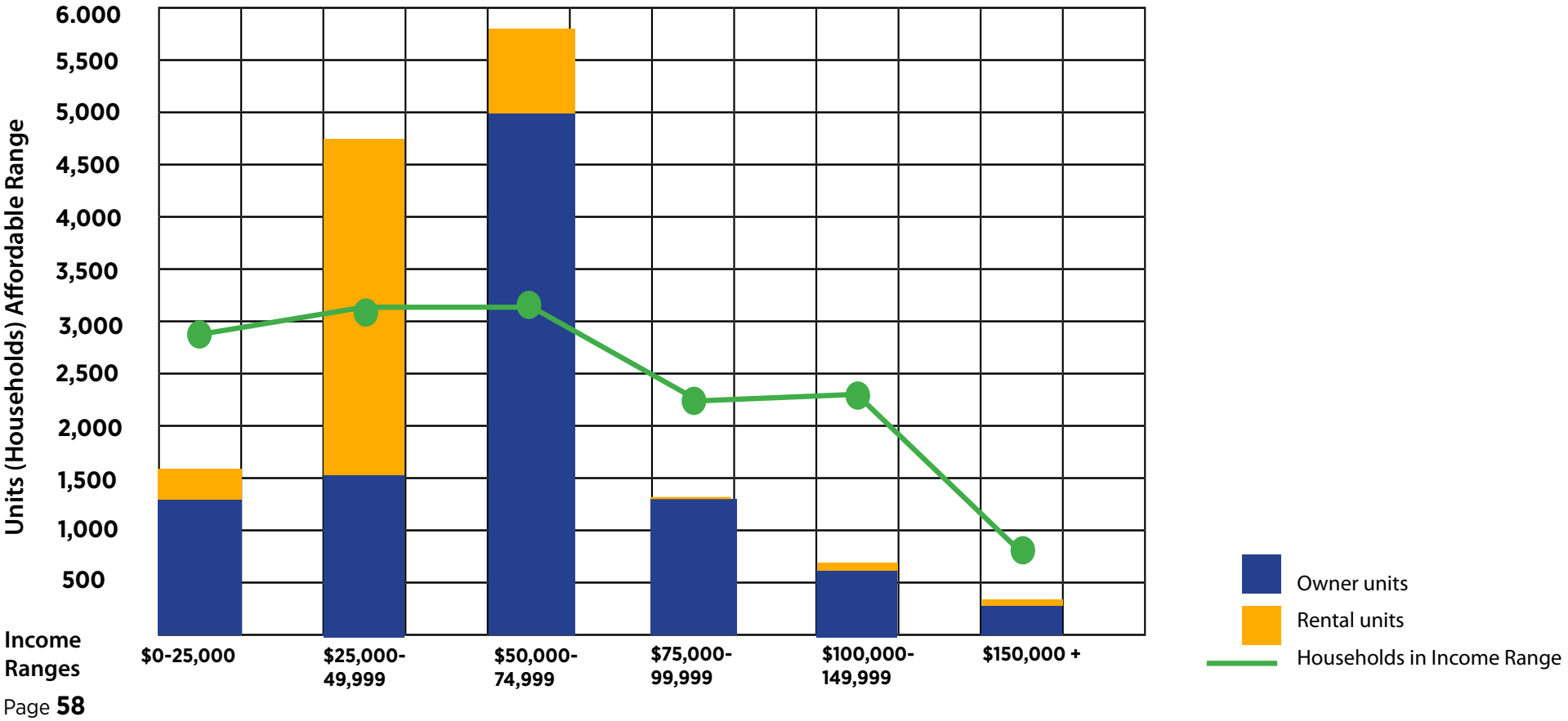


Figure 23: Housing Affordability Analysis for Porter/Chesterton									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 29%	11.90%	1,016	>$60,000	186	$0-499	9	195	-821
$25,000-49,999	29-57%	14.43%	1,232	$60,000-124,999	643	$500-999	771	1,414	182
$50,000-74,999	58-85%	14.26%	1,217	$125,000-199,999	1,688	$1,000-1,499	305	1,993	776
$75-99,999	86-114%	14.13%	1,206	$200,000-249,999	1,666	$1,500-1,999	155	1,821	615
$100-150,000	115-170%	21.14%	1,804	$250,000-399,999	2,045	$2,000-2,999	-	2,045	241
$150,000+	Over 170%	24.14%	2,060	$400,000+	993	$3000+	73	1,066	-994
Total			8,535		7,221		1,314	8,535	0

Figure 23: Housing Affordability Analysis for Schererville									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 34%	10.02%	1,154	>$60,000	220	$0-499	162	382	-772
$25,000-49,999	34-66%	17.41%	2,006	$60,000-124,999	699	$500-999	1,336	2,035	29
$50,000-74,999	67-100%	22.30%	2,569	$125,000-199,999	2,361	$1,000-1,499	662	3,023	454
$75-99,999	101-133%	12.93%	1,489	$200,000-249,999	1,799	$1,500-1,999	81	1,880	391
$100-150,000	134-199%	21.27%	2,450	$250,000-399,999	3,382	$2,000-2,999	12	3,394	944
$150,000+	Over 199%	16.07%	1,851	$400,000+	797	$3000+	7	804	-1047
Total			11,519		9,258	2,261		11,519	0

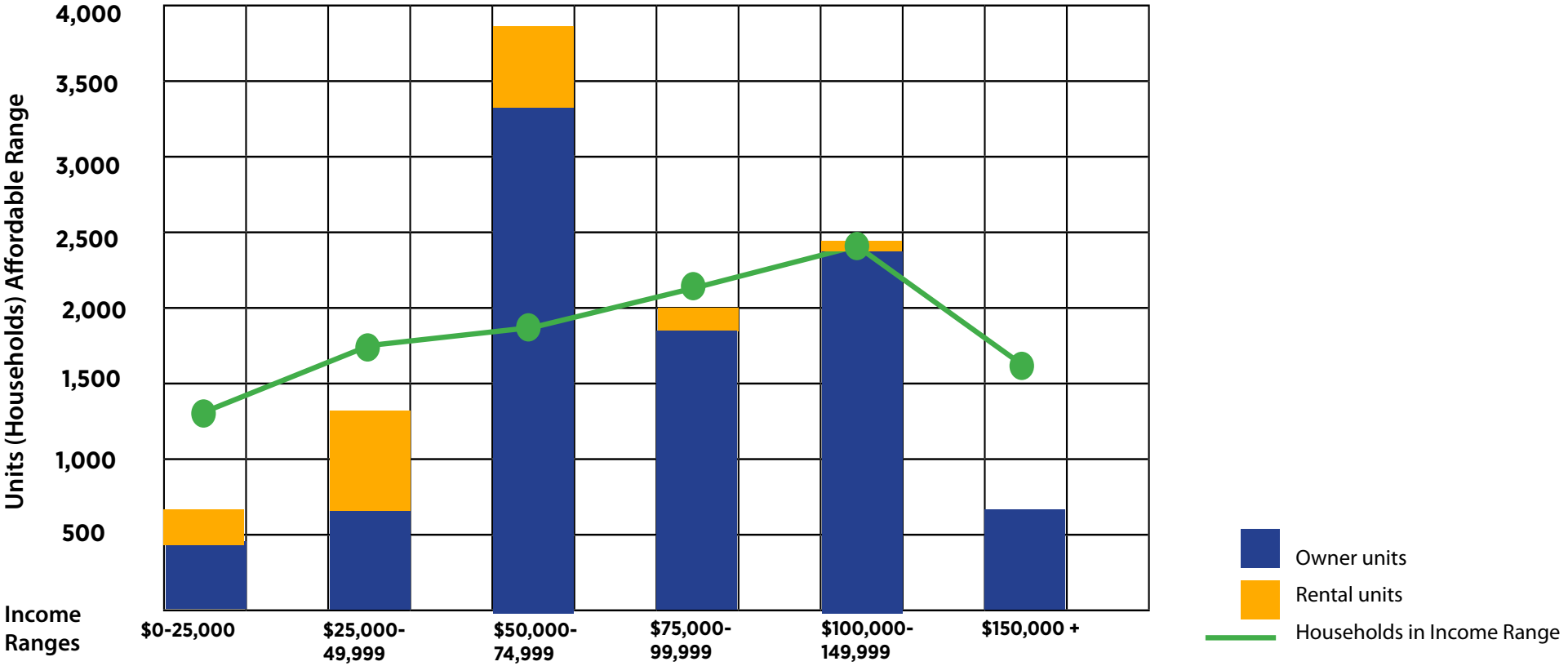


Figure 23: Housing Affordability Analysis for St. John									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 25%	5.33%	362	>$60,000	932	$0-499	11	943	581
$25,000-49,999	25-48%	20.70%	1,405	$60,000-124,999	196	$500-999	91	287	-1118
$50,000-74,999	49-72%	11.26%	764	$125,000-199,999	631	$1,000-1,499	13	644	-120
$75-99,999	73-96%	10.99%	746	$200,000-249,999	940	$1,500-1,999	37	977	231
$100-150,000	97-144%	22.88%	1,553	$250,000-399,999	2,743	$2,000-2,999	-	2,743	1190
$150,000+	Over 144%	28.83%	1,957	$400,000+	1,179	$3000+	14	1,193	-764
Total			6,787		6,621		166	6,787	0

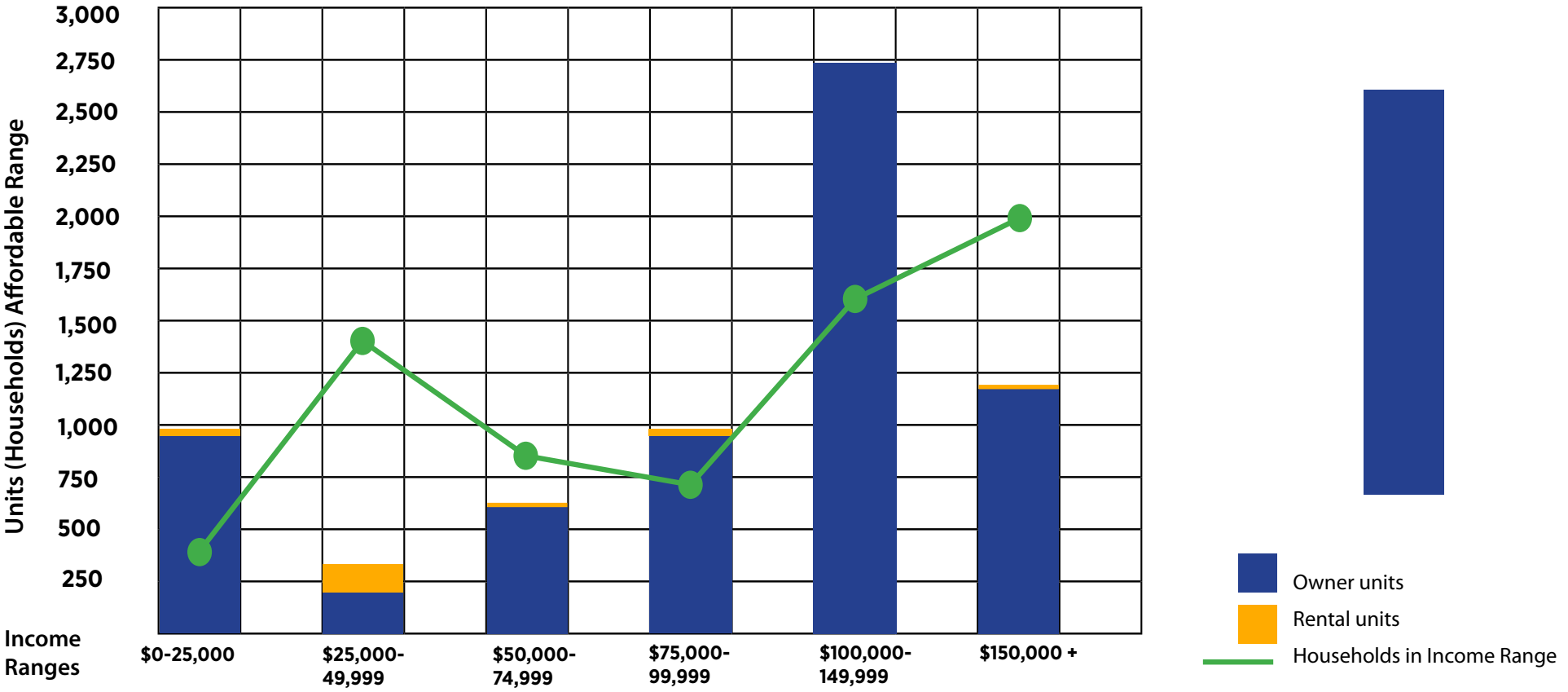


Figure 23: Housing Affordability Analysis for Valparaiso									
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 46%	21.35%	2,981	>$60,000	177	$0-499	746	923	-2058
$25,000-49,999	46-89%	23.65%	3,303	$60,000-124,999	755	$500-999	4,146	4,901	1598
$50,000-74,999	90-134%	15.09%	2,107	$125,000-199,999	3,277	$1,000-1,499	1,418	4,695	2588
$75-99,999	135-178%	14.87%	2,077	$200,000-249,999	1,076	$1,500-1,999	117	1,193	-884
$100-150,000	179-268%	13.95%	1,948	$250,000-399,999	1,623	$2,000-2,999	47	1,670	-278
$150,000+	Over 268%	11.09%	1,549	$400,000+	529	$3000+	52	581	-968
Total	56027	100.00%	13,965.00		7,437		6,528	13,965	0