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HOTEL

5 LAND USE & HOUSING

Finding Meaning

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 that dot its rural south. The landscape begins in the north with the shore of Lake Michigan and one of the country's newest national parks and extends south to the scenic Kankakee River Valley, with a wealth of forests and wetlands in between. Northwest Indiana is also 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, which is not only surviving, but is building a new nine mile branch serving communities along the Indiana-Illinois state line.

This chapter addressing land use is part of the Northwestern Indiana Regional Planning Commission's update of 2019's *NWI 2050*. 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. In Northwest Indiana, individual city and county comprehensive plans have been completed that cover 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, region 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 *NWI 2050+*.

The first part of this chapter is called "Finding Meaning," particularly appropriate for a regional land use element in an area as diverse as Northwest Indiana. This chapter 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, 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" - defined as an asset rich area within easy walking or bicycling distance of the center of town. While not new, this concept in contemporary times introduces the relationship between land use and active transportation.

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 communities. City and county plans are largely statements of goals and policies, and express perspectives of communities. Jurisdictions in an area as diverse as Northwest Indiana have differences, but also have significant shared goals, derived from a mutual desire to create better communities that offer a better life for their citizens.

Housing trends. While this is not a housing plan, residential development is the largest single consumer of urban land in Northwest Indiana. 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 affordability, and provide the basis for scenario analysis in the second phase of this planning project.

Policy areas. This section 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. This analysis identifies areas of strategic interest for more detailed planning during subsequent phases of this plan element.

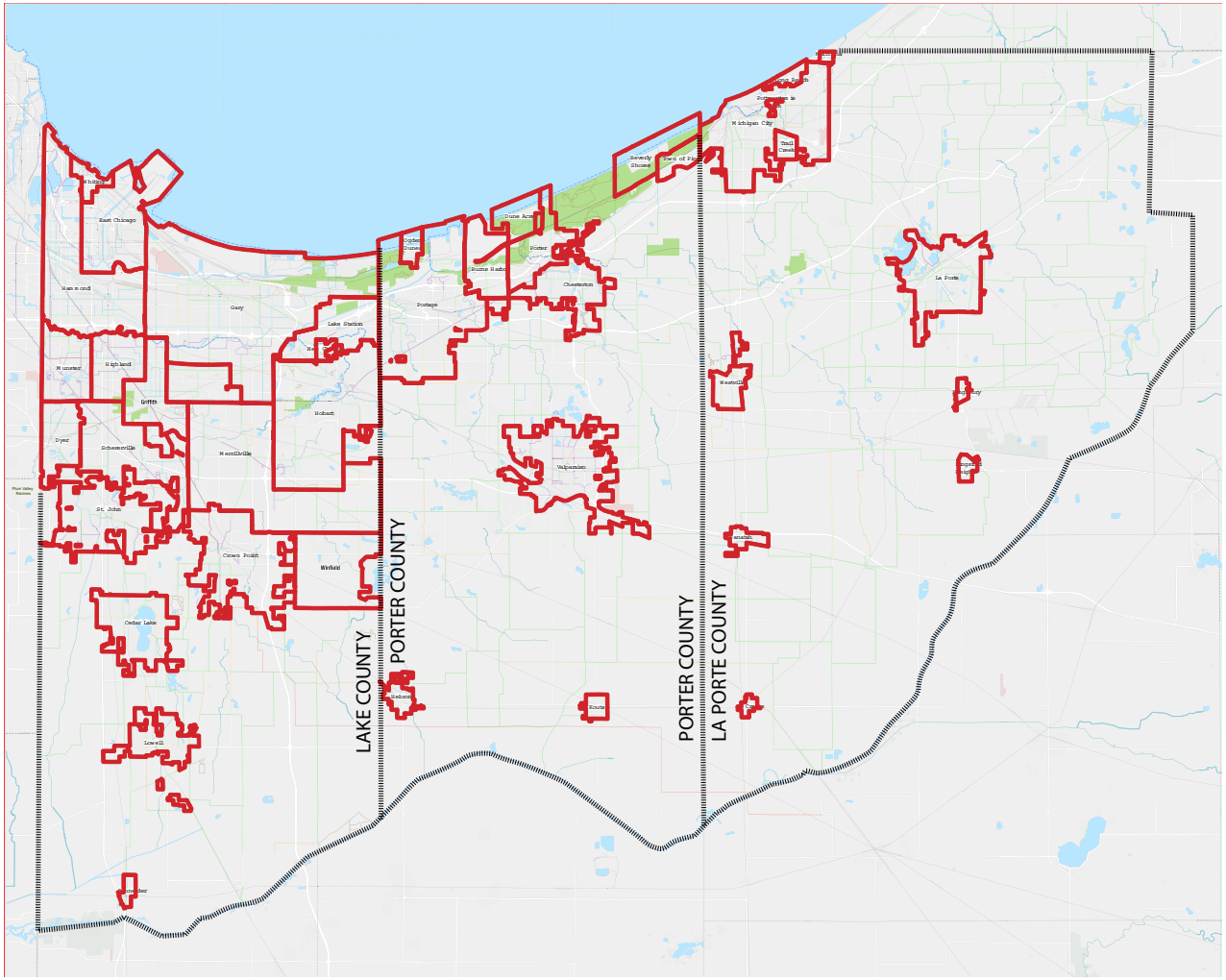


Figure 5-1: NWI 2050+ Study Area

Land Use Patterns

Figure 5-2 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 section 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 are primarily clustered 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 and 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 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, increasingly 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 a 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 5-3 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 patterns. 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 US 30 (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 5-4 illustrates environmental assets in the study area. A comparison of Figures 5-3 and 5-4 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.

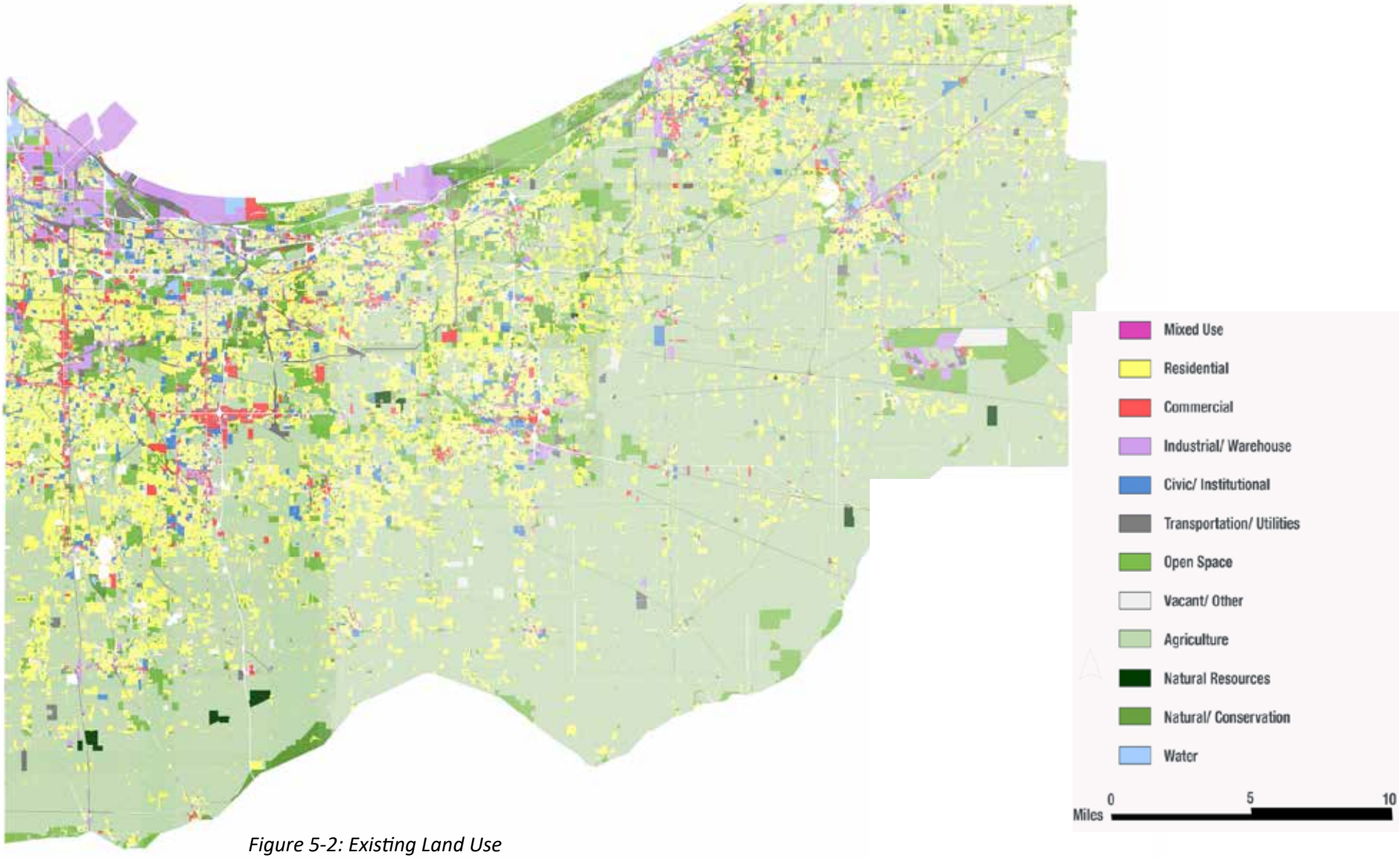


Figure 5-2: Existing Land Use

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.*

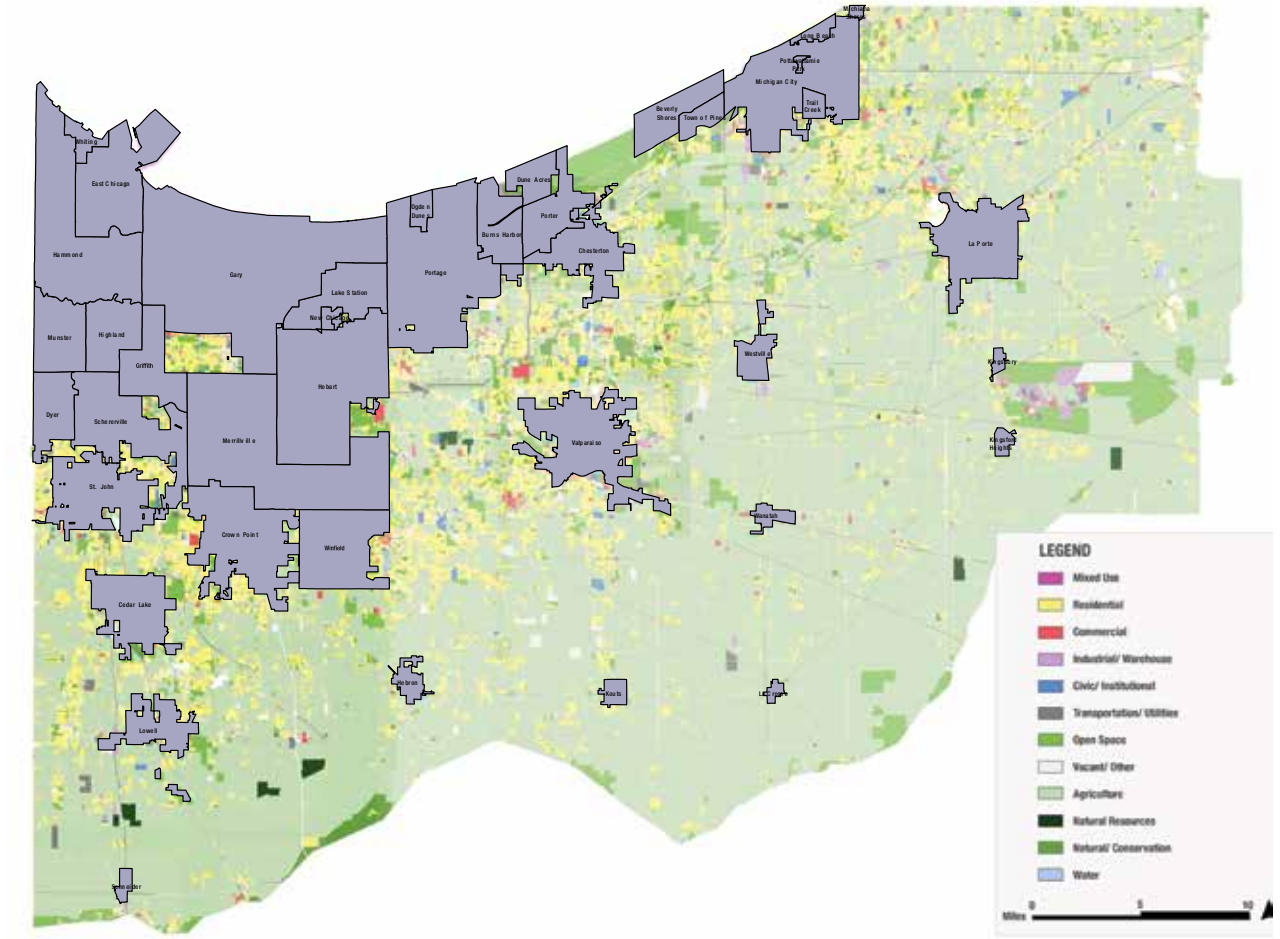


Figure 5-3: Developed Land Outside City Limits Note the relationship between this belt of low-density residential development and the line of slopes in Figure 5-4.

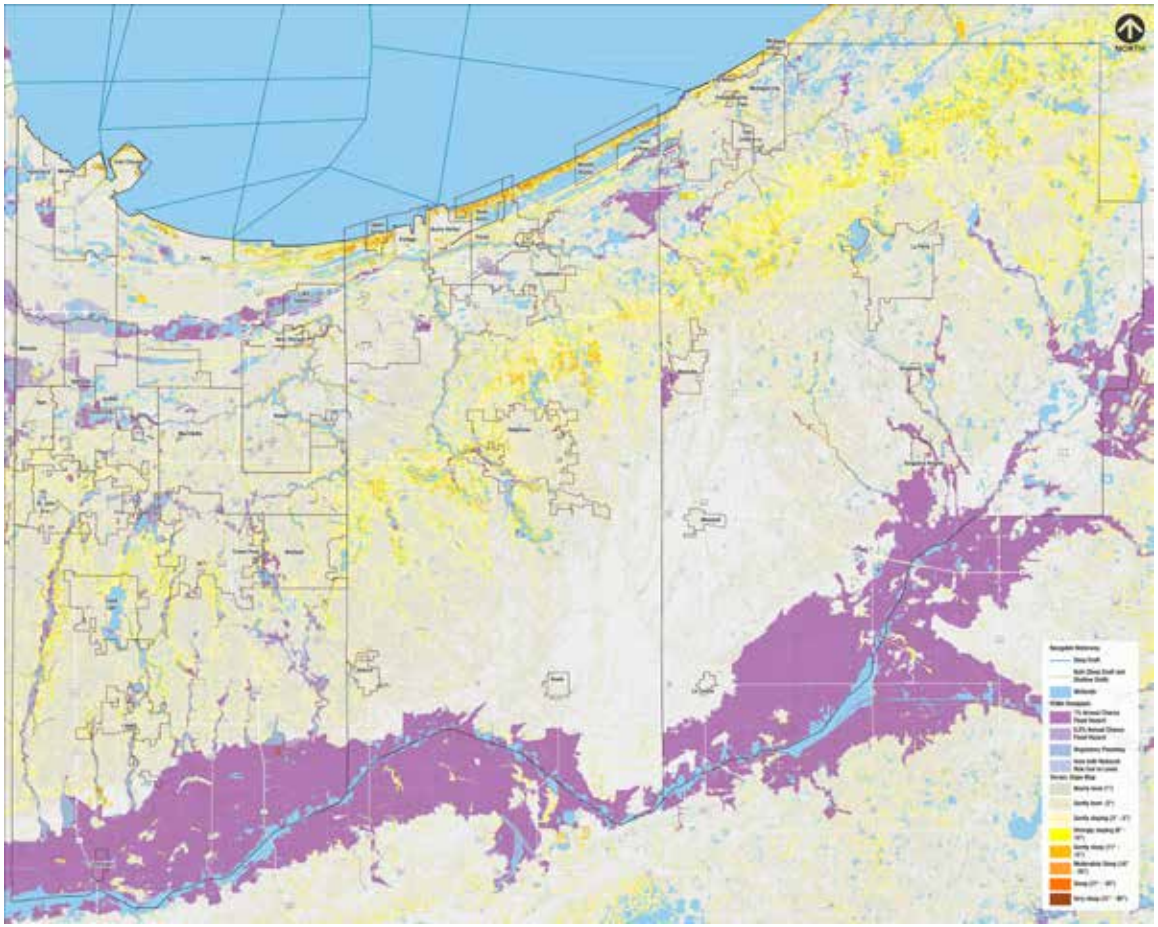


Figure 5- 4: Environmental Resources and Constraints

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 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 with 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 5-5 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 the League of American Bicyclists indicates that 40% of all trips are two miles or less in length. Figure 5-6 superimposes this short trip radius standard on the existing land use map to help relate destinations and places of residence.

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 the 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.

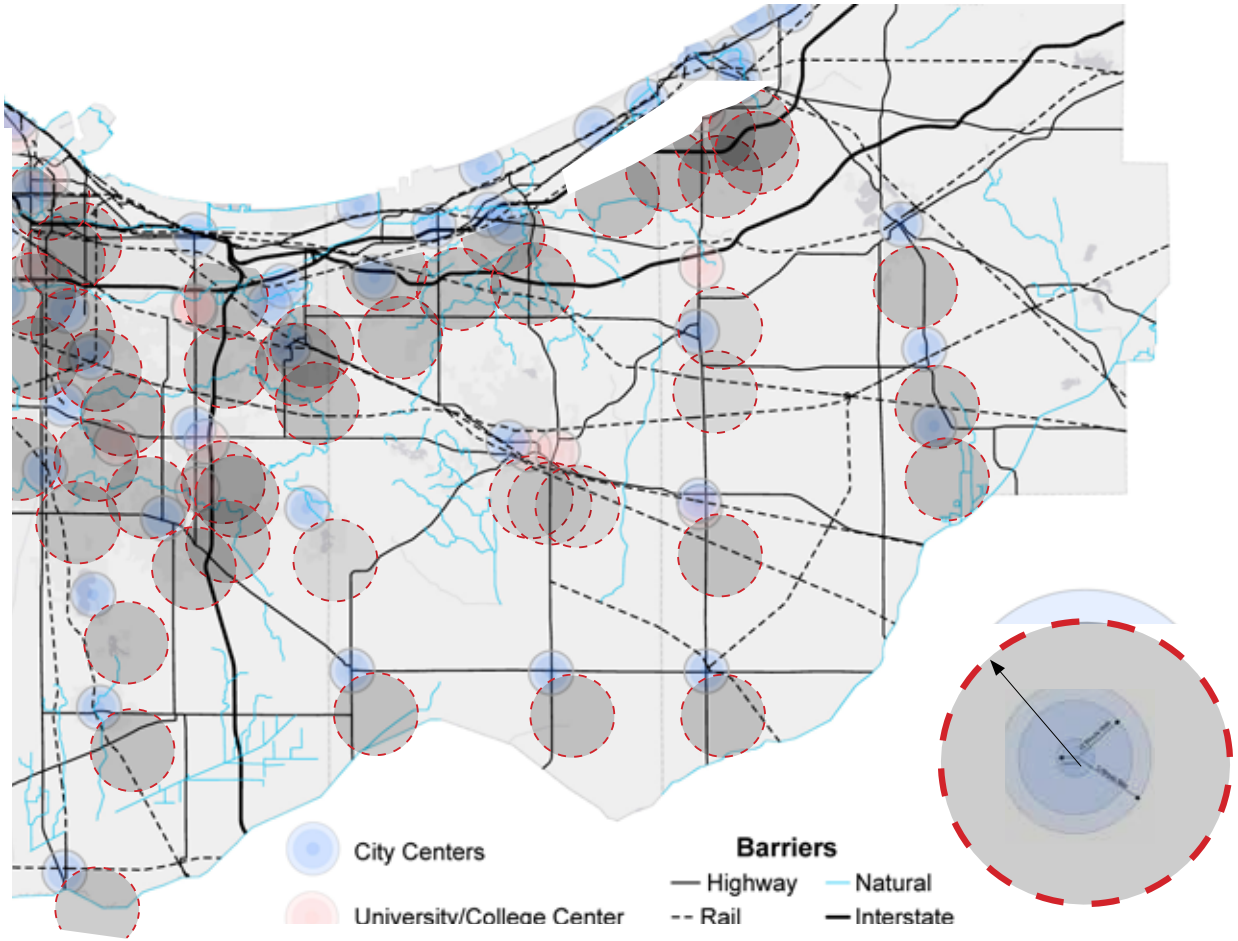


Figure 5-5: 15-Minute City Analysis with Barriers

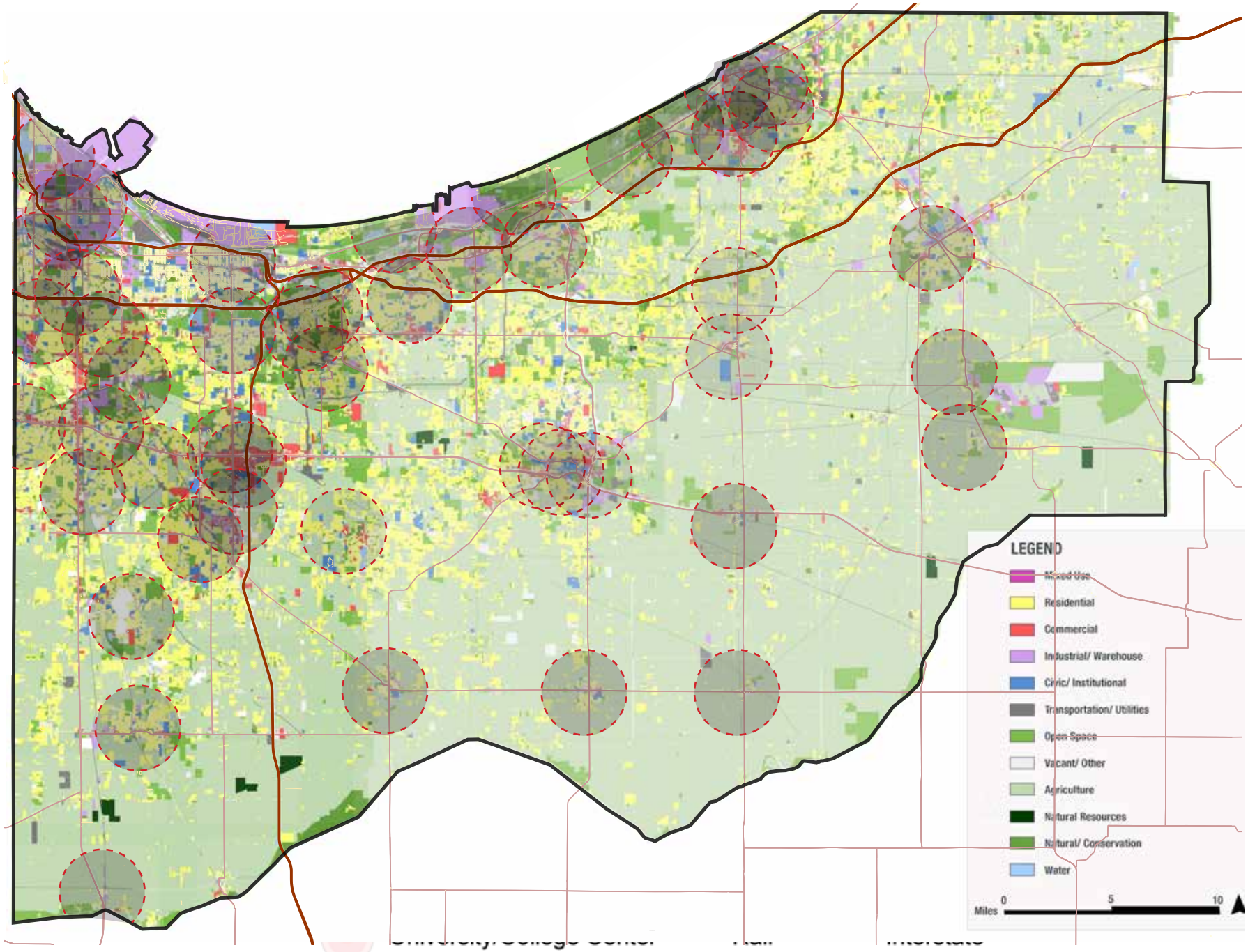


Figure 5-6: Two-mile (10 to 15 minute bike ride) Analysis with Land Use

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, automobiles 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 of 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 nine existing South Shore 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 transit oriented developments (TODs) 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. Northwest Indiana's regional 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

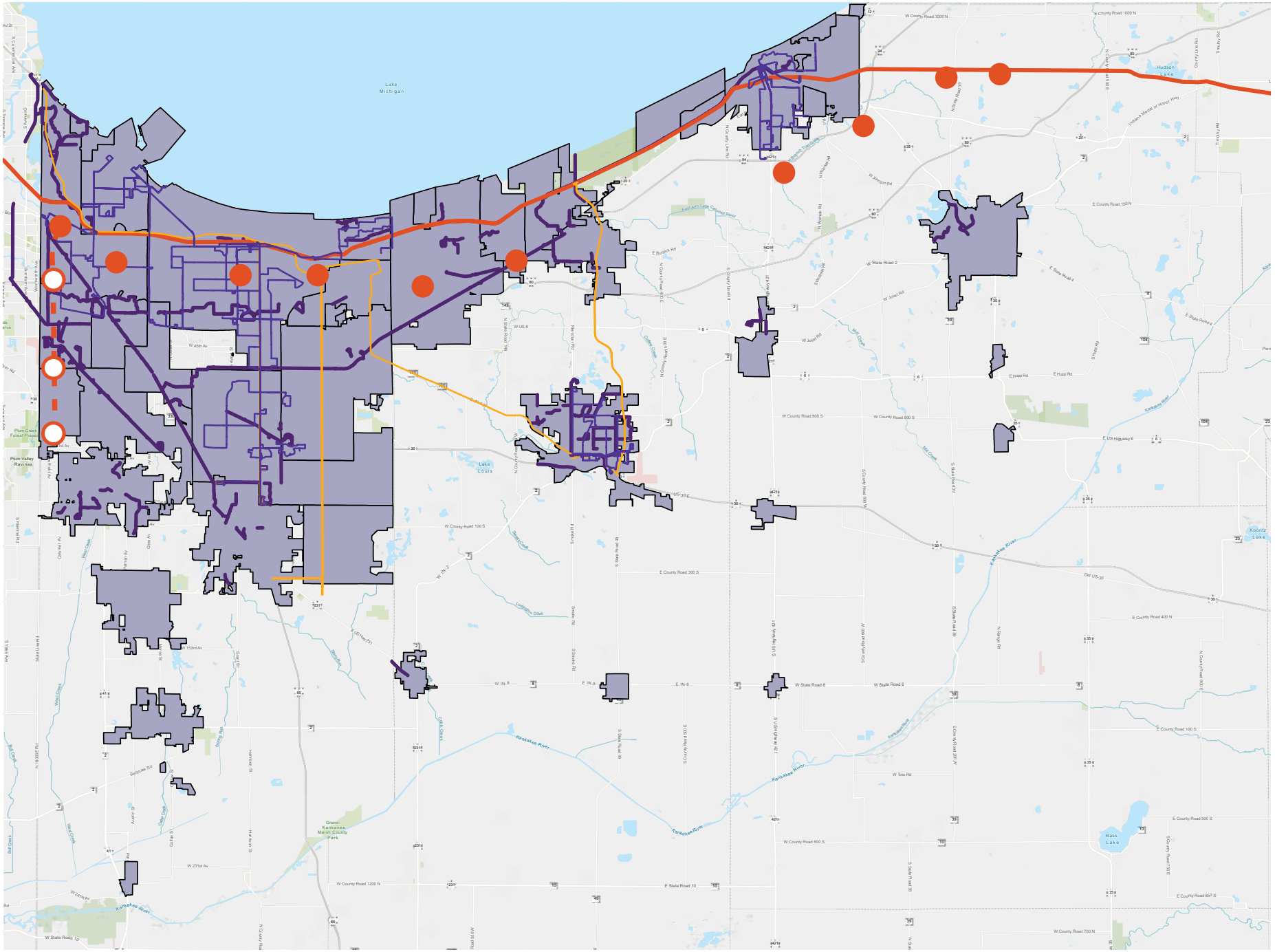


Figure 5-7: Alternative Transportation Facilities in the Northwest Indiana Region

Population Analysis

Examining the dynamics of population change can reveal much about the past and provide valuable information for the future. The approach here looks at both the long-term - the changes that have occurred over the last 40 years - and the short-term - how trends may have subtly changed during the decade between 2010 and 2020. 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 5-8 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 5-9 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

Location	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**	

Figure 5-8: Population Change by County, 1980-2020

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 people 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 region's population lives within municipal limits. About 160,000 people, or just over 20% of the population are in unincorporated county areas, or growth 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 have grown more than unincorporated areas during the last ten years.

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

Location	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%**

Figure 5-9: Rate of Population Change by County, 1980-2020

The Geography of Population Change

The maps on these pages compare the relative population history of census tracts in the 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 northern industrial areas, 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 area.

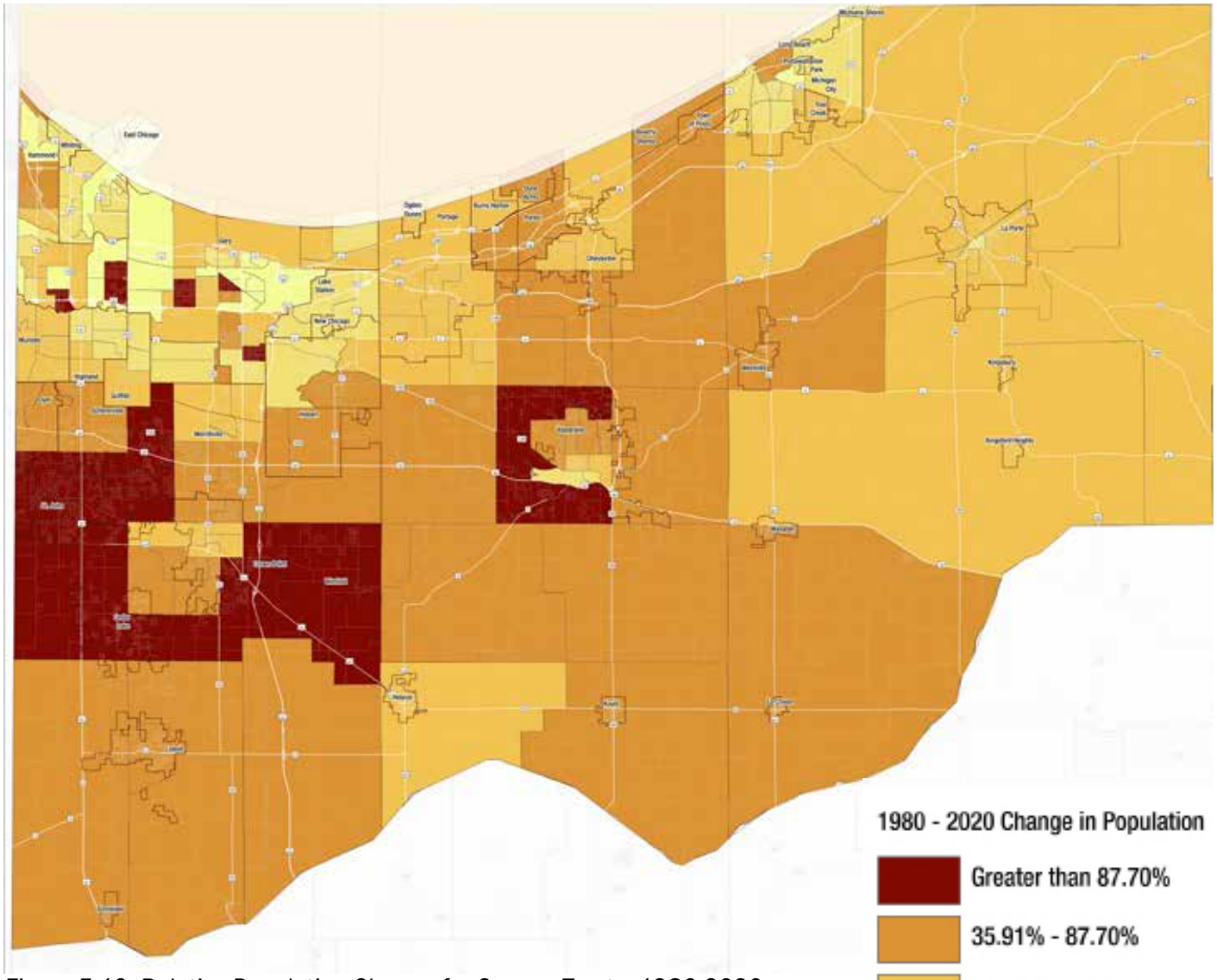


Figure 5-10: Relative Population Change for Census Tracts, 1980-2020

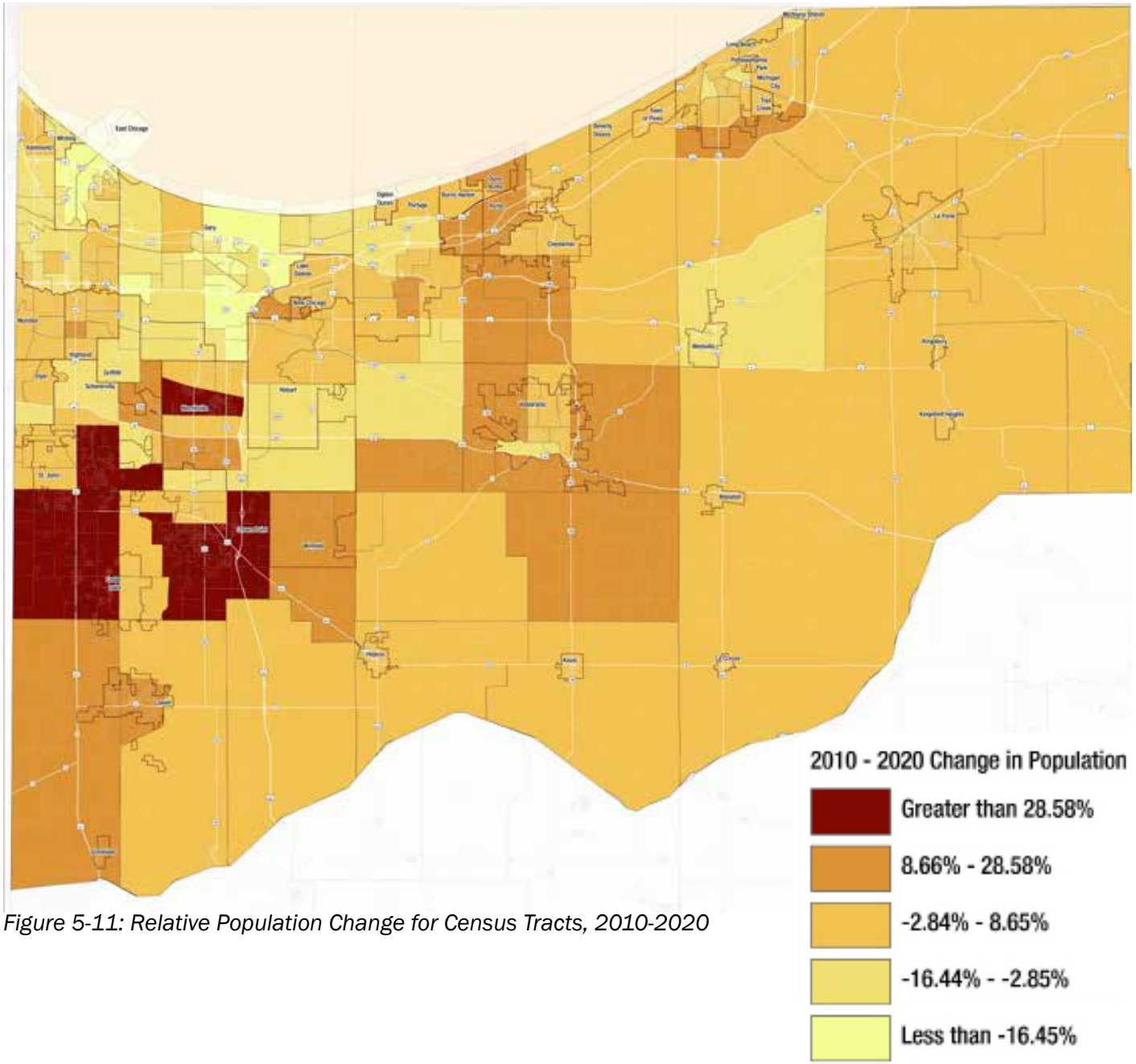


Figure 5-11: Relative Population Change for Census Tracts, 2010-2020

Figure 5-11 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.

The following section goes a step deeper into understanding changing populations, and examines the actual rate of population change for individual cities.

Annual Growth Rates

Figures 5-12 and 5-13 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 did not grow outside of its cities, while rural Porter and La Porte Counties have experienced moderate positive growth since 1980.

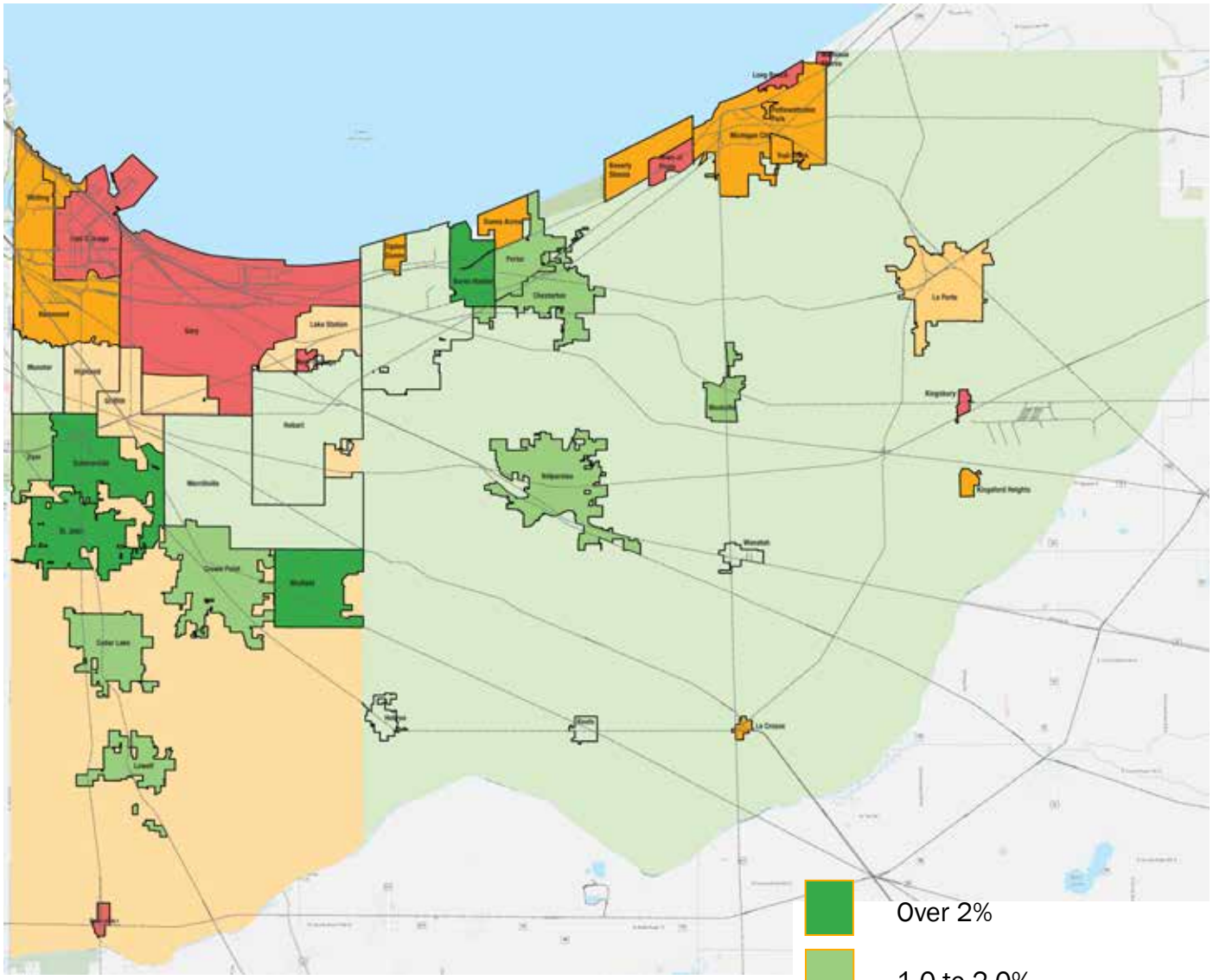


Figure 5-12: Average Annual Growth Rate for Cities and Rural Areas, 1980-2020

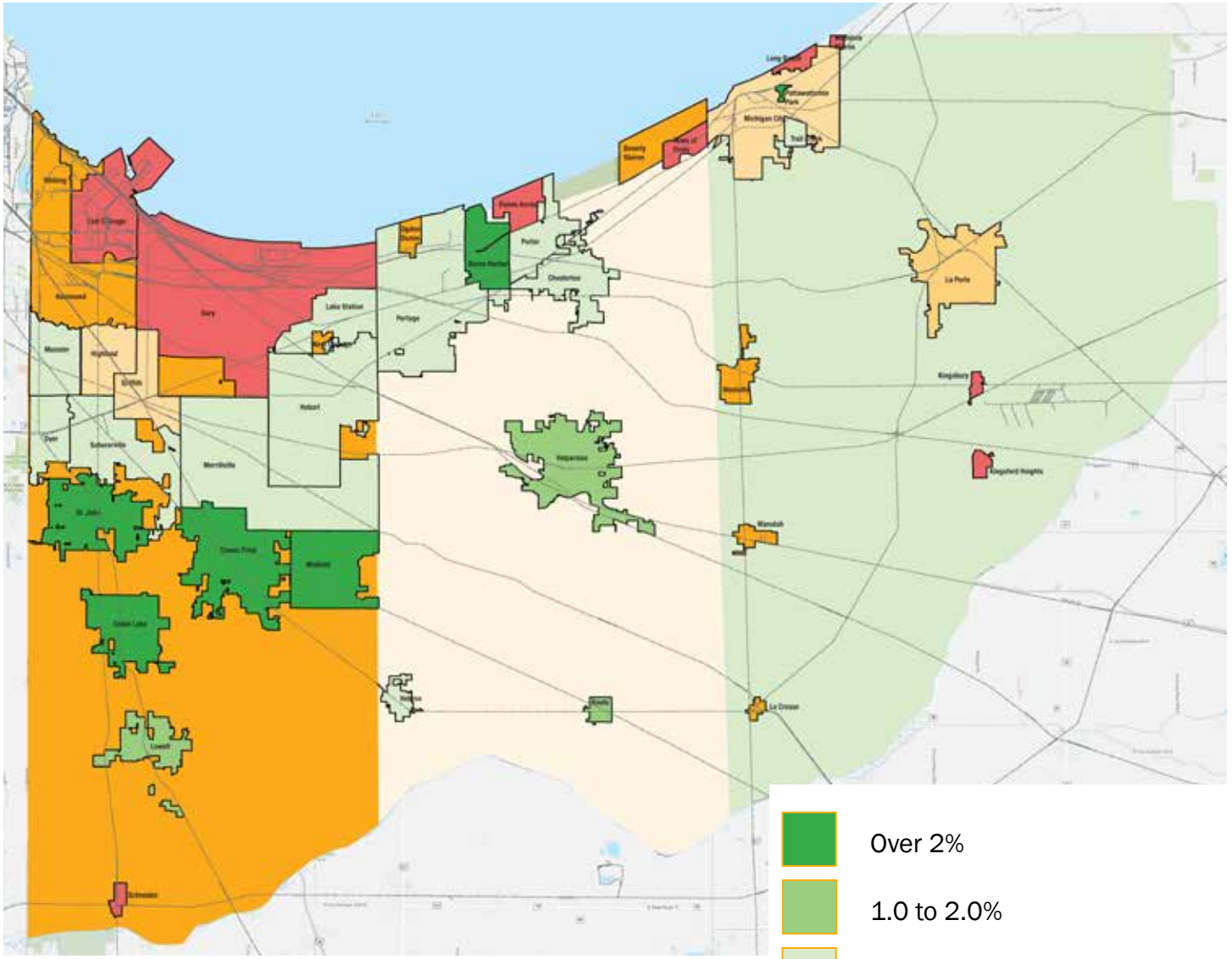


Figure 5-13: Average Annual Growth Rate for Cities and Rural Areas, 2010-2020

Figure 5-13 displays average annual change rates for the recent past, 2010 to 2020. Comparing the two maps shows 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 and Lake Station moving into the stable growth group, a very interesting development for a city that has experienced long term if moderate population declines; and Kouts' 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 of 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.

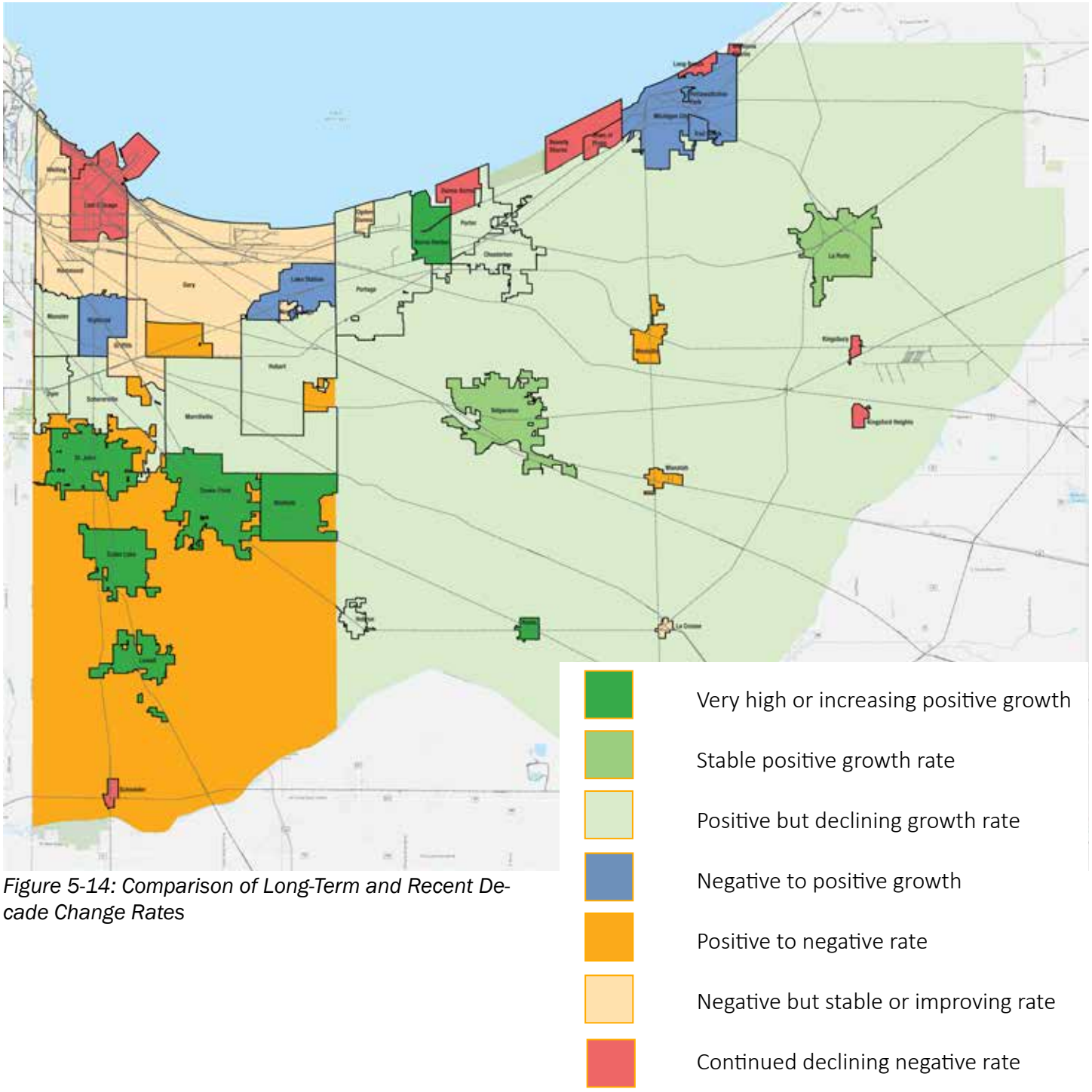


Figure 5-14: Comparison of Long-Term and Recent Decade Change Rates

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 5-15 displays population per square mile for the Metropolitan Statisical Area's (MSA) census tracts.

In general, Northwest Indiana is a low-density region. 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.

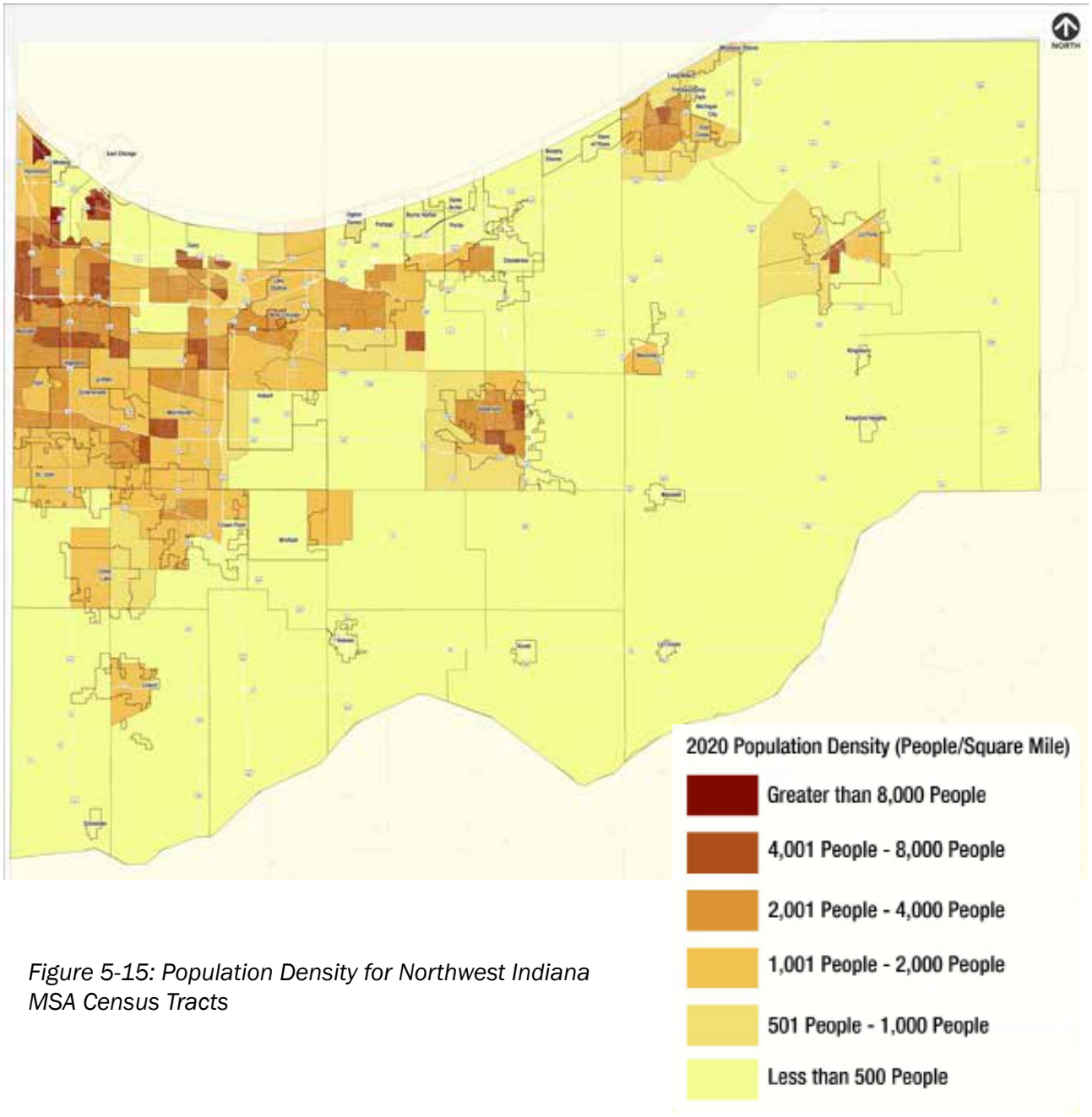


Figure 5-15: Population Density for Northwest Indiana MSA Census Tracts

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 5-16 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 occasional 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 TODs 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.

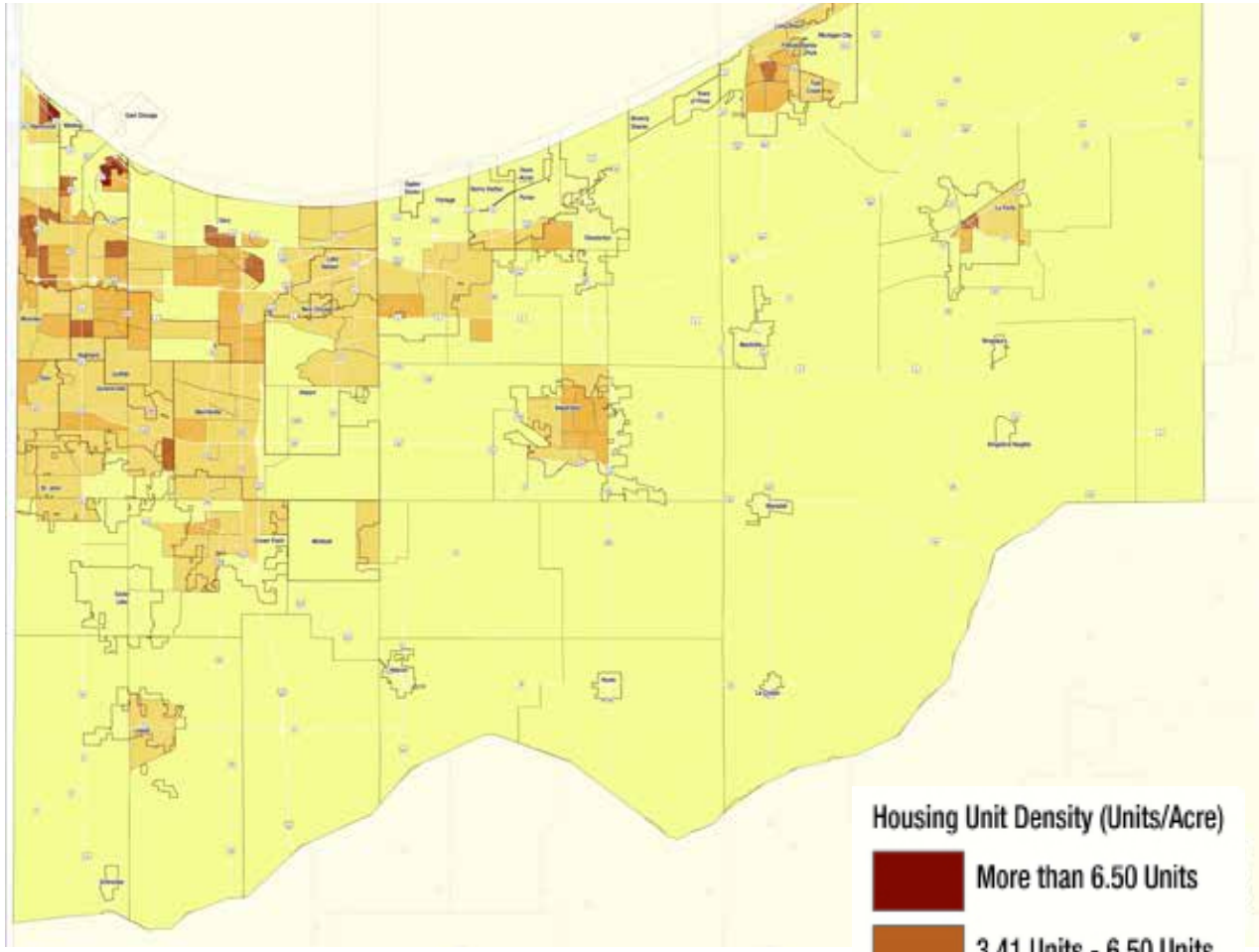


Figure 5-16: Residential Density for Northwest Indiana MSA Census Tracts

New Demand and Housing Location

The planning process included a potential population and land needs scenario for the Northwest Indiana MSA based on this population and growth rate analysis. 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 calculation 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 model includes the following:

- Reduces the 30-year growth rate substantially for the fastest-growing communities. Cities that have registered a 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 a 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, development 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 5-17:

- 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 that 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 an 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 5-17 represents one net square mile of new residential development on currently vacant land. The 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.

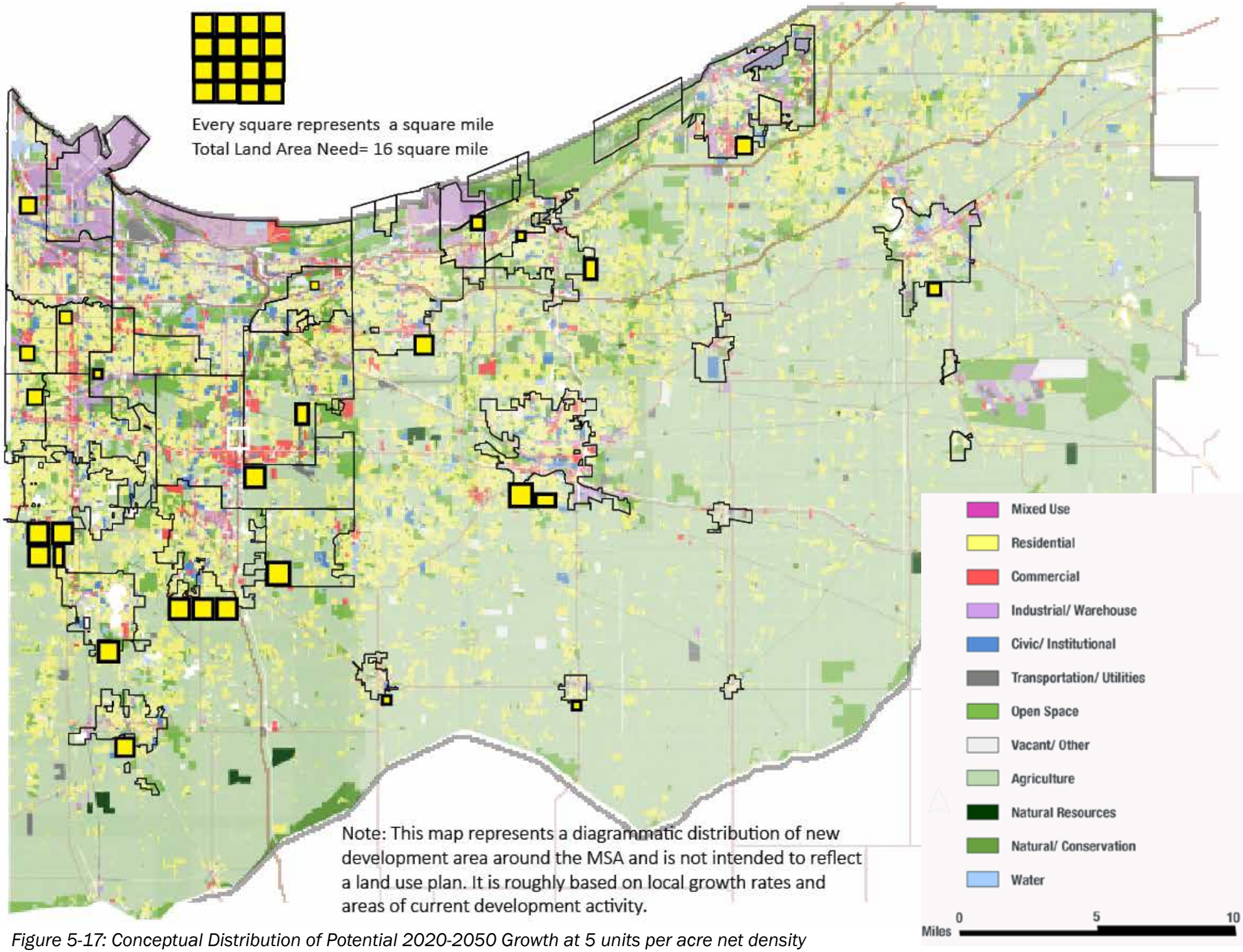


Figure 5-17: Conceptual Distribution of Potential 2020-2050 Growth at 5 units per acre net density

Existing Community Plans

NWI 2050+ is a regional plan, but it is formally a Metropolitan Transportation Plan that will inform policy on how people and goods move to and through the region as well as project funding. 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 objectives
- 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 a 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

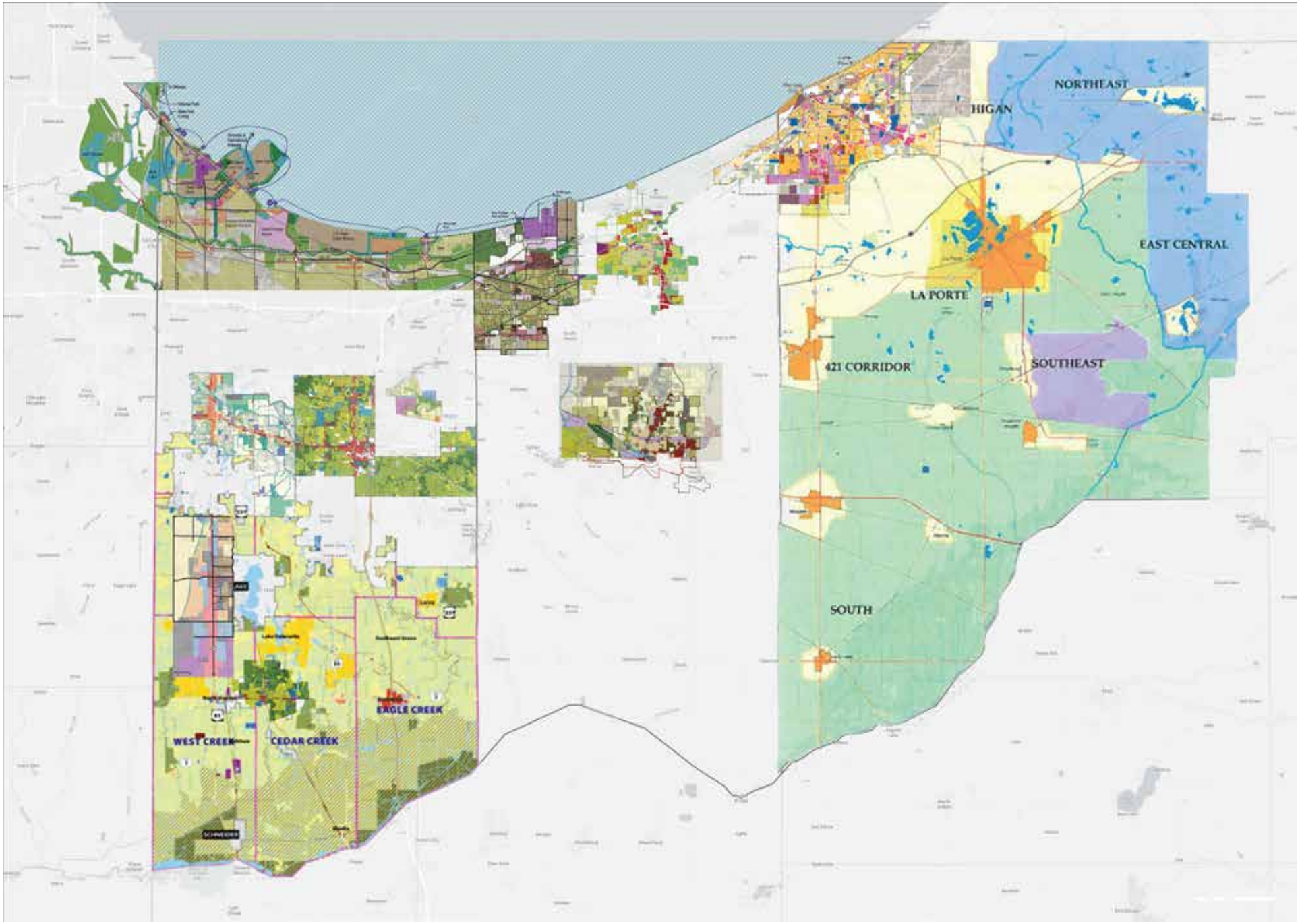


Figure 5-18: Compendium of Existing Community Land Use Plans

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 development

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
- 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 environmental assets
- Coordinate with municipalities on land use plans
- Promote mixed-used 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 are 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 and 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 5-19 indicates changes in the number of housing units by census tract between 2010 and 2020. Areas of substantial new growth 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 include 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.

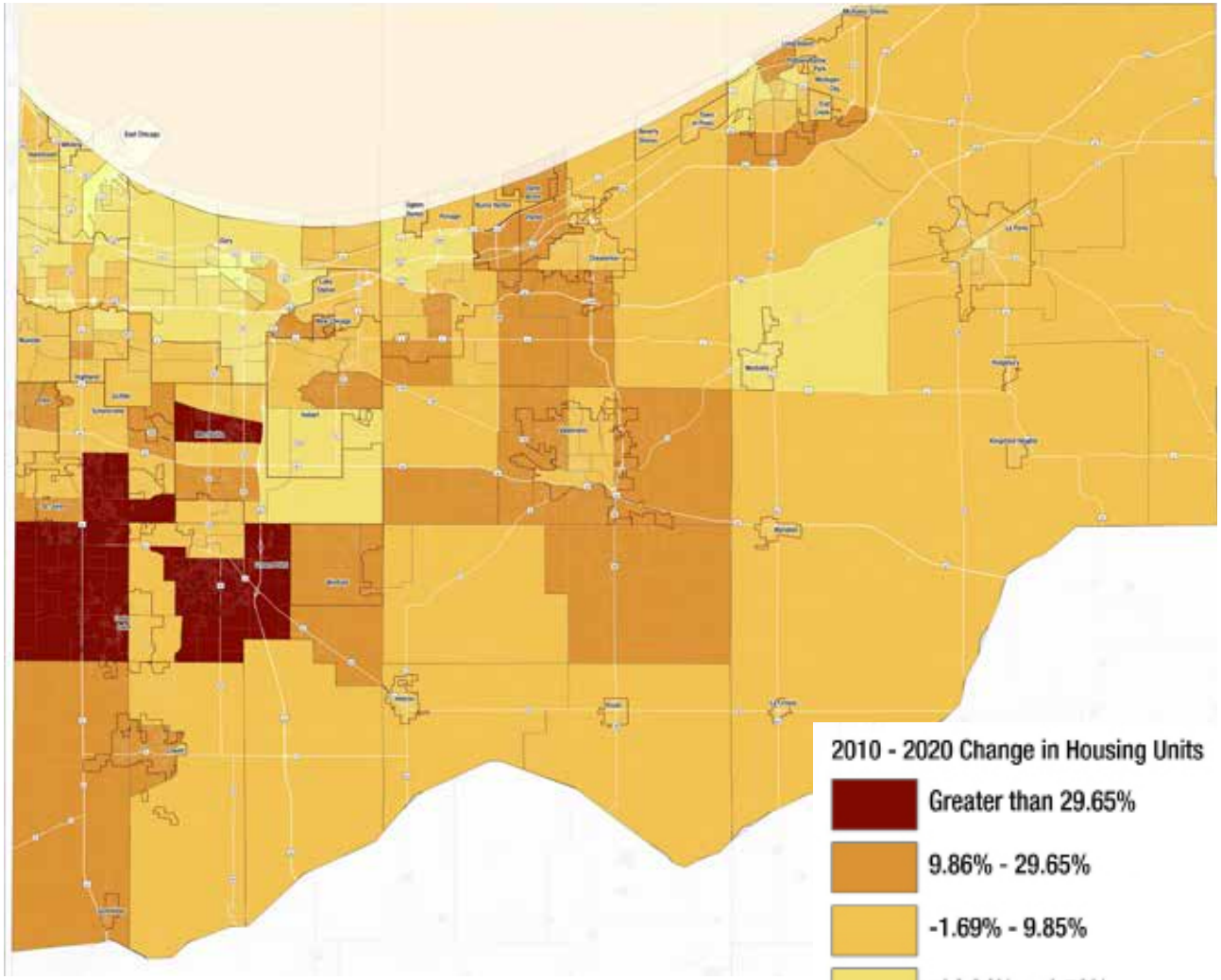


Figure 5-19: Housing Unit Change by Census Tract, 2010-2020

Housing Affordability

Figure 5-20 displays median home values by municipality according to the 2020 Census. These values suggest a very moderately priced 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.

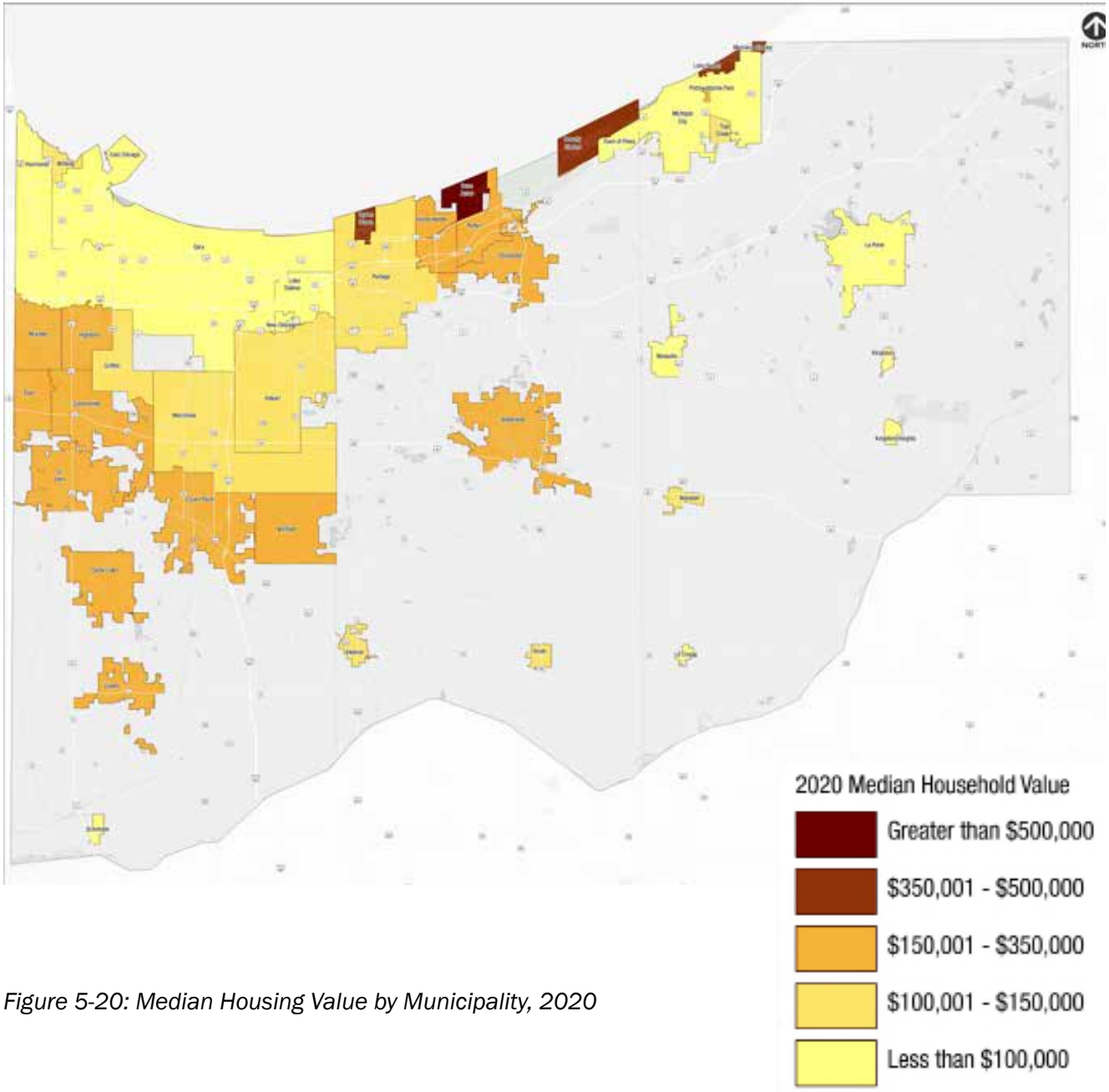


Figure 5-20: Median Housing Value by Municipality, 2020

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 lakeshore and in some tracts in the central tier. Figure 5-21 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 5-22 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 5-23 through 5-25 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. 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 permit. This phenomenon of minimizing housing burden 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." Some may not be able to move up due to other expenses such as school loans or other personal debt, but greater product variety that meets their evolving lifestyle needs may have an impact.

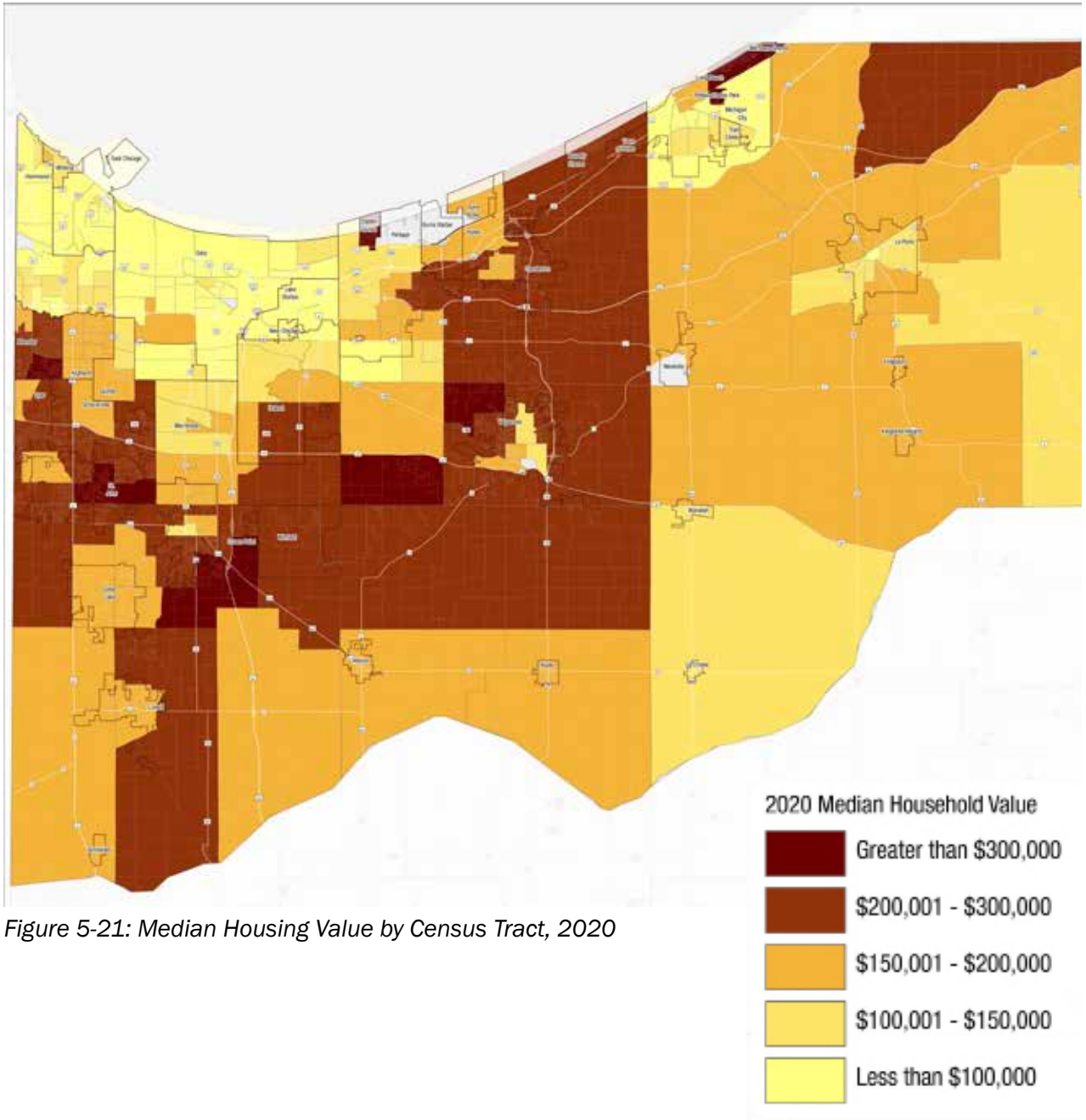


Figure 5-21: Median Housing Value by Census Tract, 2020

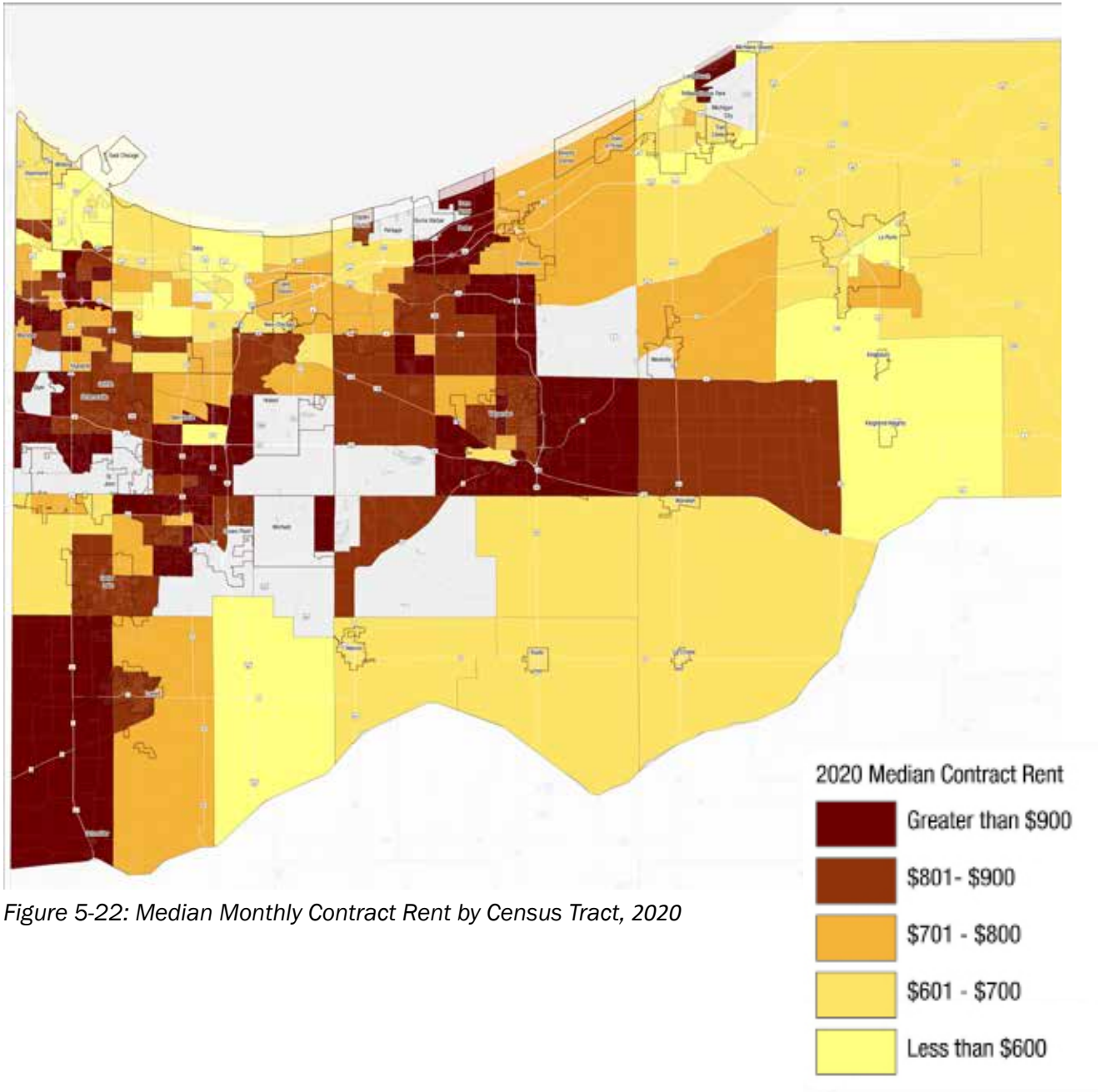


Figure 5-22: Median Monthly Contract Rent by Census Tract, 2020

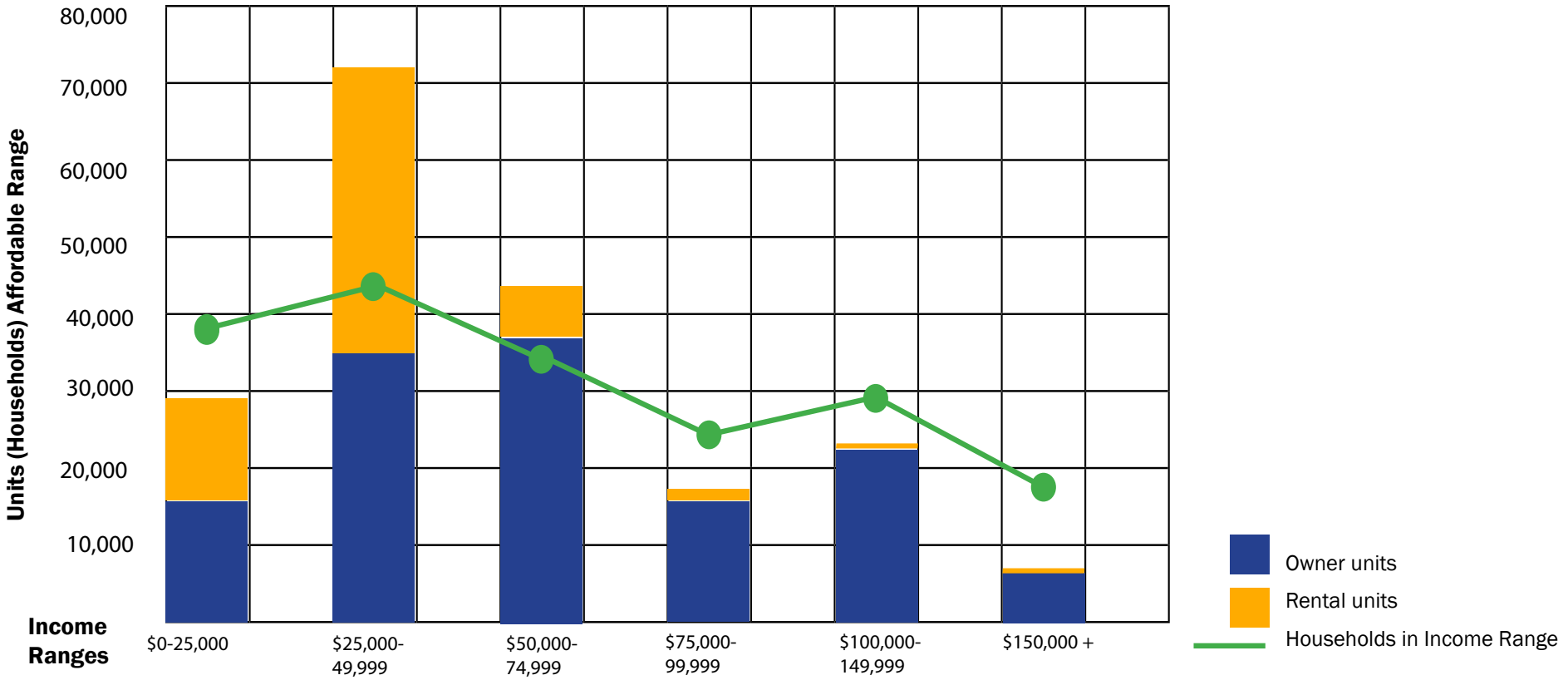
All of these calculations continue to suggest a somewhat undervalued housing market in the Northwest Indiana region as well as a persistent need to assist very low income households.

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 the Creating Purpose section of the Land Use Chapter, *NWI 2050+* includes an affordability analysis for all municipalities in the MSA with a population over 10,000. In some cases, the analysis combines two adjacent municipalities and/or Census Designated Places such as Lake of the Four Seasons. The Appendix contains the results of these individual calculations.

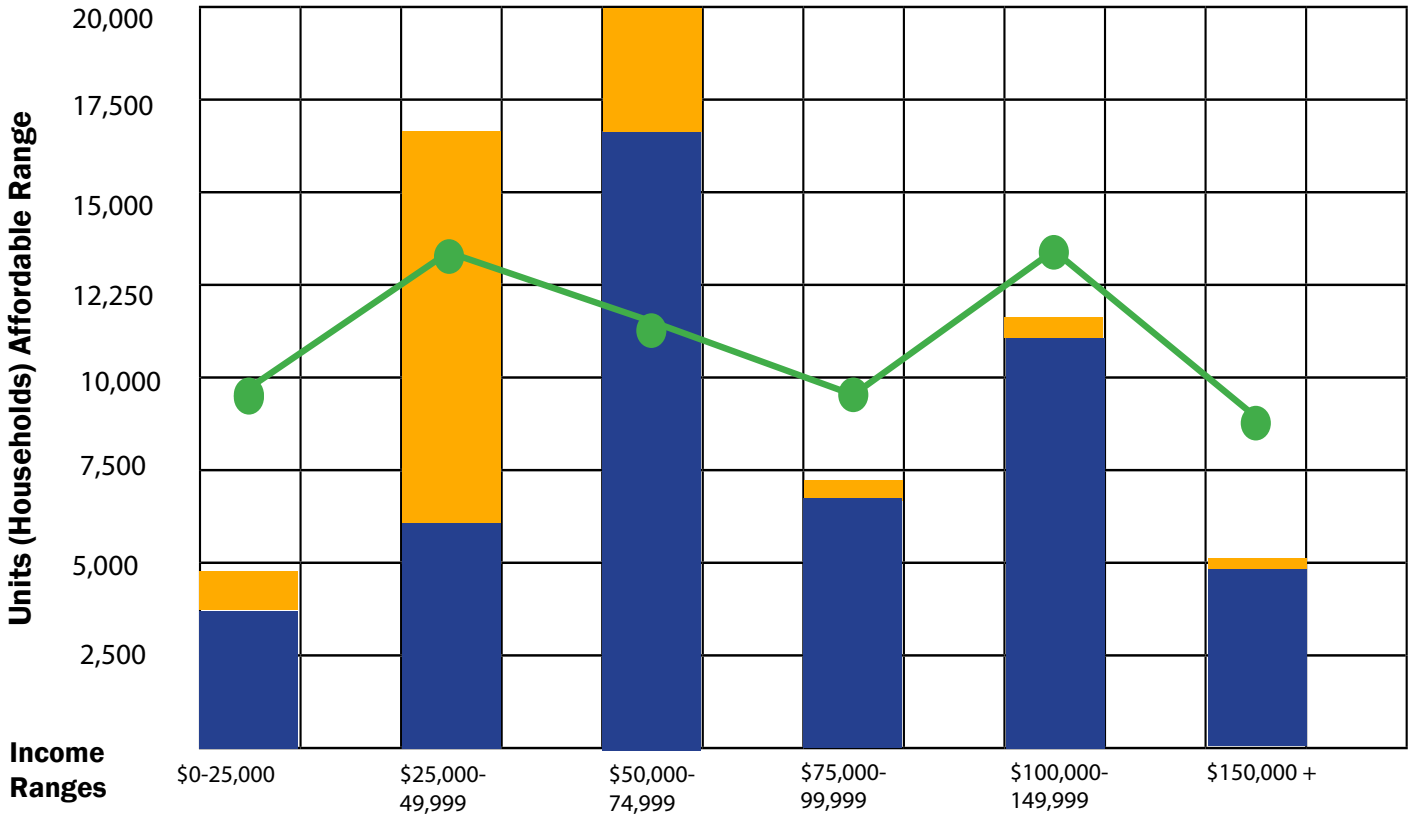
Income Range	% of County Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 44%	21.05%	39,712	>$60,000	15,037	$0-499	11,798	26,835	-12,877
$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 5-23: 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 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**

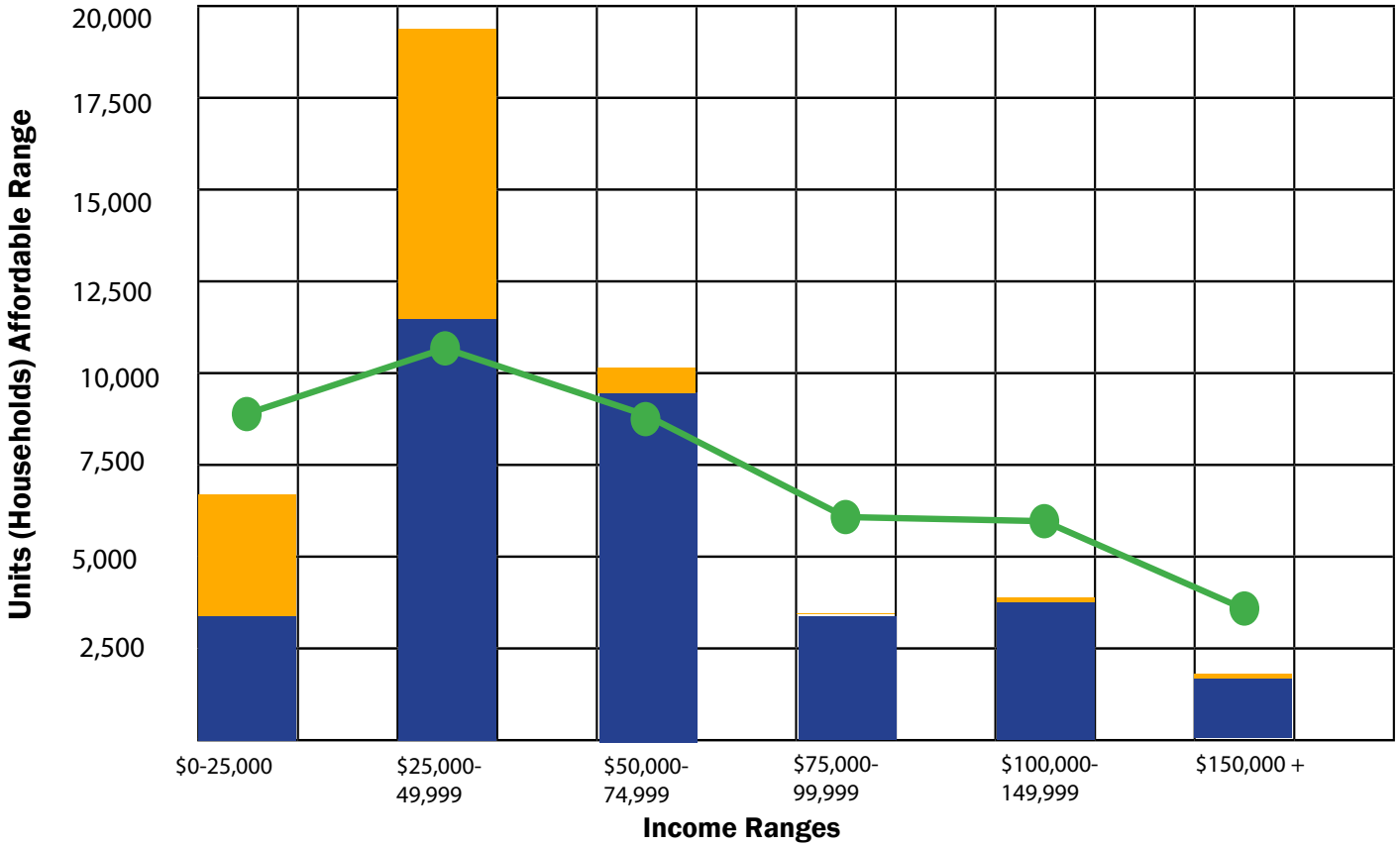
Figure 5-24: Housing Affordability Analysis for Porter County



Owner units
Rental units
Households in Income Range

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 5-25: Housing Affordability Analysis for La Porte County



Owner units
Rental units
Households in Income Range

Figure 5-26: Composite Housing Affordability Analysis for NW Indiana MSA

Policy Regions

Figure 5-27 identifies policy regions, areas of common character, and potential issue concerns that help the visioning process contemplated for the Creating Purpose section.

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 transportation projects of the Westlake extension of the South Shore and Monon Trail. These projects will help produce new development forms along the corridor.

Central

These communities 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 will need to sustain that momentum. Managing the linkage between MC and La Porte, which is developing its own major walkable community project at Newport Landing, will be a significant task.

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.

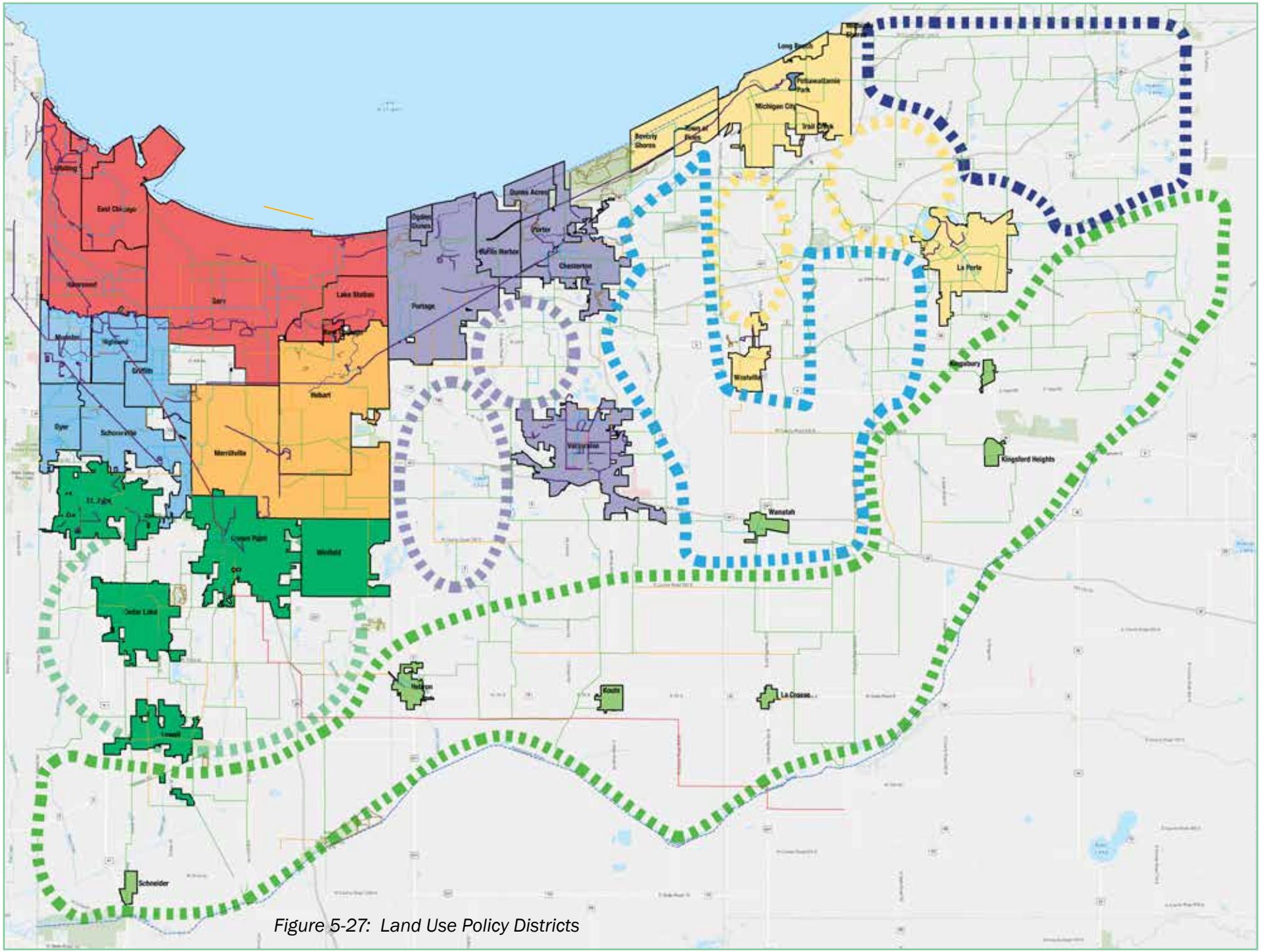


Figure 5-27: Land Use Policy Districts

Commercial Environments and Corridors

While the region's commercial environments represent a small percentage of its 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. In the early 20th century, commercial development focused on traditional downtowns (such as Gary, Hammond, East Chicago, Michigan City, La Porte, and Valparaiso) and town centers 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 Northwest Indiana, 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).

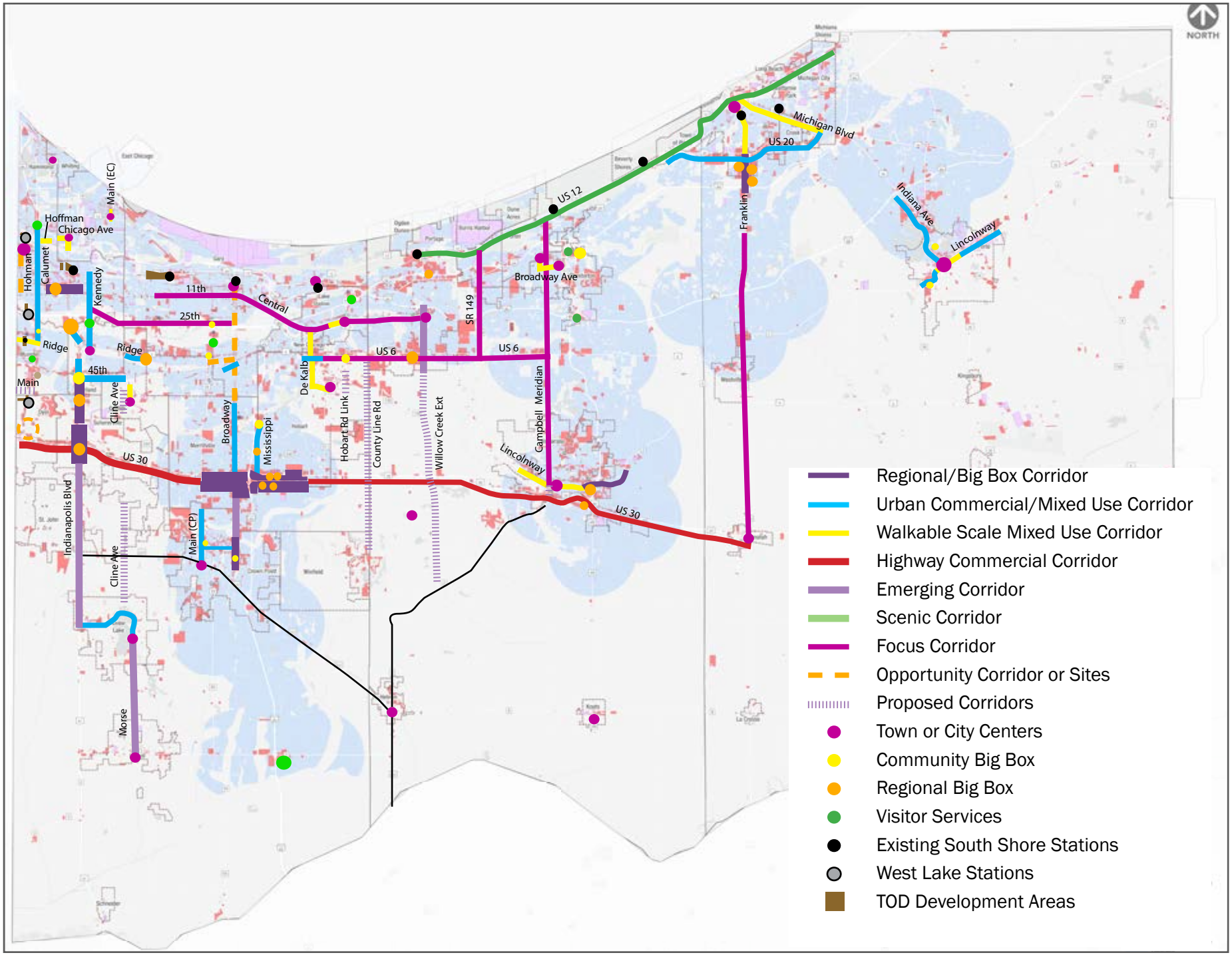
These trends in Northwest Indiana have led to several policy and development directions:

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 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 Village development in Munster.


NORTH
Main (EC)
Hoffman
Chicago Ave
Hohman
Calumet
Kennedy
11th
25th
Central
Ridge
Ridge
45th
Main
Cline Ave
Broadway
Mississippi
De Kalb
US 6
US 6
SR 149
Broadway Ave
US 12
Hobart Rd Link
County Line Rd
Willow Creek Ext
Campbell
Meridian
Lincolnway
US 30
US 30
Indianapolis Blvd
Main (CP)
Cline Ave
Morse
Michigan Blvd
US 20
Franklin
Indiana Ave
Lincolnway
Regional/Big Box Corridor
Urban Commercial/Mixed Use Corridor
Walkable Scale Mixed Use Corridor
Highway Commercial Corridor
Emerging Corridor
Scenic Corridor
Focus Corridor
Opportunity Corridor or Sites
Proposed Corridors
Town or City Centers
Community Big Box
Regional Big Box
Visitor Services
Existing South Shore Stations
West Lake Stations
TOD Development Areas

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.

This chapter includes development, design, and regulatory policies focused on corridors and image centers. Figure 5-28 displays a typology, based on 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 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 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.

Creating Purpose

The first section of this chapter explored important influencers of land use within the three counties of the Northwest Indiana Metropolitan Statistical Area (MSA). These factors included existing land use patterns; population and growth trends within the region and its 42 cities and towns; past planning efforts in individual cities, towns, and counties; and housing trends and market gaps. Based on this information and extensive community consultation and field work, the second section identified eight policy areas that grouped MSA communities and subregions together based on common characteristics, relationships, and periods of development. It also identified and presented a typology of major corridors, recognizing their importance as both transportation facilities and focuses of development and community character. This section builds on that foundation to develop a regional land use vision and policy directions for the next twenty-five years. This vision recognizes that each community has control of its own future. But regional policy has a strong role to play in a multi-county, multi-community area like Northwest Indiana, where economic development, transportation, and environmental issues and interests do not stop at municipal borders or county lines.

Whereas the last section of this chapter was largely quantitative, presenting and analyzing facts on the ground, Creating Purpose is largely qualitative, interpreting and evaluating those facts and using them to form regional guidance and policy. Of special importance to this plan and the regional mission of NIRPC is the close relationships of transportation, land use, economic health, and community quality.

To the end of creating a land use vision and policy for Northwest Indiana, this plan component includes the following:

A population future based on regional trends and the potential of Northwest Indiana. While industrial uses can follow their own imperatives, residential uses constitute the largest single consumer of land by far, and population change drives the conversion of land from rural to urban use. This section projects a population target for the planning period and explains the reasons that make this target likely.

Issues and Uncertainties. This section will discuss outstanding problems and questions that affect both the ability of Northwest Indiana to evolve for the benefit of its citizens and that frame future policy and projects.

A Development Vision. This presents a projected land use future for the policy areas identified in Part One, derived from the potential population future discussed in the next section.

Land Use Principles, macro-scale guidelines and programs that, taken together, will help move the region toward achieving its full potential.

Focus Areas, to be considered in detail as case studies and demonstrations of possibilities and implementation in the Purpose Driven Planning section of this chapter.

A Population Future

The Finding Meaning section presented a methodology based largely on observed growth rates in stable and growing communities, relative stability in cities that had been in historic decline, continuation of positive trends in several municipalities, and relative population stability in rural and exurban areas. This analysis yielded a target Northwest Indiana population of about 900,000, with an approximate split of 740,000 urban and 160,000 rural/exurban. This equates to an average annual growth rate within the MSA of about 0.55%. However, Northwest Indiana's overall population change during the last forty years has been flat, with increases in growing "suburban" areas canceled by declines in the older "industrial" cities.

This discussion takes a somewhat different analytical approach, looking at the dynamics on the Illinois side of the Chicago metropolitan area and comparing the population history of Cook, Lake, and DuPage Counties to that of the three Northwest Indiana counties. Taken together, the three primary Chicago area counties displayed an average annual growth rate of 0.21%, relatively similar to Northwest Indiana's 0.11% annual rate. However, controlling for Chicago, the remainder of the Illinois metropolitan area displays a 0.55% average annual rate. The more distant suburban counties have rates ranging from 0.8% to 1.2%.

This pattern is analogous to Northwest Indiana. When the larger industrial cities (Gary, Hammond, and East Chicago) are separated out, the three county area has an average annual rate of 0.67%. The projected growth rate of 0.55% in Part One struck a midpoint between the slower and faster

Location	1980-2020		
	1980	2020	Average Annual Growth (Loss) Rate
Cook County	5,253,655	5,275,541	0.01%
Chicago	3,005,072	2,746,388	-0.23%
Outside of Chicago	2,248,583	2,529,153	0.29%
Lake County, IL	440,372	714,342	1.22%
DuPage County, IL	658,835	932,877	0.87%
3 County IL Total	6,352,862	6,922,760	0.21%
3-County excluding Chicago	3,347,790	4,176,372	0.55%

Figure 5-29: Chicago Metropolitan Area Growth History, 1980-2020 for Illinois

Location	1980-2020		
	1980	2020	Average Annual Growth (Loss) Rate
Lake County, IN	521,525	498,700	-0.12%
Industrial Cities	283,739	173,342	-1.23%
Outside of Industrial Cities*	237,786	325,358	0.79%
Porter County	120,059	173,215	0.92%
La Porte County	108,695	112,417	0.08%
3 County IN Total	750,279	784,332	0.11%
3-County excluding Industrial Cities	466,540	602,118	0.67%
** Industrial cities include Gary, Hammond, and East Chicago*			

Figure 5-30: Northwest Indiana Metropolitan Area Growth History, 1980-2020

growing counties in the Chicago metropolitan area. Furthermore, it is exactly the same as the three-county growth rate excluding Chicago on the Illinois side. This projection, then, appears to be highly consistent with the experience of the wider Chicago metropolitan region and appears to represent a highly defensible projection for the future.

Trends that Support a New Population Model

The model makes two overall reasonable and positive assumptions:

- "Suburban" growth centers in Northwest Indiana will grow at a relatively robust rate, at least consistent with the experience of suburban Illinois counties outside of Cook.

- The population decline of older cities will slow down and future population totals will stabilize. A fundamental question, then, is what are the assets and opportunities that are making this long-term outcome increasingly likely; and how can regional policy capitalize on them. We think these significant emerging assets include the following.

Commuter Transportation

Major investments on the South Shore Line will help stabilize central cities and generate manageable growth in developing areas. Double tracking will bring faster and more frequent service to Chicago, including better off-peak schedules. Speed primarily benefits potential commuters between Gary and Michigan City, increasing the ability of Duneland cities to attract Chicago-bound commuters. This attraction would be enhanced by good transit, bicycle, or park and ride access to the railroad. But frequency benefits everyone, and can support redevelopment efforts in Hammond, East Chicago, and perhaps most significantly, Gary.

The completion of the West Lake Corridor will be at least as important a factor in influencing the development and land use future of Northwest Indiana. The new line puts approximately 170,000 people within a 15-minute commuter-shed of stations. This, coupled with other assets, is likely to help stabilize built-up areas and encourage significant new development in growth centers around and south of the Dyer terminal.

Transit-Oriented Development

Related to the continued transformation of the South Shore Line are the opportunities for higher density development around stations. NIRPC's Transit Oriented Development Program Funding Report (2022) identified three different types of TODs: TOD 1 in urban core or downtown districts; TOD 2 in suburban communities; and TOD 3 in commuter communities. The report's analysis included both rail and enhanced bus transit nodes. From a land use planning perspective, the different settings of potential TODs creates different development and population opportunities:

- TOD 1s, including the downtown districts of Hammond, Gary, and Michigan City, will tend to generate high density, mixed use projects. One such project is already in progress in Michigan City as of 2023, and a new Downtown Hammond Station, added to the original West Lake Corridor, will advance efforts to develop major residential projects in that district.

South Shore Line improvements. From top: Right-of-way clearance and grading for new, double track right of way in Michigan City; rendering of new Miller station

- TOD 2s, typically in urbanized transit nodes outside of city centers, actually include a variety of settings with different potential outcomes. The East Chicago station is the busiest single station on the South Shore and, given its surrounding land use context and access, should also be capable of attracting high density, "city center" scale development. Stations like South Hammond and Munster in largely built up urban neighborhoods are more likely to generate medium-density infill projects. The Dyer terminal station, with substantial adjacent vacant sites and amenities like Centennial Park, will open possibilities for medium- to high-density residential and mixed use.

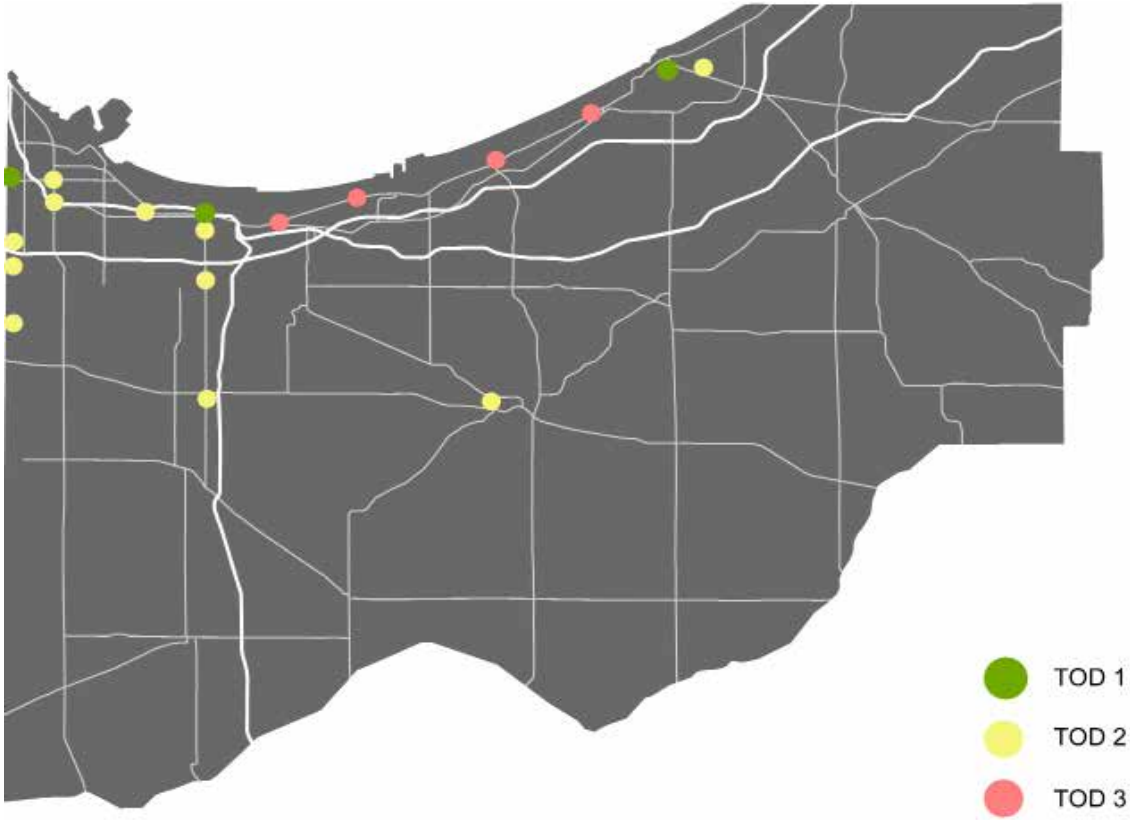


Figure 5-31. NWI Transit-Oriented Development Sites from the Transit-Oriented Development Program Funding Report (NIRPC, 2022)

Transit oriented development outside of a city center. Along the Expo Line light rail in Los Angeles.

Repopulating Downtown. The Banks development in in the NewPort Landing development area in La Porte. The project's density is nearly 50 units/acre.

In the NIRPC report, the Broadway corridor – currently served by Gary Public Transportation's Broadway Metro Express – includes two potential TOD nodes: University Park at the Indiana University Gary Campus and Century Plaza (US 30 and I-65) in Merrillville. Both of these sites present substantial possibilities for high-density residential development – the IU site on adjacent vacant land and the Century Park area through redevelopment of unnecessary large surface parking lots and other underused land. A third bus-related TOD site in Downtown Valparaiso is currently under development. The nature of service for potential residents at the Valparaiso node might be most significant for Chicago commuters. The other two TOD 2 sites (Carroll Avenue in Michigan City and Gary Airport) are on the edge of single family urban neighborhoods and near industrial uses, and would be less likely to attract substantial new, higher-density development.

- The identified TOD 3s are related to commuters and follow the lakefront. The Miller site and the US 12/20 corridors, with adjacency to an attractive neighborhood business district and the National Park, present important possibilities for infill residential. The other three sites, within the national and state parks, are very limited from the perspective of adjacent TODs. However, the corridors that lead to them - SR 49 and Waverly Road to Dune Acres, Crisman and Willowcreek Roads to Ogden Dunes, and North 500E to Beverly Shores– could emerge as "Transit-Oriented Corridors" with higher permitted densities encouraged by improved South Shore commuter service.

Trails and Development. From top: Trail-oriented development along the Midtown Greenway in Minneapolis; New construction underway

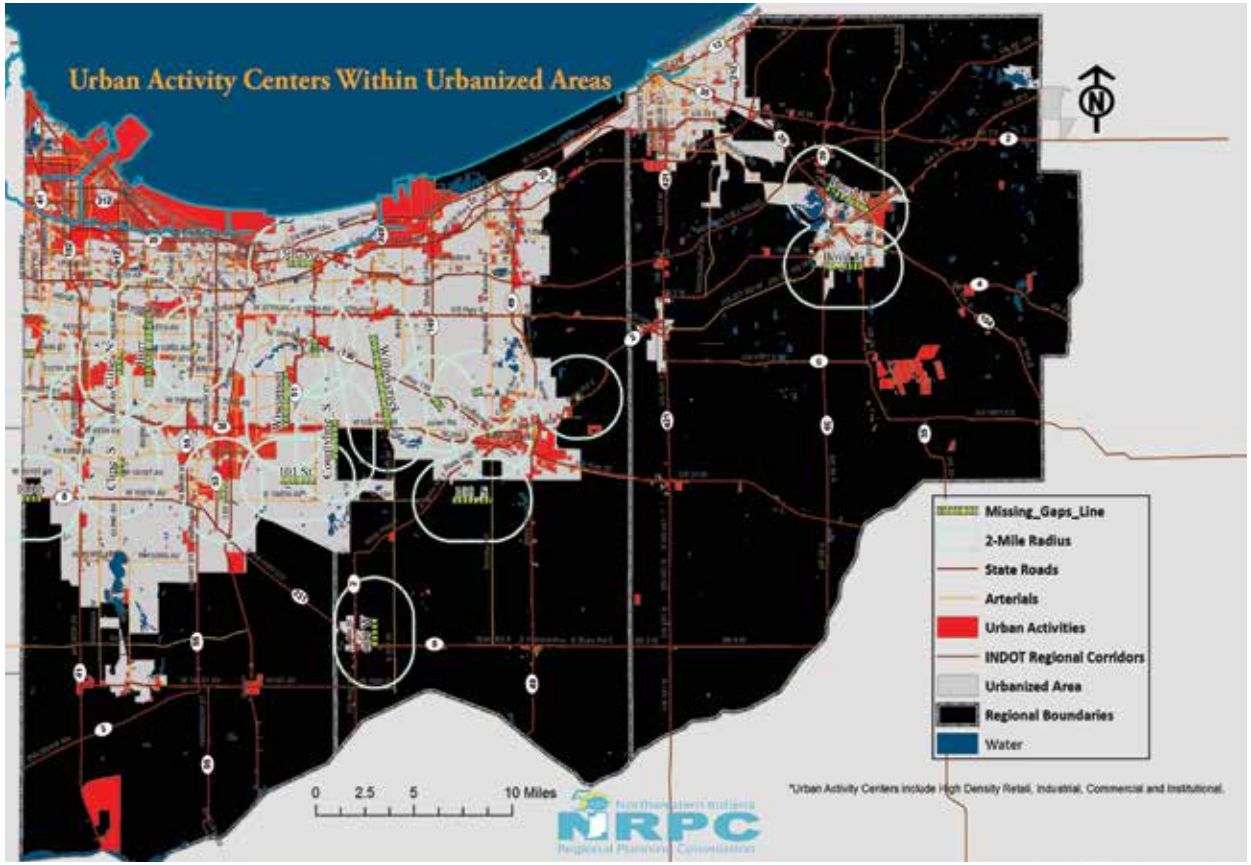


Figure 5-32: Road System Gaps. Urban activity centers and missing road links from NIRPC's Regional Corridor Study (2016)

Significant City and Town Center Development

The variety and character of the region's city and town centers are distinct assets, and downtown development can have a significant impact toward stabilizing the population of older cities and adding density to newer ones. Hammond's ambitious downtown development program, which will be advanced by public realm investments and the addition of a downtown South Shore station, will add residents and enhance the image of the city. Public projects in Hobart, Portage, Crown Point, Valparaiso, and La Porte create the foundation for further urban development, including higher density residential and new businesses. Additionally, cities that developed without traditional central districts are in the process of developing or planning them in strategic locations. The developing Founders Square district in Portage is an example of such a project. Merrillville, beginning the process of a creating a new comprehensive plan, also aspires to establishing a new central district.

Outdoor and Environmental Assets

The Dunelands environment has attracted visitors to Northwest Indiana for many years and this unique and uniquely accessible outdoor environment is a growing asset for Northwest Indiana. Continued investment at Indiana Dunes National Park is creating a major asset that

will have significant land use and development implications. Similarly, the award of RAISE funding to complete the Marquette Greenway will advance implementation of the Marquette Action Plan. Because of its relationship to the lakefront and transportation access, the trail network functions and effectively operates in some ways like a transit system, especially as gaps in major corridors like the C&O and Iron Horse are filled and priority links between the lakefront and Valparaiso (Dunes Kankakee) and La Porte (Chessie) are executed. Nationwide, trails have demonstrated the ability to attract urban density development in much the same way as fixed transit lines do, and "trail-oriented development" can be an important part of Northwest Indiana's land use policy.

New Corridors

Previous plans, most notably the Northwest Indiana Regional Corridors Plan (2016), identify significant corridors and missing links necessary to provide better connectivity in all four directions. The 2016 study takes a highly strategic approach, focusing on incremental street extensions and better north-south circulation in the more urbanized western half of the MSA. These proposed projects will open new areas to development and, combined with other assets, will attract a larger share of metropolitan growth. The most imminent of these is the extension of Willow Creek Road south to US 30. In common with other proposed road projects, much of the Willow Creek project takes place outside of municipal boundaries and will require a regional approach to use land efficiently, respect pre-existing land use patterns, and conserve environmental assets.

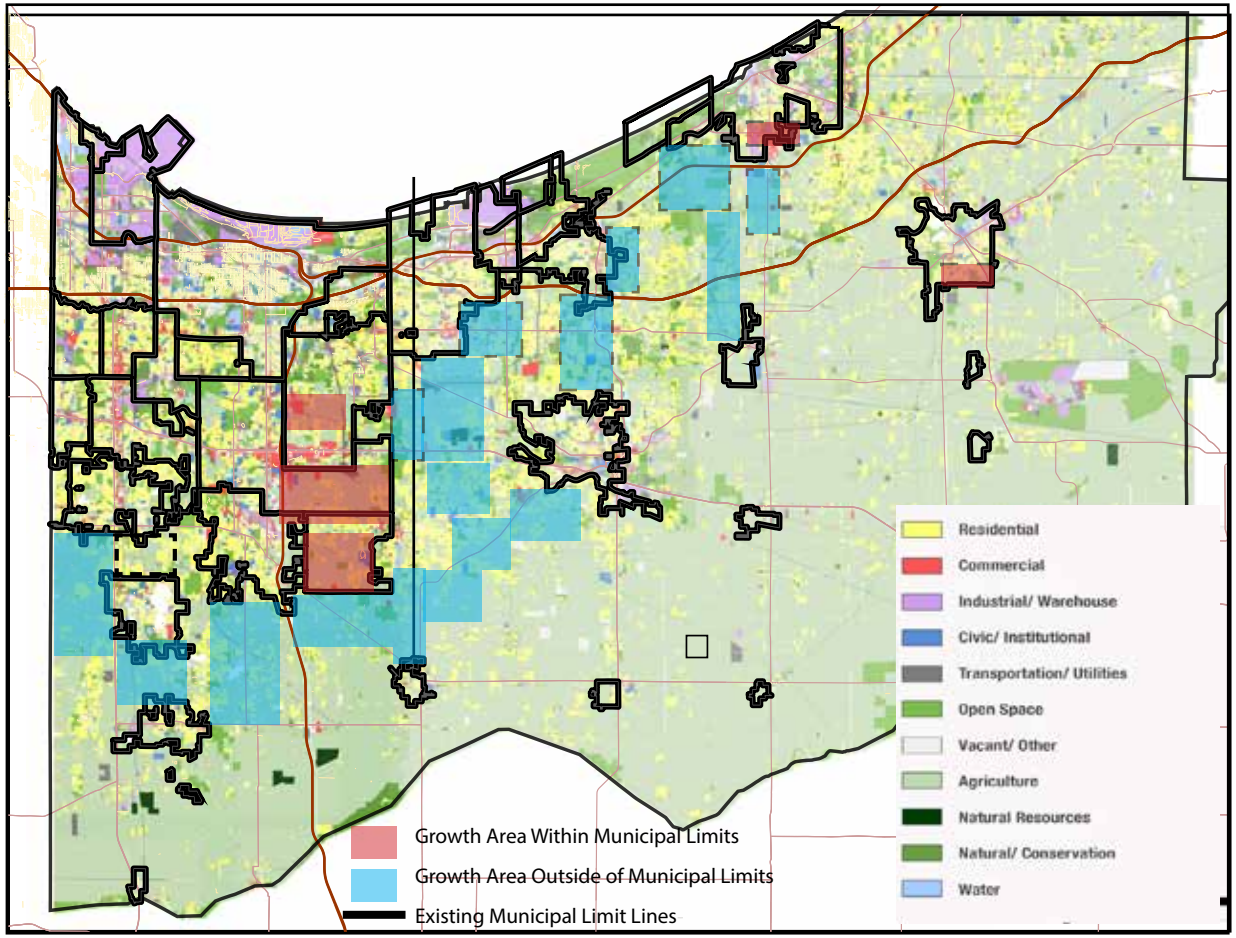


Figure 5-33. Potential Urban Development Areas. Potential areas for urban growth both in and out of existing municipal limits.

Relative Housing Affordability

Part One included a detailed analysis of housing affordability in Northwest Indiana. This analysis, based on 2020 Census data, concluded that typical housing values and rents in the region were very affordable relative to population. This appears to remain true, and a cursory review of average sales information done for this working paper using three sources (Zillow, Redfin, and Realtors.com), indicated that average prices in the three Northwest Indiana counties was about 77% that of the three metropolitan Illinois counties (Cook, DuPage, and Lake). On the other hand, year to year comparisons for summer months in 2022 and 2021 indicate an increase in values of 11% for the Northwest Indiana counties compared to 3.8% for the Illinois counties. Nevertheless, it appears that the more moderate overall prices in Northwest Indiana do seem to be having an effect on the market.

Available Land
While large areas of Northwest Indiana are environmentally sensitive, the region continues to have large areas for potential development that are accessible to community services. For example, some of these potential sites are very close to the regional commercial core at I-65 and US 30. With some significant exceptions such as the Merrillville "panhandle," most of them are outside existing city limits and will require infrastructure extensions and probable annexations to provide municipal services.

Economic Factors
Northwest Indiana's favorable tax environment compared to Illinois (lower state personal, property and business income taxes) is a significant attractor of people in the metropolitan Chicago market. The region's continued diversification from a reliance on heavy industry to other industrial sectors may ultimately provide more sources of local employment, with a consequent reduction of commuting time.

Issues and Uncertainties
While the characteristics described above tend to move Northwest Indiana toward an attractive goal of manageable growth, the region also faces some specific issues and questions that should be addressed by regional land use and transportation policy, some of which are discussed below.

The Future of Gary
In a very important way, the future health and economic viability of Gary is fundamental to the image and quality of Northwest Indiana. Within 57 square miles, the city has the largest

Resources in Gary to build from. From top: Broadway near the IU-Gary campus; a Marquette Greenway segment.

New residential development in industrial cities. From top: Lakefront homes in Whiting; rental townhouses in East Chicago

municipal land area in Northwest Indiana to serve in the face of a steadily declining population and revenue base, and the consequences of this challenge are highly visible. The city's dramatic population loss from its 1960 peak of about 180,000 to today's 70,000 has left large areas of vacant land and distressed and vacant buildings. And the city itself has experienced the concentrated impact of a variety of outside forces – environmental pollution, the closing or shrinking of major industries, white flight and financial disinvestment, and the effects on neighborhoods of major highway corridors.

This history of population decline, industrial contraction, and disinvestment must be reversed – but the question is how? Gary cannot solve these problems alone. Because of the connection of the city to the region, strategies and projects to reverse this history of decline must of necessity also be regional. While a land use element is certainly not sufficient to address these issues, it can point the way to physical development strategies that will make a difference.

Industrial Northwest Cities and Land Use Impact

Heavy industry built Northwest Indiana's older cities over a century ago and continues to have an influence, but has been their major challenge in a still new century. More than the more suburban cities and towns of the MSA, they have had to deal with environmental impact, economic transition, and population change, and each have addressed challenges in different ways.

East Chicago and Whiting are both heavily affected and somewhat isolated by heavy industries. Whiting's relative isolation, limited interface with adjacent industries, strong 119th Street business district, lakefront access and recreation, and adjacency to Wolf Lake have reduced visual impact and reinforced its sense of community. This has produced both the will and resources to make significant amenity investments. It is also linked to both Chicago and the rest of Northwest Indiana by US 41, US 20, and I-90 and excellent trail connections.

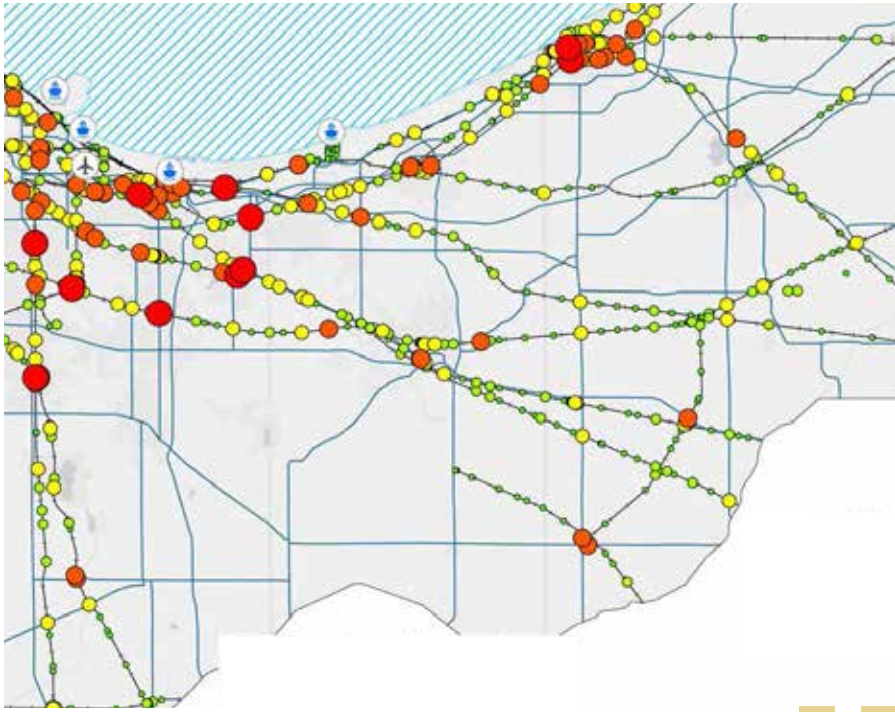
Downtown Hammond Revitalization Plan

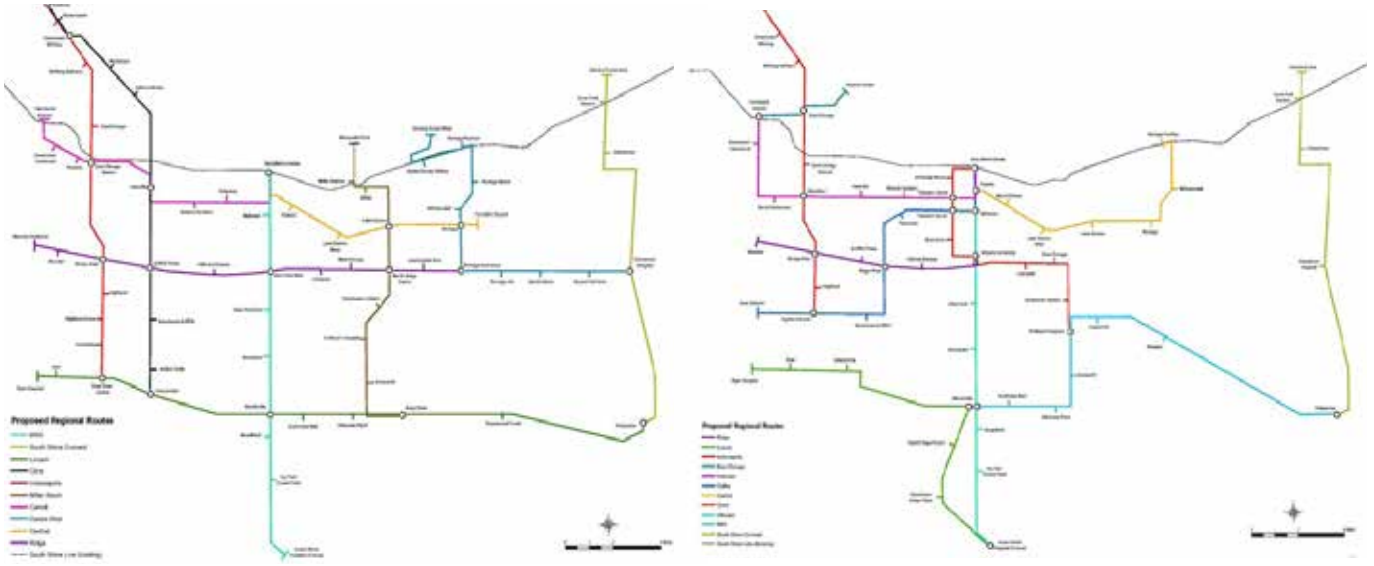
East Chicago, divided into three parts by industries, canals, and railroads, has more complicated physical challenges. While this division reinforces neighborhood identity, it also complicates access from one part of the city to another and tends to create sectionalism, including two central business districts. The city is fully built up and land use changes will depend largely on redevelopment. A major potential land use focus is transit oriented development around its South Shore station, the busiest on the railroad. The city is already in the process of preparing a plan for this strategic focus. Another important priority will be improving multi-modal connections between East Chicago's separate neighborhoods.

Hammond, now the largest city in the MSA, has instituted a variety of innovative incentive and population retention programs to stabilize its population. These efforts have substantially slowed (and possibly reversed) the rate of population decline. A substantial growth focus of this largely built-up city is its downtown district, the subject of a major 2018 master plan and a subsequent Urban Land Institute Advisory Services Panel in 2021. A planned downtown station on the South Shore's West Lake line is seen as a major development catalyst for both new construction and adaptive reuse. A further challenge and opportunity will be the eventual reuse of the Franciscan Hospital site following the 2023 announcement that most services will be consolidated at its Munster facility. Another land use focus may be the eventual future of the industrial triangle between East 165th Street and the Hammond Yard.

Transportation: Freight

Freight transportation policy serves conflicting goals. Freight movement should be smooth and efficient, but smooth and efficient freight movement comes at the cost of frequently creating barriers that challenge the connected, united, renewed, equitable, and safe aspects of the CURVES vision. Land use and transportation policies must be coordinated to unite communities, minimize externalities, and reduce the impact of barriers. This can sometimes entail substantial capital investments on a regional scale. It also requires cooperation among agencies and companies that are not always sympathetic with local interests.





Transit Service Alternatives. From left: Grid (or corridor) based network and hub (or node)- based system

Transportation: Highways

Highway congestion is almost inevitable in Northwest Indiana because of its geography as conduit from Chicago and the west to the east. A confluence of four major interstate routes – Interstates 80, 90, 94, and 65, all among the busiest in the country and carrying heavy truck and automobile loads – almost inevitably causes congestion and substantial delays. Here again, land use and transportation policies must be closely coordinated to provide transportation alternatives and to separate local and regional traffic streams. This requires additional local corridors that keep unnecessary trips off the interstate system.

Transportation: Transit

The *NWI 2050+* public survey that was part of this process indicated very light use by respondents of local public transportation. The South Shore is likely to be a very important land use (and residential/commercial choice) determinant in the future. While conventional local bus service is very important from a service and equity point of view, it is almost never a determinant of major land use patterns, tending to respond to rather than create demand.

Bus rapid transit (BRT) service can have some impact on density, depending on service frequency and amenity, but is usually not enough of a factor to catalyze development alone. GPTC's BMX has some aspects of bus rapid transit (limited stops, positive marketing, direct service, significant traffic generators, and electric buses in the future), but other characteristics, including low on-line population density and 30-minute frequency reduce its actual land use impact. Essentially, BRT service is a feature that helps market high-density development, but it usually does not create it. On the other hand, a direct rapid bus service on Broadway connecting to an enhanced South Shore Line could be beneficial to a TOD at the IU-Gary campus. Similarly, Valparaiso's V-Line, with direct commuter services to Chicago and the South Shore, reinforces development in a highly active downtown.

The *NWI 2050+* transit component considers two new network components: a corridor-oriented grid and a hub system. Both concepts substantially clarify and unify the region's local transportation systems. However, to the degree that local transit influences land use patterns, the alternatives have different impacts. The grid system encourages a more linear pattern and generates more frequency on each line, favoring point-to-point riders headed for a one destination. The hub (or time-transfer) system may encourage development around the hub by providing more choices to people whose trip originates there. But with limits on funding, it increases headways and trip time for people traveling to other destinations.

Southlake. While the mall remains an important retail center, vacant big box stores and parking lots designed for another era are exceedingly difficult to fill.

Commercial Development

Changes in the commercial environment have significant impacts on land use and present both challenges and opportunities with older, automobile-intensive centers. On-line retailing, the decline and bankruptcy of some big box and mall retailers, the COVID pandemic, reduced demand and higher operating costs in regional malls, and changing preferences are nationwide trends that have affected commercial land use. On the other hand, some retailers have successfully weathered the storm and some information suggest some resurgence for the experience of brick-and-mortar retailing. It seems clear, though, that two types of land-intensive developments are suffering: older large strip centers and regional malls.

Two Commercial Corridors: From top: Main Street in Crown Point, Broadway in Gary.

Obsolete Centers

Many older strip centers in the region present significant problems but occupy real estate with significant reuse opportunities. Many of these centers have high vacancies or marginal occupancy, excessively large parking lots, few pedestrian and user amenities, and poor relationships to surrounding streets or sidewalks. These older projects do not compete successfully with more contemporary development and do not generate the capital necessary for major upgrades.

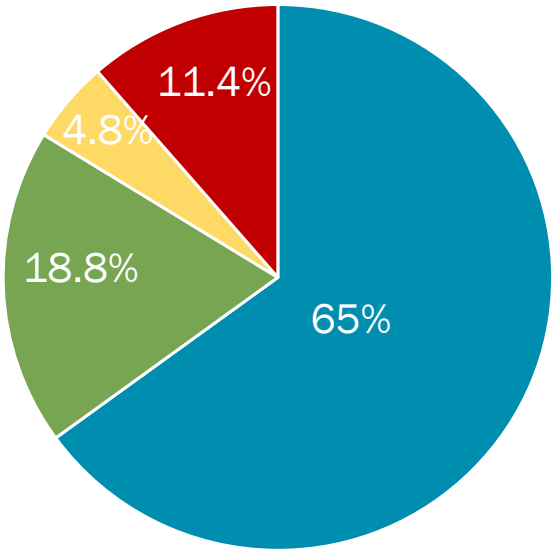
Southlake and Century Plaza District

Southlake Mall and surrounding retailers around the US 30 and I-65 interchange have been and still are Northwest Indiana's retail center. However, vacancies in the mall, closure of anchor stores and the vast amount of parking in relation to even peak demand suggests a redesign to use this important site more productively. The entire district, covering over two square miles, has poor connectivity and virtually no safe pedestrian access. The evolution of this district to create a more appealing and productive mixed-use environment should be viewed as a technique to keep this area both economically vital and more attractive to its customer base.

Commercial Corridors

Older commercial corridors, including sections of such streets as Calumet Avenue, Kennedy Avenue, Indianapolis Boulevard, Central Avenue, and Main Street (Crown Point) have many of the same problems as the strip centers that often occur along them or at major intersections with other arterials. Issues with older corridors include inefficient use, poor connectivity to the street or sidewalk, access management and conflicts, marginal uses and some vacancy, outdoor storage, and other problems that affect the city environment.

These issues also pertain to new or emerging corridors as well, although the scale of buildings is typically larger. In addition, newer corridors (like Indianapolis Boulevard in Highland and St. John) developed when access controls were in place. But again, these corridors create inefficiencies in land use, exhibit poor pedestrian access both within and to the development, and relate poorly to surrounding neighborhoods.



Large Lot 1-Family Detached

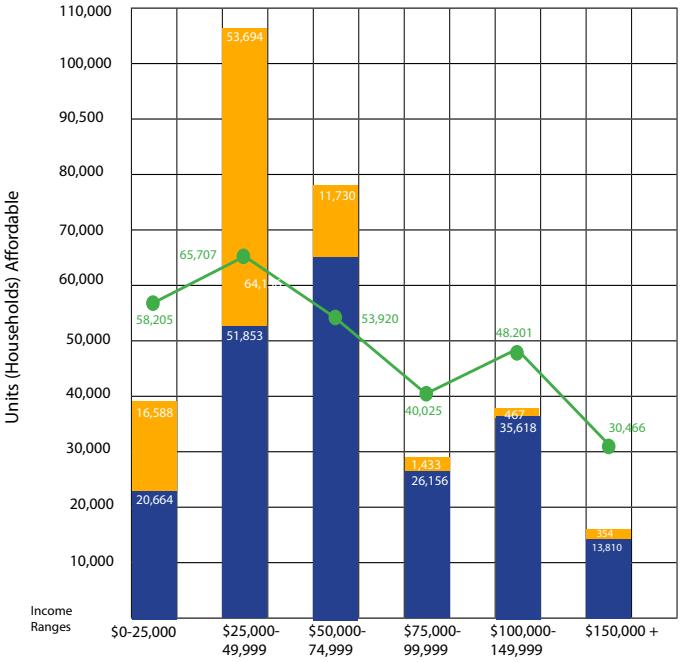
Small Lot 1-Family Detached

1-Family Attached

Multi-Family

Source: Urban Footprint, 2022

Figure 5-34: Housing Unit Distribution in Northwest Indiana, 2020



Owner units

Rental units

Households in Income Range

This analysis compares the number of households requiring housing with costs in a specific range supply of units available in that range.

Source: US Bureau of the Census American Community Survey 2022, RDG Planning & Design

Figure 4: Northwest Indiana Affordability Analysis

Innovative Urban Development Forms. From top: Townhomes in East Chicago, Street-oriented apartments in the Village at Burns Harbor.

Housing Deficits

Part One included an extensive analysis of housing issues, with a particular emphasis on both supply and affordability. Both these areas identified significant issues that affect regional land use policy.

Multifamily Development

Nationally, the ratio of single-family to multi-family housing starts in the United States has been approximately 60% to 40%. This fluctuates with specific conditions. In late 2022, for example, increasing mortgage interest rates affected single-family starts more severely than multi-family, and the ratio moved toward the 50/50 range. But in any case, single-family housing dominates Northwest Indiana, despite changing preferences and continued demand for multi-family development.

As of 2020, the housing stock of the region was about 84% single-family detached. Multi-family units made up only about 11% of the total inventory. This reflects a significant number of housing units in semi-rural settings, but also a prevalence of single-family housing within communities. Given post-2008 shifts in attitudes about homeownership and current housing development cost, a substantial demand is likely to exist for multi-family, especially in areas with convenient services.

A particular area of shortage is "high-end" multi-family units with monthly rents over $1,500. This is a problem because our experience finds a typical required rent for feasibility is in the range of $1.80 to $2.00/square foot for monthly rent. The lack of comparable residential rents discourages developers from moving into the market because of a perception of increased risk. It also concentrates higher income households with the ability to support market rate rents in lower cost, more affordable housing units.

Ownership Development

The affordability analysis in Part One indicates that more affluent households are occupying relatively affordable units. Therefore, these units are not available to new or more moderate-income households. At current construction and development costs, it is very difficult to build new units affordable to moderate-income households. There are several potential solutions to this problem including:

- Development of move-up housing for higher-income residents.
- Incentives that reduce the cost of new housing development.
- Nonprofit or limited profit development entities, focused on moderate cost housing.
- Increased emphasis on new forms of owner-occupied construction, including small-lot single family, owner-occupied duplexes and other attached forms, townhomes and rowhouses, and condominiums.

Exurban Development-Beyond Municipal Limits

Anecdotal information, gained through discussions with individuals involved in development, suggests that open land in Northwest Indiana is being acquired on either a speculative basis, anticipating future development demand, or for more immediate development. In a way, this tends to confirm the conclusions discussed earlier – that the region is becoming increasingly attractive to people in the greater Chicago metropolitan area and that environment, housing and land cost, environment, and transit improvements are reinforcing this emerging trend. A significant amount of this development may occur outside existing limits and may involve people looking for large-lot or semi-rural settings. The relative availability and affordability of large parcels of land without urban services might encourage short-term, large-lot residential development for people seeking to "live in the country."

This creates additional challenges for municipalities and the region as a whole. Large-lot development on individual wastewater systems can constrain logical city growth and extension of municipal services. Residents of these areas, coming from cities, bring the expectation of city services with them. Providing these basic services is very expensive because of the low density and consequent low value per acre of semi-rural subdivisions. Finally, low density development, if unmanaged, converts more land to development, increases the interface with natural resources and environments, and reduces the efficacy of transportation alternatives to the car.

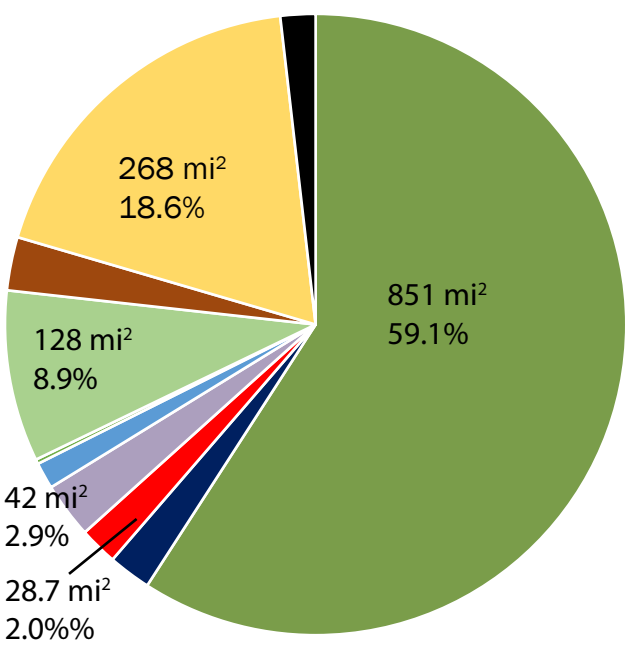
There will likely always be a market for low density residential uses in areas of Northwest Indiana, and a policy framework that accommodates and manages this demand is required. Some potential development areas are unlikely to receive urban services and well-designed large-lot and acreage development will not impede urban growth. In areas where public service extension is feasible but premature, concepts that both allow some limited amount of "rural" development in the short term but maintain the local prerogative to extend services economically in the future can be a useful solution.

Toward a Development Vision: Constructing Development Scenarios

Despite Northwest Indiana's national reputation as being largely occupied by heavy industry, agriculture and residential are the region's dominant land uses. Agriculture accounts for 851 square miles, or 59% of the total land area, while about 268 square miles, or about 18.6%, are in residential use. Residential is the dominant use of developed or otherwise assigned land, representing 58.3% of the total. Therefore, residential use will largely determine how much agricultural or open land will be converted to urban development between 2023 and 2050.

Because of the dominance of residential use, the variables for developing regional growth scenarios will largely involve housing, and will include density and building configuration. The base scenario will be a continuation of the current condition. As of 2020, the region included 335,647 housing units on 268.26 square miles or 171,686 acres. This indicates a net residential density of 1.96 units/acre, or a gross density (including street and internal open space) of about 1.63 units/acre. This reflects several factors, notably:

- The preponderance of large lot single family development throughout the region, including a large amount of acreage in low-density residential use.
- The very low density of Gary, by far the largest municipality in the region which would normally be expected to generate high population density.



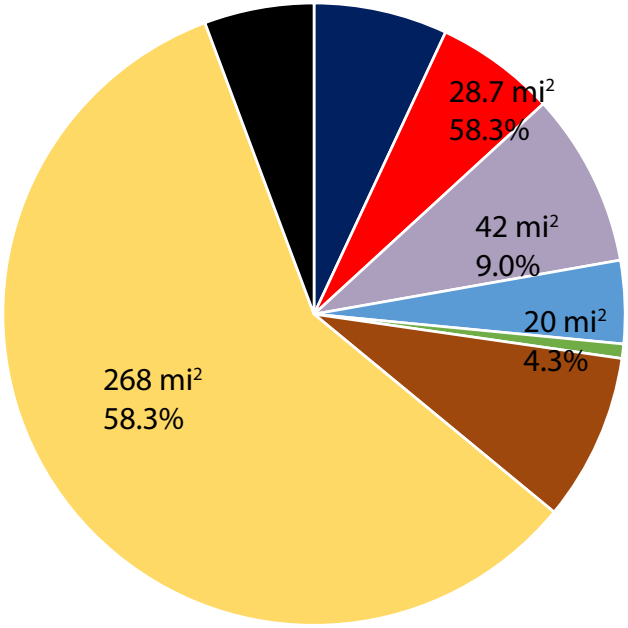


Figure 5-36: Land Use Distribution in NWI: Developed Uses

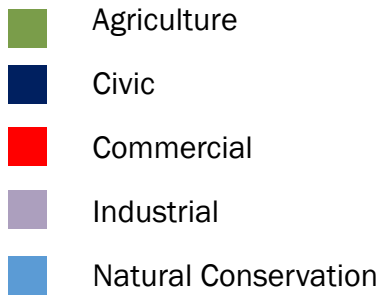


Figure 5-35: Land Use Distribution in NWI: All Uses

Figure 5-37 displays a model that describes a distribution of unit densities and types that are relatively consistent with available data for numbers of units in each category and overall density for Northwest Indiana. This model provides a baseline for alternative scenarios that display different housing mixes and land conversion requirements. The scenarios illustrated here include:

- Continuation of the current housing mix, yielding a new density of 1.96 units/acre for 30-year growth.
- New development at a net overall density of three units/acre. This net density is similar to conventional residential development in American suburbs, but a significant increase over current housing density.
- New development at a net overall density of four units/acre. This housing mix reflects the mix of single-family to multifamily development prevalent in the United States today.
- New development at a net density of five units/acre, a significant density increase and an average density that some cities are targeting as a more sustainable average residential density. This scenario places a major emphasis on medium density development – the so-called "missing middle" that includes small-lot single-family, single-family attached, and townhome/rowhouse environments.

All scenarios use a 0.55% annual average growth rate, generating a 30-year total of 50,000 new units.

To consider these alternatives more fully, the model breaks projections into four residential development types:

- *Large-lot single-family*, here considered to be detached units in three subcategories: small acreages averaging one unit per two acres; large lots, averaging about 1/2 acre per unit; and standard subdivision lots, averaging about 12,000 square feet per unit.
- *Small-lot single-family,* detached units in urban subdivisions, existing neighborhoods, and urban development and cluster configurations. Typical small lot residential is in the range of 5,000 to 7,000 square feet per unit.

Unit Type	Area/ Unit (SF)	Area/ Unit (Acres)	Net du/A	% of Units in Category	Total # of Units	Total Area (A)	Net total du/A
Large-Lot 1-Family							
Acreage	87,120	2.00	0.67	20%	43,627.	87,254.80	
Large-Lot	21,780	0.75	2	20%	43627.	32,720.55	
Standard Lot	12,000	0.30	4.35	60%	130,882.	39,264.66	
Total for Category					**218,137**	**59,240.01**	**1.370**
Small-Lot 1-Family							
Small-Lot 1	7,500	0.172	5.8	50%	31502.	5418.43	
Small-Lot 2	5,000	0.114	8.7	50%	31502.	3591.29	
Total for Category					**63,005**	**9,009.72**	**6.993**
1-Family Attached							
Duplex	4,000	0.092	12.44	80%	13,008	1,194.4	
3-4 units TH	2,500	0.057	17.42	20%	3,252	185.36	
Total for Category					**16,260**	**1,239.01**	**12.123**
Multi-family							
Low Density	1,500	0.034	29.04	75%	28,683.	987.73	
Medium	1,000	0.023	43.56	20%	7,649	175.60	
High	500	0.011	87.12	5%	1,912.	21.95	
Total for Category					**38,245**	**1,185.28**	**32.267**
Total					**335,647**	**170,815**	**1.96**

Figure 5-37: Base Model for Existing Density and Housing Types: 2020

Unit Type	Area/ Unit (SF)	Area/ Unit (Acres)	Net du/A	% of Units in Category	Total # of Units	Total Area (A)	Net total du/A
Large-Lot 1-Family							
Acreage	87,120	2	0.67	20%	6,500		
Large Lot	21,780	0.75	2	20%	6,500	4875.00	
Standard Lot	12,000	0.3	4.35	60%	19,500	5850.00	
Total for Category					32,500	23,725	1.370
Small-Lot 1-Family							
Small-Lot 1	7,500	0.172	5.8	50%	4,700	808.40	
Small-Lot 2	5,000	0.114	8.7	50%	4,700	535.80	
Total for Category					9,400	1344.20	6.993
1-Family Attached							
Duplex	4,000	0.092	12.44	80%	1,920	176.31	
3-4 units TH	2,500	0.057	17.424	20%	480	27.36	
Total for Category					2,400	203.67	11.783
Multi-family							
Low Density	1,500	0.034	29.04	75%	4,275	147.21	
Medium	1,000	0.023	43.56	20%	1,140	26.17	
High	500	0.011	87.12	5%	285	3.27	
Total for Category					5700	176.65	32.267
Total					**50,000**		**1.965**
Urban Conversion Area in Square Mile							**39.76**

Figure 5-38: 30-Year Housing and Land Conversion Scenario for Status Quo Density Mix

- *Single-family attached*. This category includes attached units, duplexes, and small townhome and rowhouse developments and can be built to relatively high densities. Typical site area per unit ranges from 2,500 to 4,000 square feet with net densities between eight and 16 units per acre.
- *Multi-family*. Multi-family residential types can vary significantly, from small buildings to very large apartment blocks. The model uses three density steps, ranging from 20 to over 80 units per acre, with a typical average net density of about 30 units/acre.

Comparing Scenarios

Figures 5-38 through 5-41 display the four alternative development scenarios in detail, with common assumptions about overall housing development and population growth. Table 8 distributes the projected 50,000 unit program continuing the unit distribution of the status quo. In this scenario, about 40 square miles of currently open land (either greenfield or redevelopment) will be needed to accommodate growth. At the other end of the scale, the five units/acre scenario, placing a significant emphasis on "missing middle" housing types requires just under 16 square miles to meet these growth assumptions. Figure 5-42 compares the four scenarios and Figure 5-43 uses transect drawings to show a spatial comparison of the alternatives. Figure 5-44 illustrates the incremental land needs for the various scenarios, as land requirements increase as overall density decreases.

The more land intensive alternatives raise a number of issues for the region and its communities:

- Higher land demands locate new development farther away from municipal boundaries and public services. This requires utility extensions that are either accommodated by existing infrastructure or can be managed by incremental extensions. This adds substantial capital cost to development. The alternative is that more prospective residents find homes in dispersed locations without community services – for many people, not a desirable option.
- Lower density development is in many cases more expensive to build and to maintain. Therefore, it tends to reduce economic

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

Bungalows at Prairie Queen (multifamily): Gross density – 23 du/A

Townhouses at Gray's Station (single-family attached) Net density – 15.5 du/A

Unit Type	Area/Unit (SF)	Area/Unit (Acres)	Net du/A	% of Units in Category	Total # of Units	Total Area (A)	Net total du/A
Large-Lot 1-Family							
Acreage	87,120	2.000	0.67	20%	3,750	7,500.00	
Large-Lot	21,780	0.750	2	20%	3,750	2,812.50	
Standard Lot	12,000	0.300	4.35	60%	11,250	3,375.00	
Total for Category					18,750	13,687.50	1.370
Small-Lot 1-Family							
Small-Lot 1	7,500	0.172	5.8	50%	8,125	1,397.50	
Small-Lot 2	5,000	0.114	8.7	50%	8,125.	926.25	
Total for Category					16,250	2,323.75	6.993
1-Family Attached							
Duplex	4,000	0.092	12.44	80%	4,000	367.31	
3-4 units TH	2,500	0.057	17.424	20%	1,000	57.00	
Total for Category					5,000	424.31	11.784
Multi-family							
Low Density	1,500	0.034	29.04	75%	7,500	258.26	
Medium	1,000	0.023	43.56	20%	2,000	45.91	
High	500	0.011	87.12	5%	500	5.74	
Total for Category					10,000	309.92	32.267
Total					**50,000**	**16,745.48**	**2.986**
Urban Conversion Area in Square Mile							**26.16**

Figure 5-39: 30-Year Housing and Land Conversion Scenario for 3 du/acre

Unit Type	Area/Unit (SF)	Area/Unit (Acres)	Net du/A	% of Units in Category	Total # of Units	Total Area (A)	Net total du/A
Large-Lot 1-Family							
Acreage	87,120	2.00	0.67	0.2	2,500	5,000.00	
Large-Lot	21,780	0.75	2	0.2	2,500	1,875.00	
Standard Lot	12,000	0.30	4.35	0.6	7,500	2,250.00	
Total for Category					12,500	9,125.00	1.370
Small-Lot 1-Family							
Small-Lot 1	7,500	0.17	5.8	0.8	10,000	1,720.00	
Small-Lot 2	5,000	0.11	8.7	0.2	2,500	285.00	
Total for Category					12,500	2,005.00	6.234
1-Family Attached							
Duplex	4,000	0.09	12.44	0.8	6,000	550.96	
3-4 units TH	2,500	0.06	17.424	0.2	1,500	85.50	
Total for Category					7,500	636.46	11.784
Multi-family							
Low Density	1,500	0.03	29.04	0.75	13,125	451.96	
Medium	1,000	0.02	43.56	0.2	3,500	80.35	
High	500	0.01	87.12	0.05	875	10.04	
Total for Category					17,500	542.36	32.267
Total					**50,000**	**12,308.82**	**4.062**
Urban Conversion Area in Square Mile							**19.23**

Figure 5-40: 30-Year Housing and Land Conversion Scenario for 4 du/acre (High MF)

diversity and limits the potential market for the region.

- The areas of interface between established agricultural uses and urban development, raising potential land use and operational conflicts and encroachment issues on farmland.
- Lower density development uses land less efficiently than higher density forms. In the status quo scenario, 93% of the land development area is used for 65% of the housing units required. The disparity grows with the higher density options. In the 5 du/acre, "Missing Middle" scenario, low density single family would use 63% of the land for 20% of the housing units.
- More dispersed urban development increases the possibility of impact on the region's plentiful and important conservation areas.

On the other hand, a substantial market will continue to exist for low-density residential and well-designed, low-impact developments can minimize impervious surface coverage, buffer environmental resources, minimize impact on habitat, and increase the range of regional housing offerings. As with many things, balance is important, and housing policy in Northwest Indiana should provide a range of options.

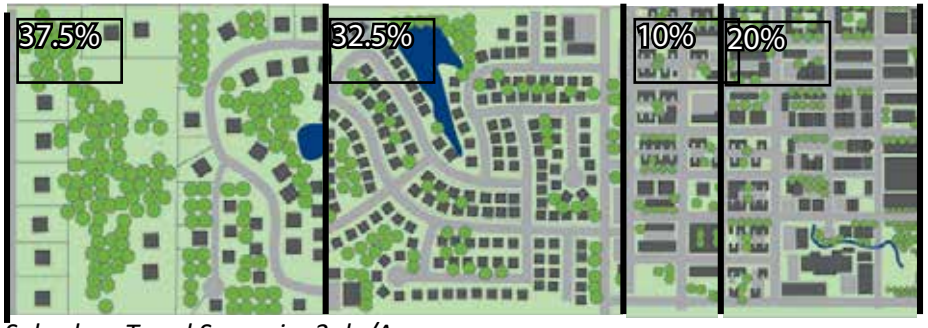
Unit Type	Area/Unit (SF)	Area/Unit (Acres)	Net du/A	% of Units in Category	Total # of Units	Total Area (A)	Net total du/A
Large-Lot 1-Family							
Acreage	87,120	2.00	0.67	15%	1,500	3,000.00	
Large-Lot	21,780	0.75	2	18%	1,800	1,350.00	
Standard Lot	12,000	0.30	4.35	67%	6,700	2,010.00	
Total for Category					10,000	6,360.00	1.572
Small-Lot 1-Family							
Small-Lot 1	7,500	0.17	5.8	40%	7,000	1,204.00	
Small-Lot 2	5,000	0.11	8.7	60%	10,500	1,197.00	
Total for Category					17,500	2,401.00	7.289
1-Family Attached							
Duplex	4,000	0.09	12.44	80%	8,000	734.62	
3-4 units TH	2,500	0.06	17.424	20%	2,000	114.00	
Total for Category					10,000	848.62	11.784
Multi-family							
Low Density	1,500	0.03	29.04	70%	8,750	301.31	
Medium	1,000	0.02	43.56	20%	2,500	57.39	
High	500	0.01	87.12	10%	1,250	14.35	
Total for Category					12500	373.05	33.508
Total					**50,000.00**	**9,982.67**	**5.009**
Urban Conversion Area in Square Mile							**15.60**

Figure 5-41: 30-Year Housing and Land Conversion Scenario for 5 du/acre

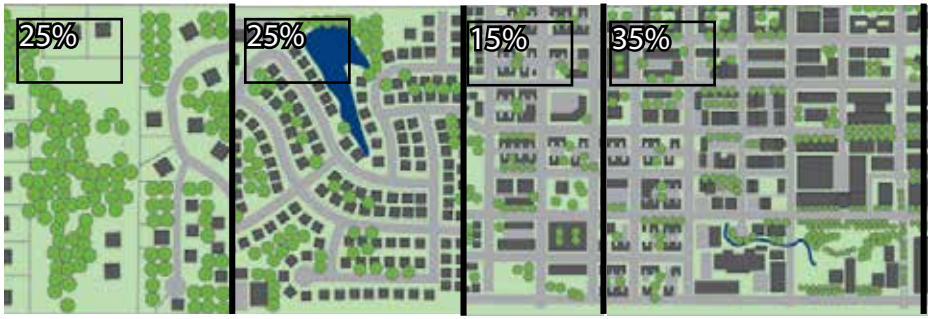
Unit Type	Average Site Area/Unit (SF)	% of Total Unit Growth	Net du/A	Land Area (Sq Mi)
Scenario 1: Status Quo Trend				
Large-Lot 1-Family	28,980	65%	1.37	37.07
Small-Lot 1-Family	6,250	18.8%	6.99	2.10
1-Family Attached	3,700	4.8%	11.78	0.31
Multi-family	1,350	11.4%	32.27	0.28
Total	22,171	100.0%	1.965	39.76
Scenario 2: 3du/A Trend: Suburban Single-Family				
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
Scenario 3: 4 du/A Trend: National Trend				
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
Scenario 4: 5du/A Trend: High Small-Lot and Attached Single-Family				
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

Figure 5-42: 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 Scenario: 5 du/A

Figure 5-43: Transect graphics

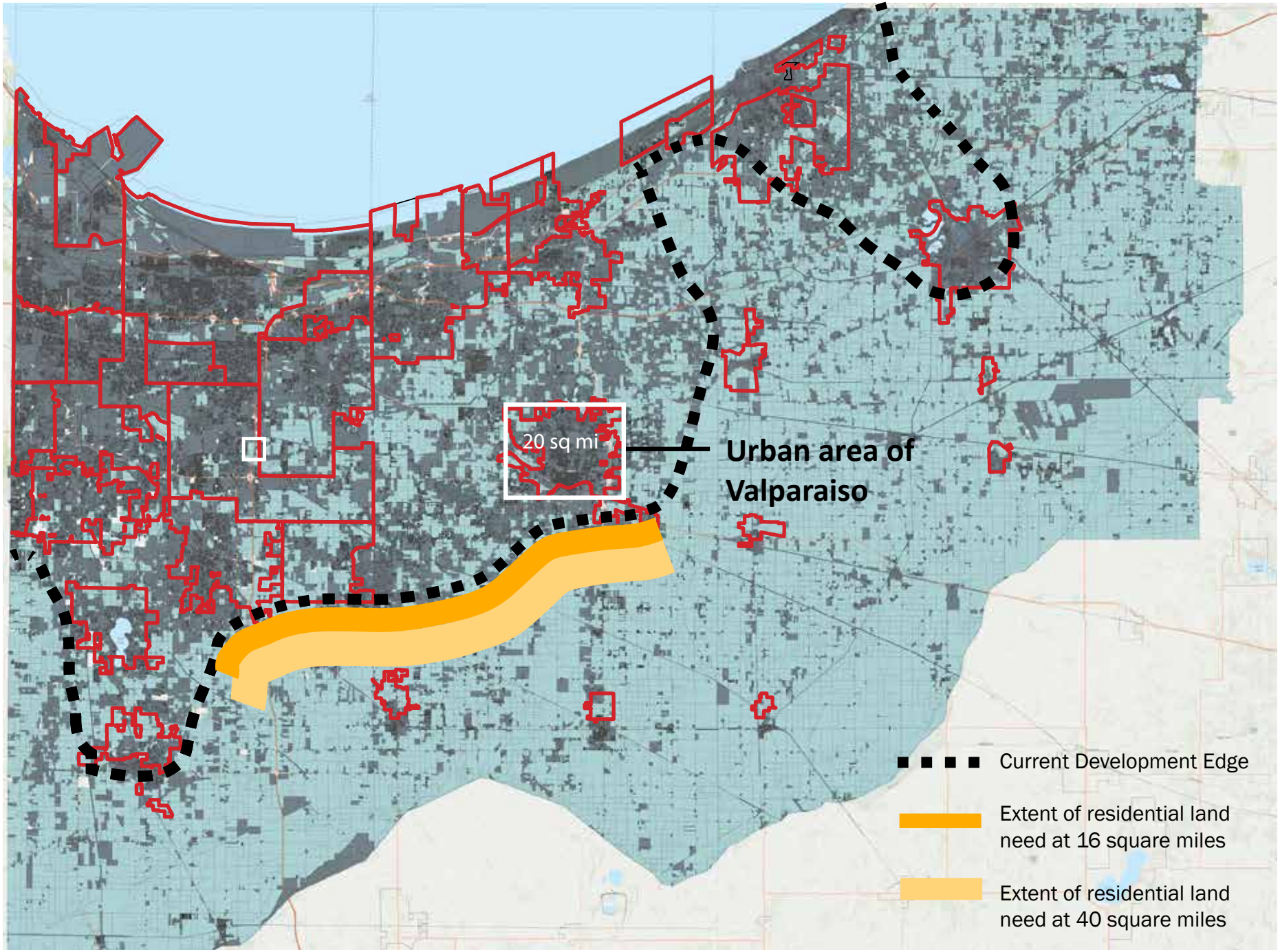


Figure 5-44: Incremental Land Needs for Different Development Scenarios

A Land Use Future: The Preferred Scenario

Based on the analysis contained in this section and the previous Part One, a desirable and attainable land use future for the Northwest Indiana region includes the following:

- A long-term average annual growth rate of 0.55%, achieving a regional population of about 900,000 by 2050.
- A requirement for about 50,000 new residential units over the 30-year planning period.
- An increase in the density of urban development, with new construction achieving a net density in the range of four to five units/acre. This will require between 15 and 20 square miles of additional residential land specifically for housing purposes. Street, parks, common areas, and other features add between 25 and 30% to that total, increasing land need to between 19 and 25 square miles.
- Using the current ratio of industrial and commercial lands to residential lands (6.38:1 and 9.33:1 respectively), the region should plan for about 3.9 square miles of industrial land and 2.6 square miles of commercial land. Some of this demand can be met through redevelopment or repurposing vacant property.

This section outlines land use assumptions and strategies to help achieve this land use future, followed by basic principles to be developed further in Part Three. They are categorized by individual policy areas and geographies identified in Part One.

Northwest Industrial Cities

Continued stabilization and strategic infill in "post-industrial" cities, specifically Hammond, East Chicago, and Whiting. Each of these cities has made significant progress toward reversing a long period of population decline with the contraction of the heavy industries that built their employment base. Effective strategies will involve:

Development and population of city centers and transit nodes in Hammond and East Chicago. Both cities have major opportunities for TOD development related to the two major projects on the South Shore Line (SSL). The probable closing of Franciscan Hospital's Downtown Hammond site is a real challenge, but the redevelopment of this large parcel also presents a major opportunity for populating downtown Hammond.

The revitalization of Gary. The rate of population decline in Gary is also stabilizing and the city has major opportunity areas that will require regional focus and assistance. The city cannot do everything at once, but its significant assets provide a solid foundation. Important projects that can lead to a rebirth of Metro Center include the improvement of speed and frequency of the SSL in both directions, the visionary Gary ELevated trail project and its connection to the Marquette Greenway.

A neighborhood development program begins with identifying focused "villages" - strong neighborhood cores that can be stabilized and built out from for the advantage of both existing and prospective residents. In addition, the combination of available land, an airport, and unique rail and highway access make Gary a major prospective location for contemporary industry.

TODs

Medium to high-density at urban SSL stations and transit hubs. These include Hammond, Munster, Dyer, East Chicago, Michigan City, and Valparaiso. Michigan City will be a pioneer in the process of developing a major TOD. NIRPC's TOD report provides an important guide to taking advantage of the possibilities inherent in the area's transit improvement.

In addition to Metro Center, the IU Gary campus and vacant land around it provide an important TOD opportunity, with the emergence of BRT service along Broadway and its direct, rapid link to the SSL at Metro Center.

Medium to high-density development corridors from adjacent cities to stations in the National Park. These cities include Portage, Chesterton, Valparaiso, and La Porte. The Duneland stations east of Miller are either in the national or state parks or are in or near significant conservation areas that would be threatened by intensive development. However, the corridors leading to them could become more significant development centers and multi-modal transportation corridors. An example of such a corridor is Crisman Road in Portage and the linkage of Founders Square to the Ogden Dunes station. Road development and enhancement and regional transit policy can be catalysts for transit-oriented corridor development.

Trail-oriented development with higher densities adjacent to or within ½ mile of regional trails. Northwest Indiana's superb and growing regional trail system can create the same impetus for investment as transit projects. Trails should be evaluated and extended for their development and transportation importance as well as their recreational roles. Land use policies should encourage family-oriented urban development along these corridors.

Town Centers

Higher density residential development in and around city centers, with density scaled to the character of individual districts. In addition to the traditional downtowns of the larger cities in Northwest Indiana, the region has an enviable collection of smaller town centers. Many of these have experienced high quality community investment projects that make these centers excellent, walkable living environments.

The areas outside of but linked to these Downtown districts also present major growth opportunities. An important example is the Newport Landing district in La Porte. Projects like paths and barrier removal developments can contribute to the synergy between these areas and the traditional city center.

Emergence of mixed-use centers in cities and towns without an historic core. Founders Square in Portage is an example of a city building a new center at Founders Square. Developing a city center is also high on Merrillville's agenda as it begins the process of developing its first comprehensive plan in 25 years. Other important possibilities include the Willow Creek corridor and the Old Plank Road node on the south edge of Dyer.

Development in Built-Up Areas

Increased density and yield of built-up areas currently served by urban infrastructure. In the preferred scenario, new development would not be limited to greenfield sites. Infill development on sites in built-up environments can accommodate significant projected regional growth. In most cases, these sites are vacant or underused but are served by existing urban infrastructure. Successful redevelopment has several key advantages, including reducing the necessity of converting open land to urban uses, saving the growing cost of new infrastructure and transportation improvements, and increasing the local customer base for local businesses and many small enterprises. In Northwest Indiana, most proposed TOD areas are infill sites where development is permitted, but major opportunities are not limited to these transit-related environments.

Some categories of potential infill sites in Northwest Indiana include:

- Properties left vacant or deteriorating because of disinvestment and major population decline. With its extreme population loss over a long period, Gary has the largest number of these sites.
- Sites that have been skipped over by development for various reasons, including ownership, access, visibility, or other reasons.
- Large commercial sites that are underused or have been demolished. An example is the Star Plaza site in Merrillville.
- Vacant land and sites along commercial corridors typically involve underused land, large parking lots, or marginal commercial uses.

- Initiatives addressing some of these settings are discussed further in Part Three. But actions that will help realize the role that infill development will be full in the preferred scenario include:

Identification of priority areas and strategies for infill development. Often, underused potential infill sites are justifiably viewed as liabilities but should also be seen as potential assets because of their size or ability to create a critical mass of development. Northwest Indiana cities and towns should inventory potential infill sites with infrastructure in place, along with possible reuse programs and financing and marketing strategies.

Plan and execute a special development strategy in Gary. Gary's very large amount of vacant property gives it the capacity to absorb significant regional growth within its 57 square miles. In addition to residential lots, former school sites present large assemblages of properties for redevelopment. But Gary also has significant challenges, including image, comparable appraisals and property values, visible deterioration, and municipal economic issues. A revitalization program must build critical mass and must focus efforts, and this approach will take regional support, creativity, investment, and risk abatement programs. Part Three suggests potential focus areas and regional transportation investment policies that can help catalyze redevelopment in these areas.

Direct transportation infrastructure funding and policies to support infill development and new land uses. Transportation and community development are interrelated and do not exist in silos. For example, a large site may be served by sewers but will likely require significant investments in internal streets, paths, and sidewalks. Without a way to fund these needs, the project becomes unfeasible and remains vacant. Alternatively, aesthetic and functional improvements along or adjacent to a corridor can increase the development potential of unused or underused properties in that area. Investments that address transportation in specific areas can reduce the demand to make major investments along new corridors and should be considered part of the regional transportation network.

Growth Areas

Moderate growth in mature suburbs. Municipalities that experienced rapid growth before 2000 have continued to grow but at a more moderate rate. These cities and towns are located along the Westlake and Central regions identified as policy districts in Part One. They include Merrillville, Schererville, Chesterton, Hobart, and Dyer. Their growth rate inevitably goes down because their population base increases and the amount of open land within their corporate limits decreases. Our projections suggest annual population growth from 0.25% to 0.75%. Other communities in the same region, including Munster, Highland, Griffith, and others, are essentially built out and will continue to have stable populations.

Substantial development in areas with urban services or logical expansions to them. These opportunity areas include the Merrillville Panhandle, St. John, and the Crown Point-Cedar Lake-Lowell triangle. The region around Valparaiso is also likely to experience substantial growth because of the city's assets and its relatively direct access to the lakefront. Michigan City and La Porte have also successfully slowed and even reversed histories of population loss, and both will benefit from the South Shore's double tracking project.

Commercial Repurposing

Medium/high-density residential in underused commercial corridors and obsolete commercial sites. Older corridors with marginal or vacant commercial occupancy can be brought back to life as mixed-use districts. Most of these corridors retain important convenience, retail, services, and restaurants, making them attractive and convenient living environments for a market sector.

NWI 2050+ adopts the concept of Corridor Urbanism to help revitalize these corridors. 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.
- Resident Population: increasing the number of people living along or near the corridor.
- Opportunity and Orientation: taking advantage of vacant sites, oversized and unused paved areas, parking lots, and other overlooked but available sites.
- Transportation Function and Choice: fixing functional problems and establishing a corridor that works well and encourages access for all modes of travel.
- Quality Urban Environment: with scale and features, it creates a positive experience for users at all speeds and for all purposes.

Southlake is a mixed-use district. The 1 1/2 square mile district around the I-65 and US 30 interchange remains the most expansive commercial concentration in Northwest Indiana, but it has gaps and a large amount of underused land. This creates a major opportunity for the evolution of a true regional center that is something more than the disconnected aggregation of major retailing that exists today. A plan for active transportation in this highly auto-dominant area has been completed, and the C&O Trail will eventually serve the area. But incorporating housing, reusing, adding scale to vast parking lots, and comprehensively re-imagining opportunity sites can restore the Southlake district as a major attraction.

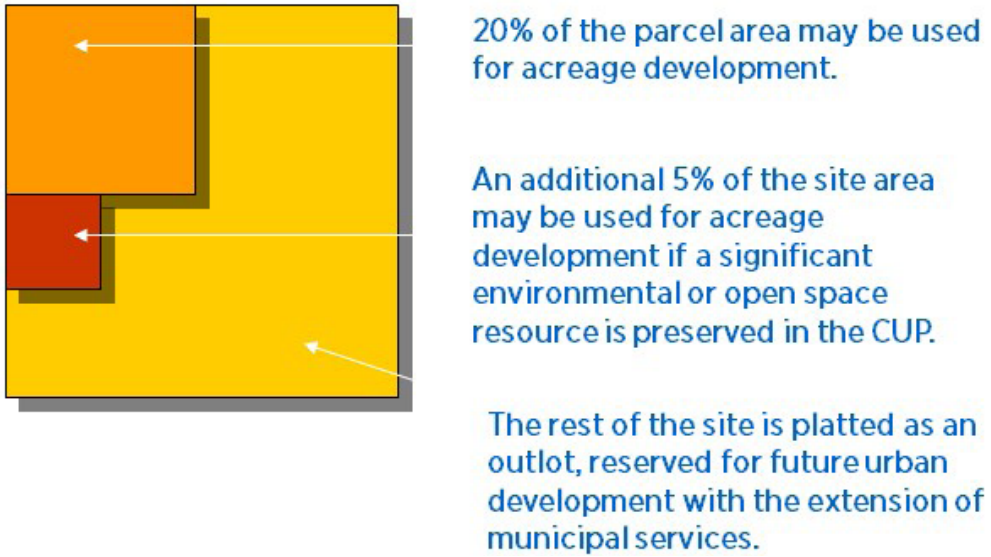


Figure 5-45: Build-Through Acreage concept

Very Low-Density Development and Rural Conservation

Conservation rural density development in areas where urban service extensions are unfeasible. People seeking acreages and large lot settings will continue to seek homes in Northwest Indiana and regional land use policy should both recognize and manage this market. Ideal sites for this kind of development are areas that 1) cannot feasibly expect to receive urban services; 2) are outside of areas where agriculture is the dominant land use; 3) are outside of natural growth or annexation areas of municipalities; and 4) do not adversely affect protected conservation areas. Wherever possible, end-point low density development should employ conservation design techniques – clustering lots in relatively buildable areas and maintaining common open space in more sensitive areas, including slopes, wooded areas, watercourses, wet areas, and other similar features.

Transitional development (Build through acreage concept) within feasible urban service areas where extensions are feasible but premature. In areas where infrastructure extension is feasible but premature, property owners may want to develop in a way that makes future extensions impossible or unfeasible. Transitional development techniques allow partial development of the parcel in a way that gives owners a reasonable return on their property without blocking sound community growth. Figure 5-45 illustrates a concept for “Build-Through Acreages,” that can successfully address this issue.

Purpose Driven Planning

Regional Land Use Policy

Land use planning and policy on a regional basis is a difficult but important task, especially in such a diverse environment as Northwest Indiana. Each municipality and county are responsible for planning and the adoption and enforcement of land development regulations. A number of jurisdictions have adopted their own comprehensive plans or are in the process of developing new ones. *NWI 2050+* clearly is not intended to supersede these local prerogatives. But what this plan can do is identify priorities and focuses that are regional in nature, suggest policies in areas that cross municipal boundaries, and encourage projects and initiatives that support those policies.

The previous parts of this Land Use Chapter explored demographic and growth patterns in the region and evaluated different aspects of the region's urban and suburban environment, with a particular emphasis on two areas of regional concern – housing supply and affordability and development patterns and types along major regional and community corridors. Finding Meaning established an attainable population future for Northwest Indiana, based on the experience of other parts of Chicago's sphere of influence and identified basic assumptions and concepts that would help the region attain that future in a connected, equitable, and environmentally sustainable way. In doing so, it identified four broad, but inter-related policy areas:

- Overall Development (including housing and environmental focuses)
- Exurban Areas and Agricultural Conservation
- Transportation Corridors
- Built-Up Areas: Redevelopment and Infill Policies

This concluding section of the land use report will complete those policy areas with actionable initiatives that will require regional cooperation. They will also illustrate how a transportation program interfaces with significant regional development initiatives.

Overall Development

- ***Environment***
- ***Population and Density***
- ***Contiguous Community Growth***
- ***Housing Variety***

Environment

Northwest Indiana will conserve and expand protection of its unique environmental resources.

The uniqueness of Northwest Indiana, with its lakefront, dunes, wetlands, woods, prairies, and streams, is well known to its citizens and attracts both residents and visitors to the region. The Conservation Action Plan (CAP) for the Calumet region, released in 2022, establishes goals, priorities, and good management practices for eight focus areas in the MSA. While much of the document addresses the character and benefits of each of these areas, several specific recommendations are of particular importance for regional land use policy:

Figure 5-46. Environmental Focus Areas from Calumet Conservation Action Plan

Acquire and/or arrange for management of parcels identified as Conservation Priorities in the CAP. In most cases, these parcels are adjacent to existing managed lands and represent needed expansion of these resource areas.

Connect major managed land resources to create connected corridors for habitat, and in some cases, public access. These include streams, wooded areas, and other resources. This concept has been implemented in the Dunes area with state and national acquisitions. In the interior, these corridors could establish continuous "green rings" by assembling relatively separated or isolated resource areas.

Establish development standards within designated buffer areas. The CAP identifies tiers of buffers up to one mile around managed areas. Many of these areas are built up, while others may develop in the future. Standards should be established to minimize impact of new development and encourage retrofits of existing development on these managed resources.

Population and Density

By 2050 Northwest Indiana will achieve a population of about 900,000. New growth will exhibit a gross density of about four units per acre.

Part Two included an extensive consideration of population growth opportunities and development scenarios. It showed that continuation of current residential density of just under two units per acre would consume about 40 square miles of land between 2023 and 2050, or an area about twice the size of Valparaiso. A projected net density of about five units/acre would consume only about 40% of that total. While it is difficult to force higher density development, there are actions that can be encouraged to help achieve this goal.

Continue to support and fund alternative transportation modes that encourage higher density development. The West Lake Corridor and improvement of service on the existing mainline of the South Shore are likely to have a significant impact on density, recognized by the NIRPC's TOD/TDD study. Improved bus transit and trail development can also produce amenities and access nodes that build density. Partnerships of municipalities, NIRPC, and the RDA can provide both regulatory and incentive packages to encourage higher density at these points.

Develop favorable planning and regulatory practices for middle and high-density development at appropriate locations. One of the most important factors discouraging middle and high-density development is local opposition to proposals. Communities should include location criteria and designate appropriate locations for higher density housing in their comprehensive plans and expedite approval processes for quality projects that meet those standards.

Provide support for transportation infrastructure that supports development of walkable districts and "town centers." Town center districts, both existing and new (like Founders Square in Portage), often include higher housing densities in their plans, but require infrastructure, including transportation facilities. The summary diagram (Figure 3.4) shows a 15-minute radius around town centers. Redevelopable property within these circles can be especially attractive locations for medium and high-density housing products.

Contiguous Community Growth

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

Most of the region's municipalities have boundaries relatively tightly drawn around developed areas, with limited room to grow -- Merrillville being a noticeable exception to this rule. There are areas around but outside of corporate limits that are within "urban services areas" – the peripheral area feasibly served by urban infrastructure such as gravity flow sewers. As discussed in Part Two, if these areas are hemmed in by development on individual systems, they are unable to grow. This then reinforces a pattern of low-density dispersed development that is not in the interest of many of the development and transportation goals of the *NWI 2050+* effort.

Establish urban service boundaries for each municipality, the areas within which would be reserved for urban density development on city services. If necessary, provide a mechanism for short-term development on a portion of a site, reserving the balance for denser development when services are extended. One such mechanism, for Build-Through Acreages, is described in the Creating Purpose section. Another is a land plan designed specifically for eventual connections when infrastructure is extended and available, along with a contractual commitment to connect at that time.

Housing Variety

Northwest Indiana will provide a variety of housing choices, including so-called "missing middle" products.

About 85% of Northwest Indiana's housing stock is some form of single-family detached housing, and about 3/4 of that is in large lot settings. Yet around the country, the cost of single-family homes is increasing beyond the price that a majority of potential buyers can afford. This is leading to greater interest in small-lot and attached housing forms. In addition, the region has generally lagged in the production of multi-family development, and most Northwest Indiana communities have virtually no inventory in the rent ranges that contemporary development commands. This poses a significant problem for the region as it seeks to attract new market groups. The desirable five unit/acre scenario proposes a significant increase in the production of medium-density housing-small lot and attached single family, townhouses, and small footprint apartment projects.

On a regional basis, promote the potential for alternative housing settings to metropolitan area developers. Metropolitan Chicago has many builders and development organizations who do innovative development. These regional developers should be actively recruited to participate in the region's emerging opportunities.

Exurban Development and Agricultural Conservation

- ***Development Interface***
- ***Distinct Rural Residential Areas***
- ***Conservation Development***

Development Interface

Establish a boundary between exurban residential development and agricultural areas.

Exurban development frequently creates conflicts between residents moving out from the city to enjoy life in the country and farmers doing their work. Additionally, developments will occur in scattered areas, increasing the possibility of conflict. Northwest Indiana is a true development transect, from major agriculture to major urban development. To paraphrase Robert Frost, sometimes "good (virtual) fences make good neighbors" and one way of managing this issue is establishing a regional boundary, based on existing development. The line in Figure 5-47 establishes an idea for this kind of agricultural conservation line. Development south of the line would still take place adjacent to towns like Kouts, Shelby, Wanatah, and others – benefiting those communities.

Distinct Rural Residential Areas

Channel new rural and acreage residential development to areas with an established pattern.

Figure 5-47 displays the geography of three different types of development in Northwest Indiana

- Traditional development: characterized by smaller lots, grid street patterns, and typically pre-1950 development.
- Suburban development: characterized by curvilinear street patterns, somewhat lower densities, and urban services. These include contemporary urban subdivisions.
- Rural residential/exurban development: characterized by very large lots and individual sanitary systems like septic or internal community systems.

Northwest Indiana's land availability and proximity to Chicago will undoubtedly make it an attractive option for people moving out of the city, and anecdotal evidence suggests this may occur. Many of these markets may seek very large lots or rural residential settings. Notably, these very low-density development forms use the greatest amount of land and serve the smallest number of households. The preferred development scenario recognizes that this market will continue in Northwest Indiana but that its total share of housing production will decrease.

Where rural residential development does occur, it should be directed to:

- Areas outside the future urban service areas of municipalities and in places that will not obstruct future extension of urban infrastructure.
- Sites within areas currently dominated by rural or large lot residential development, making conventional urban development with services unfeasible. These areas are generally indicated in the salmon color in Figure 5-47.
- Areas that are outside buffer zones of major environmental assets.

Conservation Development

When possible, use conservation development techniques for rural residential development, especially within Priority Conservation Area buffers.

The conservation process involves lot clustering in a way that achieves a low density but preserves local environmental assets as common space. It begins with defining important assets on the development sites (including drainage ways, wooded areas, slopes, ponds and other stormwater management facilities, wetlands and wet areas, and so forth) and preserves them in the project design. This can be especially important in buffer areas around managed conservation areas. Even within existing cities and suburbs, conservation development should be considered for redevelopment and in-fill projects so that significant natural resources are protected. Many urban and suburban communities in Northwest Indiana contain significant natural resources and rare habitat types that should be protected.

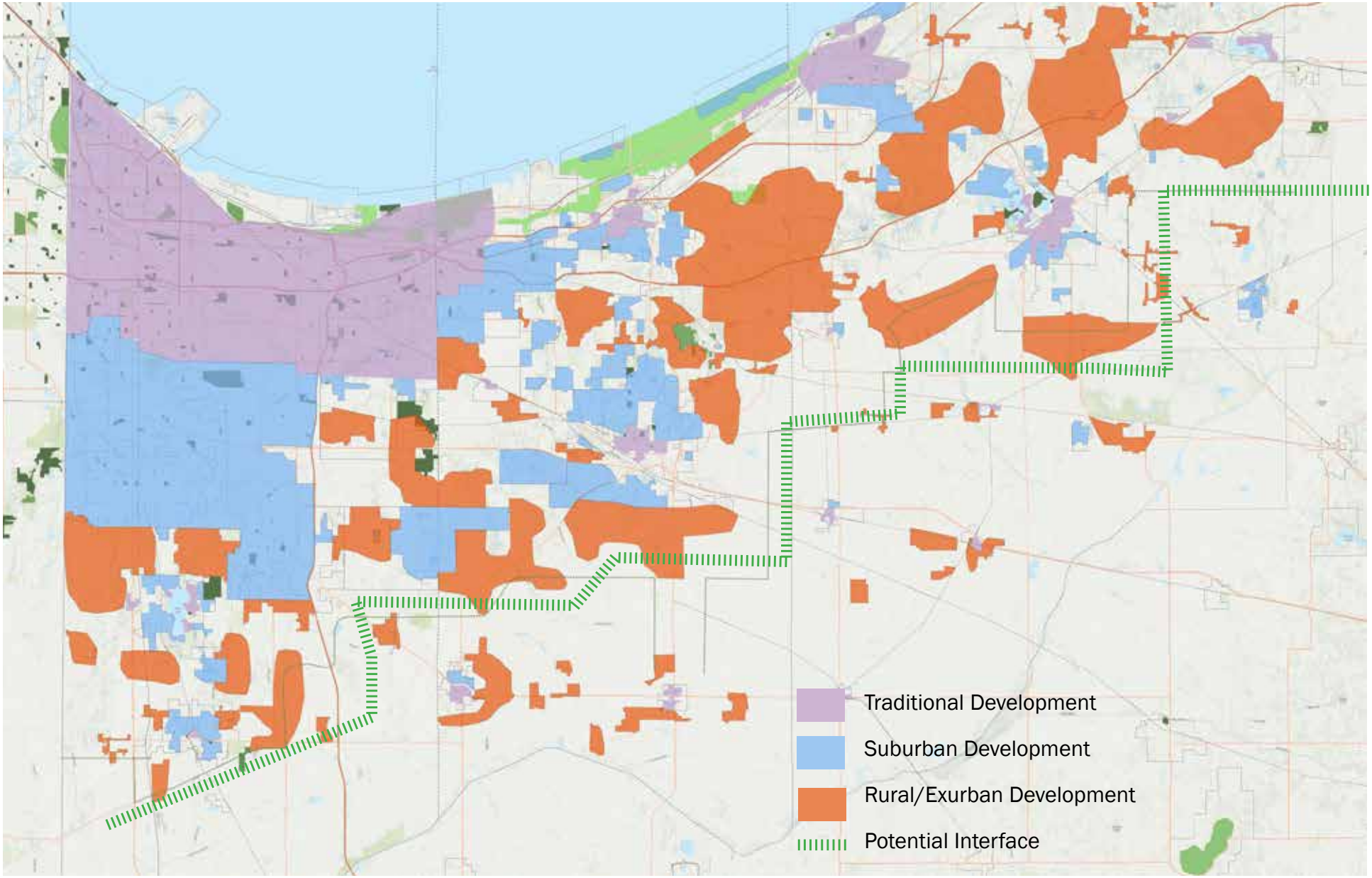


Figure 5-47: Scenario Comparison for Land Consumption

Transportation Corridors

- ***Corridor Urbanism***
- ***Corridor-Specific Solutions***
- ***Transit and Trail Oriented Development***
- ***Commercial Retrofits***
- ***New Centers***

Corridor Urbanism

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

Part Two introduced the concept of corridor urbanism as a way of re-envisioning urban corridors. The concept was originally designed for existing contexts, but its mixed use, circulation, and street quality concepts are relevant to new corridors as well. From a transportation perspective, parallel secondary circulation is a particularly important element, creating a safer and more comfortable environment along major corridors like US 41 by separating through and local traffic. But the introduction of housing and walkability are very important components of an overall land use policy of using land more effectively, while supporting the business environment of these often unloved parts of the cityscape.

Corridor Specific Solutions

Develop context sensitive programs for specific corridors.

Institute a Great Streets planning and implementation program. We tend to see urban corridors as generic environments, largely devoted to one task – moving motor vehicles. But they are more than that – they are business and customer environments that may either divide or unite neighborhoods. Pedestrians and bicyclists are also typically forgotten in the process. Part One defined eight different types of corridors in the region, each of which is different in scale and context. Each deserves individual attention through participatory planning processes that involve their diverse stakeholder groups.

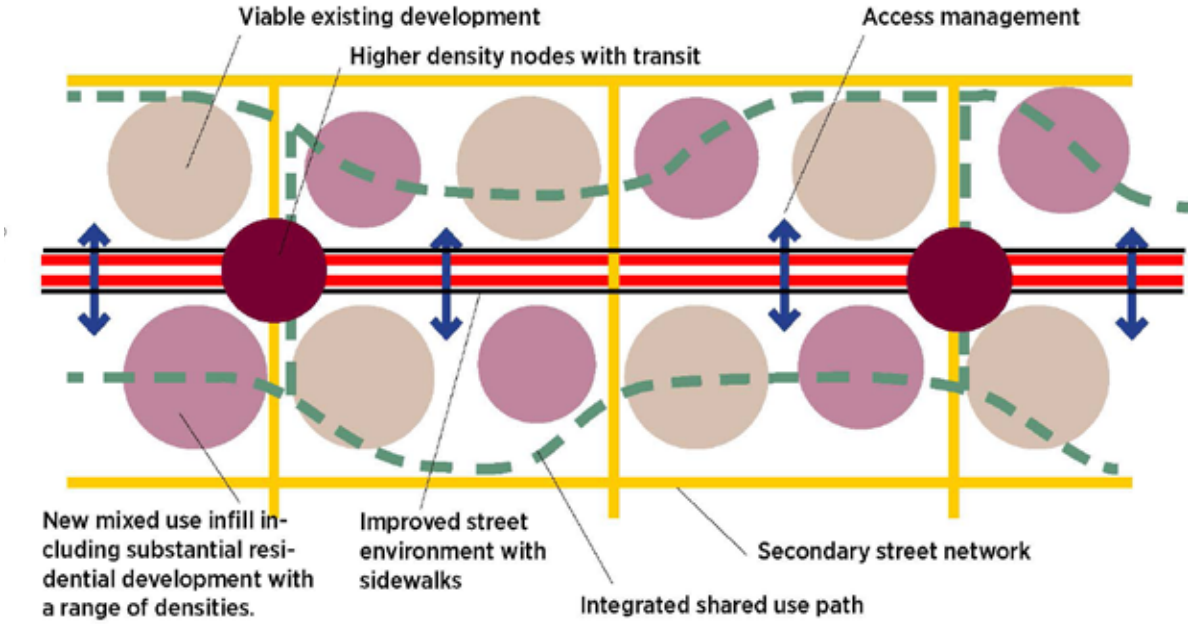


Figure 5-48: Components of Corridor Urbanism

To that end, MPOs in the Saint Louis and Kansas City areas have developed these kinds of efforts through their Great Streets and Planning Sustainable Places programs. These substantial efforts are awarded to cities in their regions through a competitive application process for specific study areas. They are often backed up with implementation funding through transportation and redevelopment programs. Many of the corridors in Northwest Indiana would be excellent candidates for specific plans.

TODs, TrODs, and TOCs

Maximize transit resources to create major mixed use focuses.

Expand the concept of transit oriented developments to developable land along trails. Transit oriented development in NWI has been a major focus of community and MPO attention with transformational improvement projects on the South Shore Line. This resulted in the publication of the TOD report and the creation of seven Transit Development Districts (TDD) in 2022. Trails can have much of the same beneficial impact on development as major transit lines and arguably have a broader range of users. We recommend extending the TDD concept and incentives to trail corridors to take advantage of opportunities along existing and new trails.

Transit oriented corridors in Northwest Indiana represent another unusual aspect and opportunity for regional land use planning and development. South Shore stations at Ogden Dunes, Dune Park, and Beverly Shores are in the National or State Park property and constrained by whatever development preceded the current public control of this unique area. Conventional TODs – high density development surrounding a major transit station – are impossible in these locations. But corridors leading to these stations, such as Willowcreek/Crisman, SR 49. or parallel to the railroad (like US 20) can support some of the development that might normally grow around stations. TDD benefits and land use entitlements may be reasonably extended to these transit associated corridors.

Commercial Retrofits

Retrofit obsolete and/or overly land intensive commercial development.

In common with most metropolitan areas, Northwest Indiana has a number of obsolete shopping centers, which once were centers of activity but have fallen victim to more attractive competitors (both brick and mortar and on-line), changing customer preferences, and different traffic patterns. These factors have affected even staples of the retail environment like Southlake Mall. Components of retrofit programs may include:

- Right-sizing parking and redevelopment of surplus paved areas.
- Demolishing chronically vacant buildings, pruning the size of a shopping center to concentrate businesses and activity.
- Introducing new uses to the site, including residential components.
- Breaking large parking lots into smaller units with internal streets.
- Creating better pedestrian and bicycle access and increasing internal connectivity and green space.
- Providing resources for planning and retrofits.

New Centers

Incorporate new "town center" type opportunities into major road development projects.

The major corridors plan discussed earlier proposes a number of new corridors necessary to provide better access, with a major emphasis on north-south transportation. The Willowcreek extension, currently proposed in Union Township between US 6 and US 30 is one example of these initiatives. The planning of these projects should include a land use element and can provide opportunities to avoid conventional strip development by identifying opportunities for new centers. An example of such an opportunity is the intersection of the Willowcreek extension and a future Wheeler Trail between Hobart and Valparaiso. Portage's Founders Square project developing north of Central Avenue between Willowcreek and Hamstrom is an example of the emergence of a new center.

Built-Up Areas: Redevelopment and Infill

Priority Infill Areas

Identify priority infill development strategies and sites with infrastructure in place. Establish projected densities and residential diversity.

Infill development is an appropriate community development strategy throughout the region's communities, but especially in the older industrial cities. Individual cities should inventory candidate infill sites and consider potential land use mixes and intensities. Some of these larger sites, especially near I-65 and others somewhat isolated from residential uses, will be adaptable to industrial development, and a study of e-commerce locations was completed for Gary in 2022. For larger scale projects, transportation and infrastructure funding should be available for streets both on and off the federal aid system.

Gary

Plan and execute a special development program for Gary.

Gary should be seen as both an important opportunity area and a regional enterprise. While this program must be locally generated and executed, we believe there are several important possibilities for short-term focus:

- *Downtown, the Marquette Greenway, and the Gary Elevated*. The value of elevated parks on abandoned railroads has been demonstrated by the popularity of the 606 Trail in Chicago and in other innovative projects around the country. The Greenway and Gary Elevated, combined with upgraded and faster South Shore service, creates a real possibility for new development. In addition, the Gary Elevated creates a well-defined area that also includes and benefits adjacent neighborhoods to the east and west.

- *25th Avenue.* This corridor, roughly paralleling the Borman Expressway, provides a direct route between Hammond and Gary, a status that makes it appealing as a complete street. Extensive land along the way provides possibilities for both residential and employment-based development.

- *IU-Gary area.* The coincidence of the IU campus, the Little Calumet Trail, upgraded service on the Broadway BMX bus line, and surrounding vacant land creates a major TOD opportunity and the emergence of a neighborhood nucleus.

Concept Diagram

Figure 5-49 is a conceptual diagram that illustrates many of the concepts and recommendations of this report. It should not be viewed as a finished plan, but rather as an illustration of ideas on a specific geography. The subjects illustrated in this diagram can be divided into three general categories:

- ***Overall Development,*** illustrating the geographic areas covered by the preferred development scenario – the relative extent and governing policy concept of urban and exurban development.
- ***Corridors and Centers****,* considering important future planning and investment focuses to provide structure for the Northwest Indiana environment and identify high-density focuses to help achieve the preferred scenario.
- ***Environmental Corridors,*** linking managed lands into green networks, taking the concept that has driven the Indiana Dunes National and State Parks inland to other valuable environmental assets.

Figures 5.50 through 5.52 break the overall diagram of Figure 5.49 into these three constituent parts.

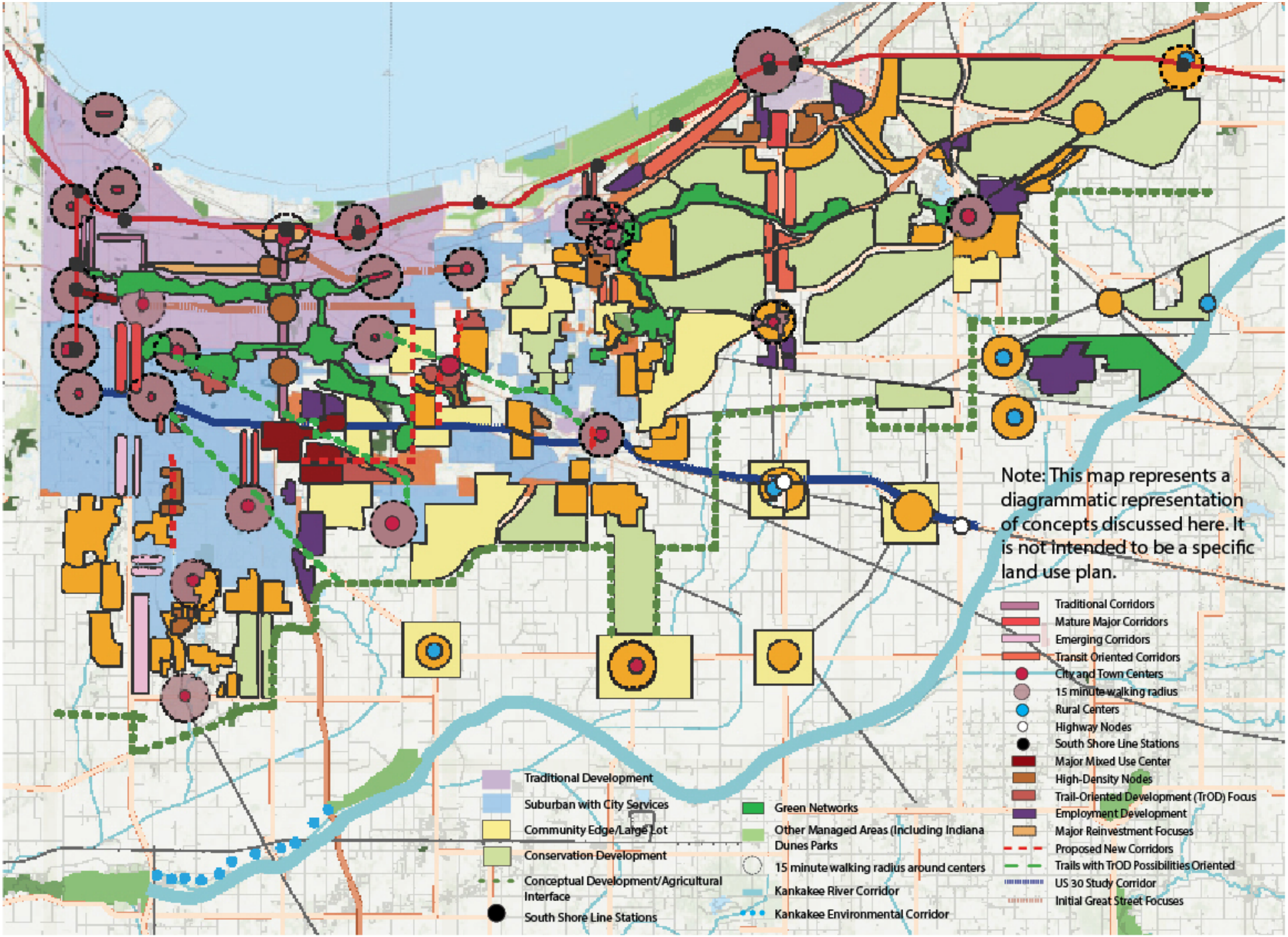


Figure 5-49: Regional Development Concept Diagram

Overall Development

Figure 5-50 diagrams a framework for managing urban and exurban growth, a major issue for Northwest Indiana's land use future. The layers of development illustrated here include:

Traditional development, older development established around urban grids. Appropriate policy focuses in these areas are infill development and reinvestment, including neighborhood revitalization and supporting public improvements. These areas also include city centers and areas within a 15-minute walking and bicycling radius of those centers.

Suburban development with city services. These areas generally grew from 1960 to the present and typically include subdivisions within curvilinear street patterns and usually single-family residential. These areas utilize city infrastructure services. Older subdivisions sometimes require conservation strategies. Infill subdivisions and higher density development in centers and along corridors are also appropriate strategies here.

Future urban development, areas around existing development that permit incremental extensions of urban services. The actual extent of these urban service areas should be established by each community. These are the key areas for residential density mixes identified in the preferred scenario. Large lot or rural development on individual wastewater systems should be discouraged in these areas.

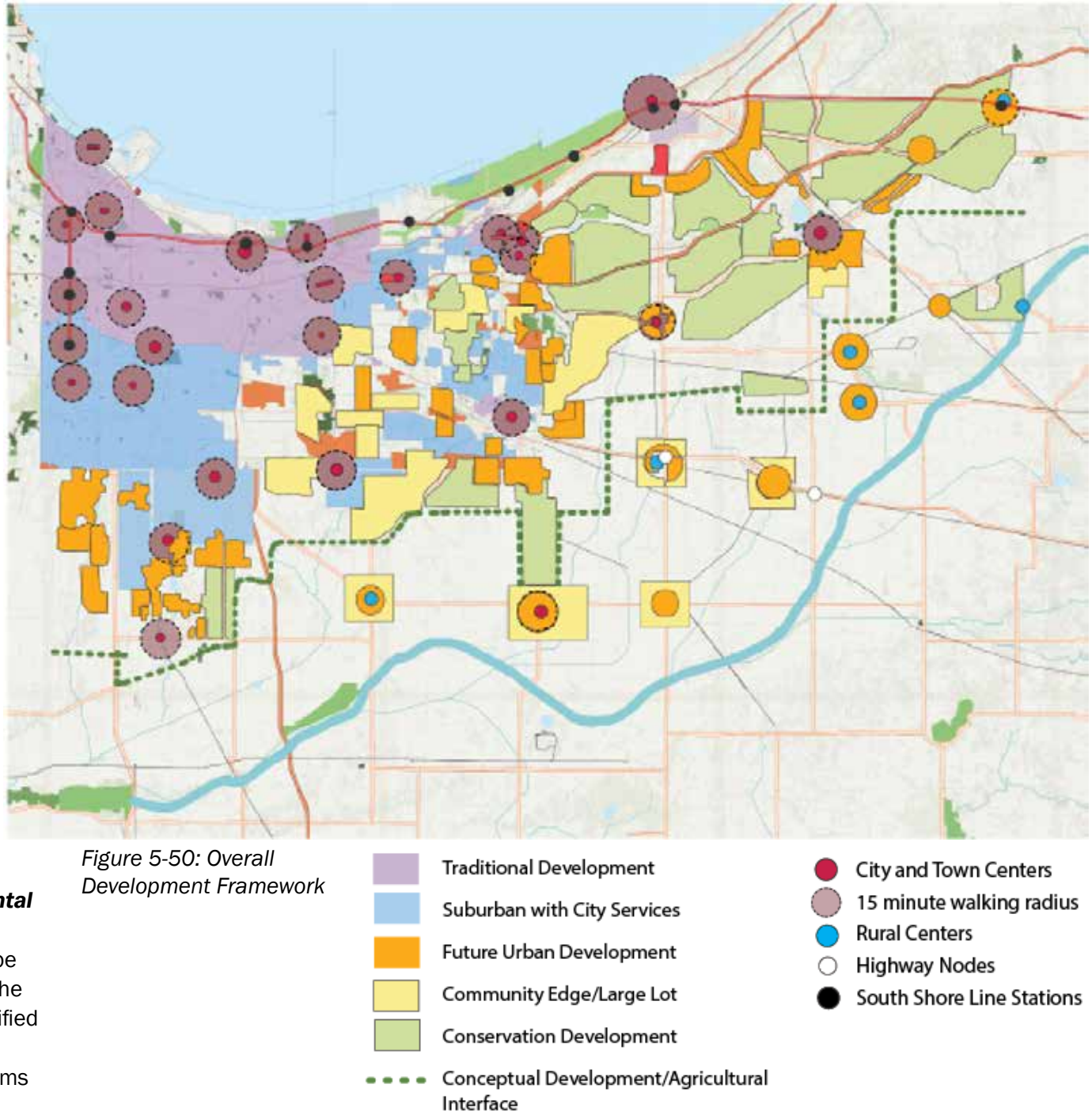


Figure 5-50: Overall Development Framework

Community edge/large lot development. In these areas, a large lot or rural residential pattern is strongly established. New very low-density developments should focus on available infill sites, rather than extending into predominantly rural country.

Conservation development. In these areas, more rural and with some topographic constraints, rural development should use conservation techniques, clustering large lots in a way that preserves environmentally sensitive areas as open space.

Development/Agriculture Interface. Areas south of a line should be maintained in primary agricultural use, except where they are contiguous to rural towns and centers.

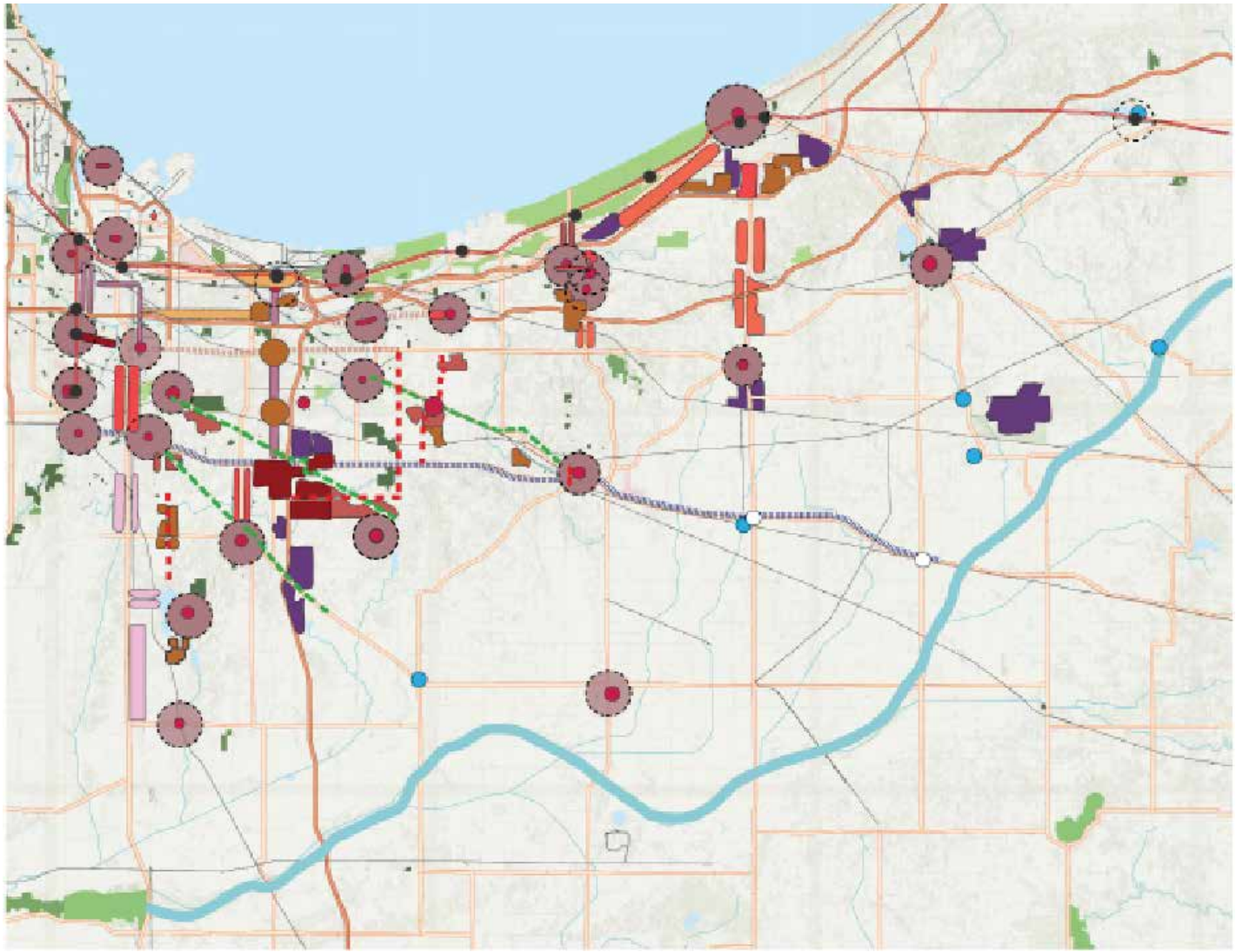


Figure 5-51: Centers and Corridors Framework

Centers and Corridors

Figure 5-51 illustrates the concept of a regional framework of centers and corridors that complements the overall growth areas presented in Figure 5-50. This framework includes four categories of components:

Traditional Centers. In most cases, these are the central commercial and civic districts of Northwest Indiana's communities, as well as their image centers. Regional policy should reinforce the character of and investment in these centers. Central city areas within a 15-minute walking or biking distance both contribute to and benefit from small town and city centers. Policies that improve active transportation access and take advantage of opportunities to increase population advance goals of the preferred development scenario.

Community corridors. These linear districts are major focuses of commerce and transportation and fall within a gradient from older urban corridors to mature and emerging districts. Previous sections of this document have discussed specific policies for each of these corridor types, moving toward an urbanism that satisfies both transportation and development goals.

Development nodes. These include major mixed use nodes like the US 30/I-65 district that require a new development vision, employment centers, potential areas for trail related development, and centers and corridors that provide catalysts for transformational development. Smaller nodes include 109th and Randolph in Winfield.

Catalysts. These facilities provide opportunities where advance planning and execution can provide significant opportunities for medium density development. They include planned new roadways; trails that when built can create beneficial investment; and strategic study corridors with unusual characteristics.

Environmental Corridors

Figure 5-52 illustrates a framework of environmental corridors. This concept is based on the Indiana Dunes National and State Parks, which are an archipelago of protected environmental resources rather than the more customary large contiguous park. In Northwest Indiana, the concept connects the large managed areas identified in the Conservation Action Plan (CAP). These connections are made by possible acquisition of adjacent priority areas, following watercourses, or connecting through 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 fourth proposed corridor connects the La Salle State Fish and Wildlife Area, Badal Wildlife Habitat Trust Area, and Grand Kankakee Marsh County Park along the Kankakee River along the south boundary of the region.

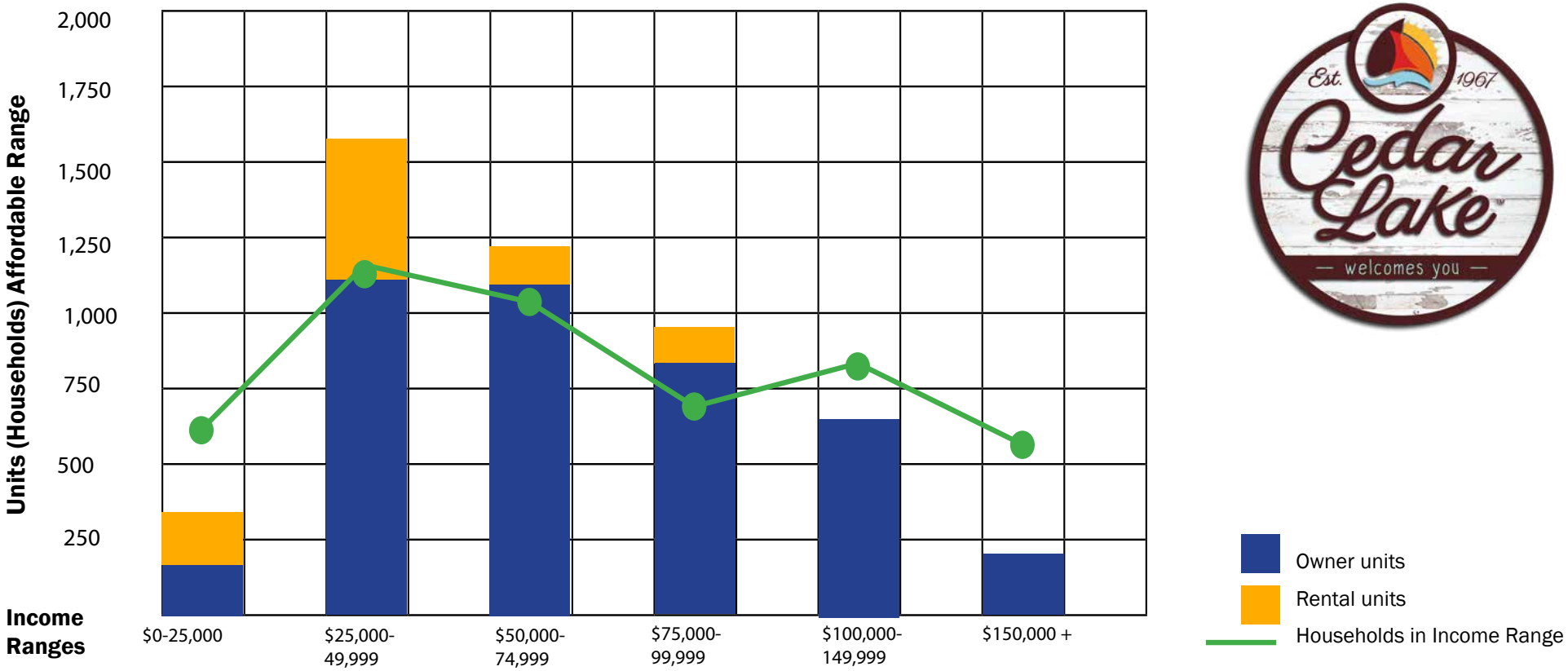
Figure 5-52: Environmental Corridors Framework

Appendix 5A

Housing Affordability Analysis for Cities Over 10,000

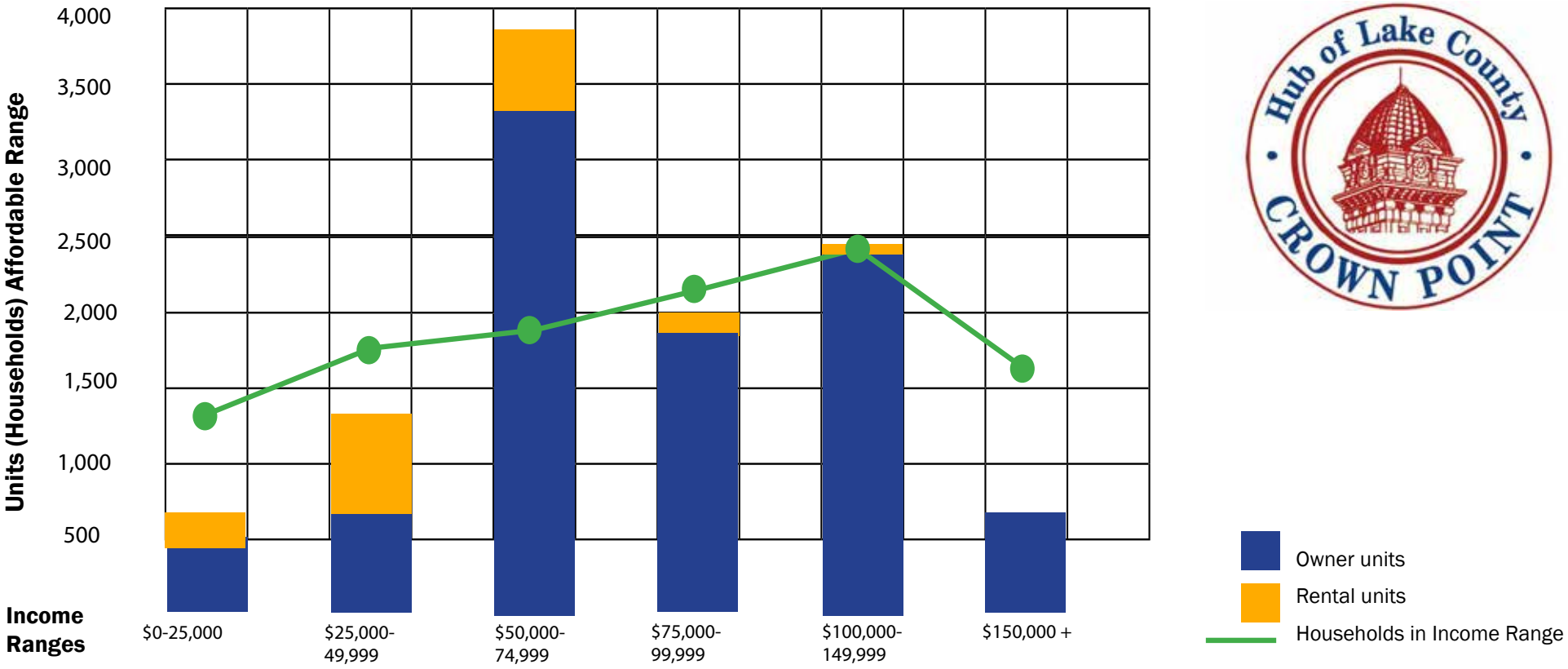
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 39%	12.48%	603	>$60,000	134	$0-499	148	282	-321
$25,000-49,999	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 5A-1: Housing Affordability Analysis for Cedar Lake



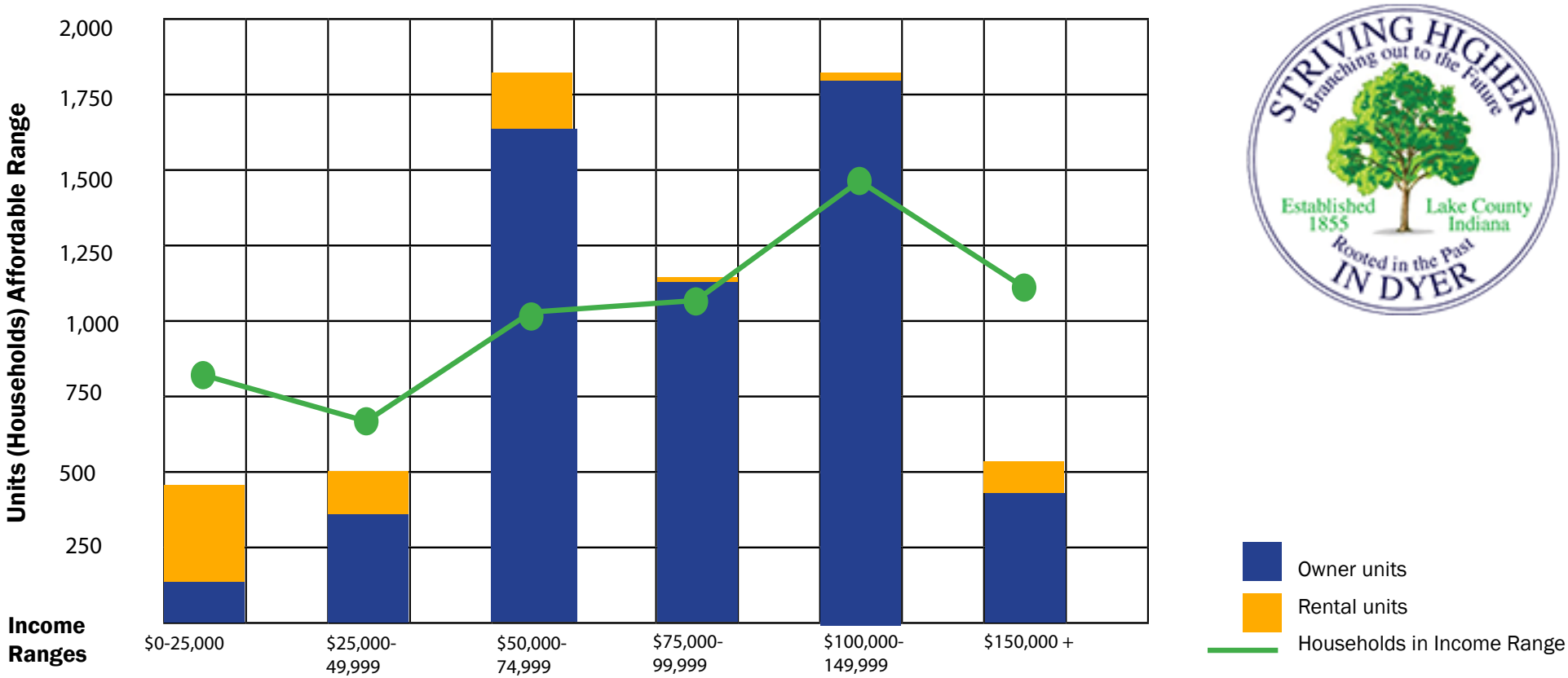
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 31%	12.16%	1,330	>$60,000	446	$0-499	144	590	-740
$25,000-49,999	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 5A-2: Housing Affordability Analysis for Crown Point



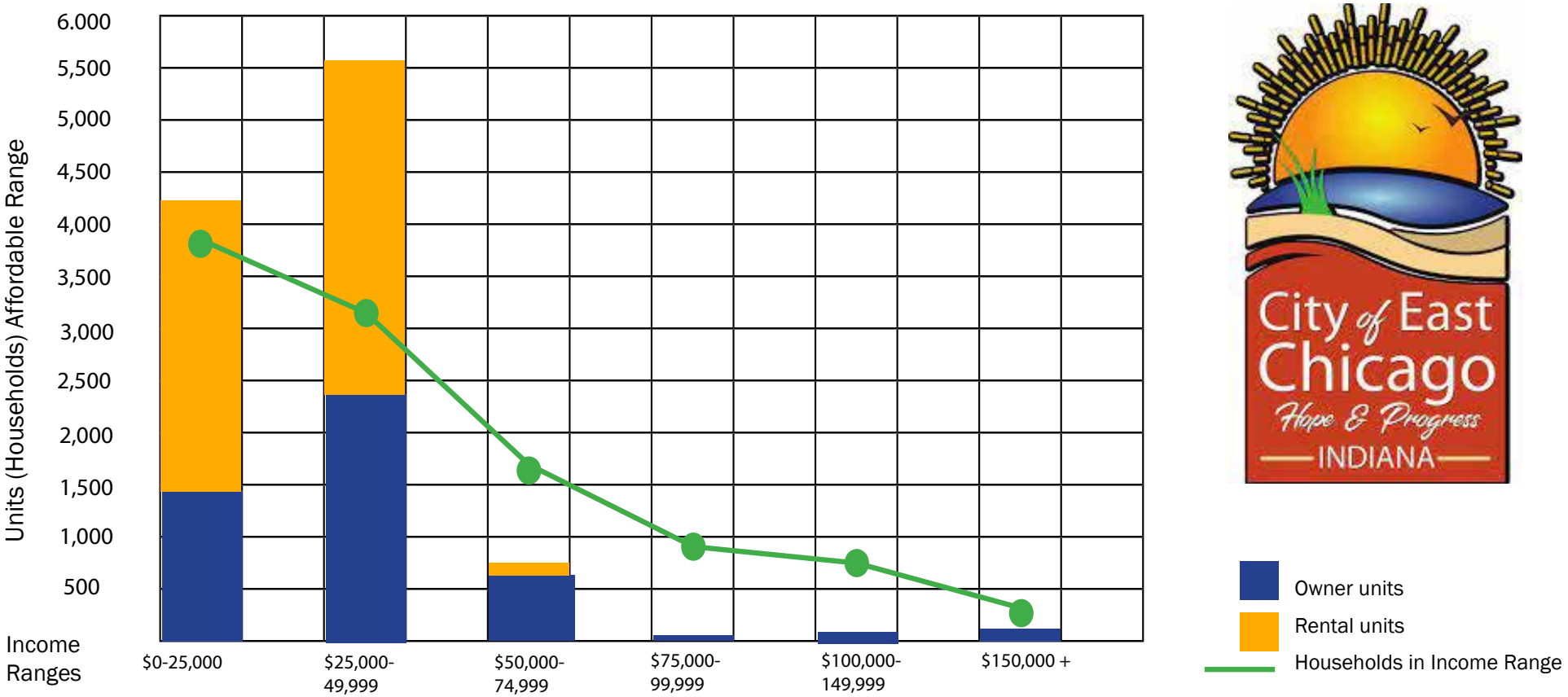
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 30%	12.72%	791	>$60,000	138	$0-499	335	473	-318
$25,000-49,999	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 5A-3: Housing Affordability Analysis for Dyer



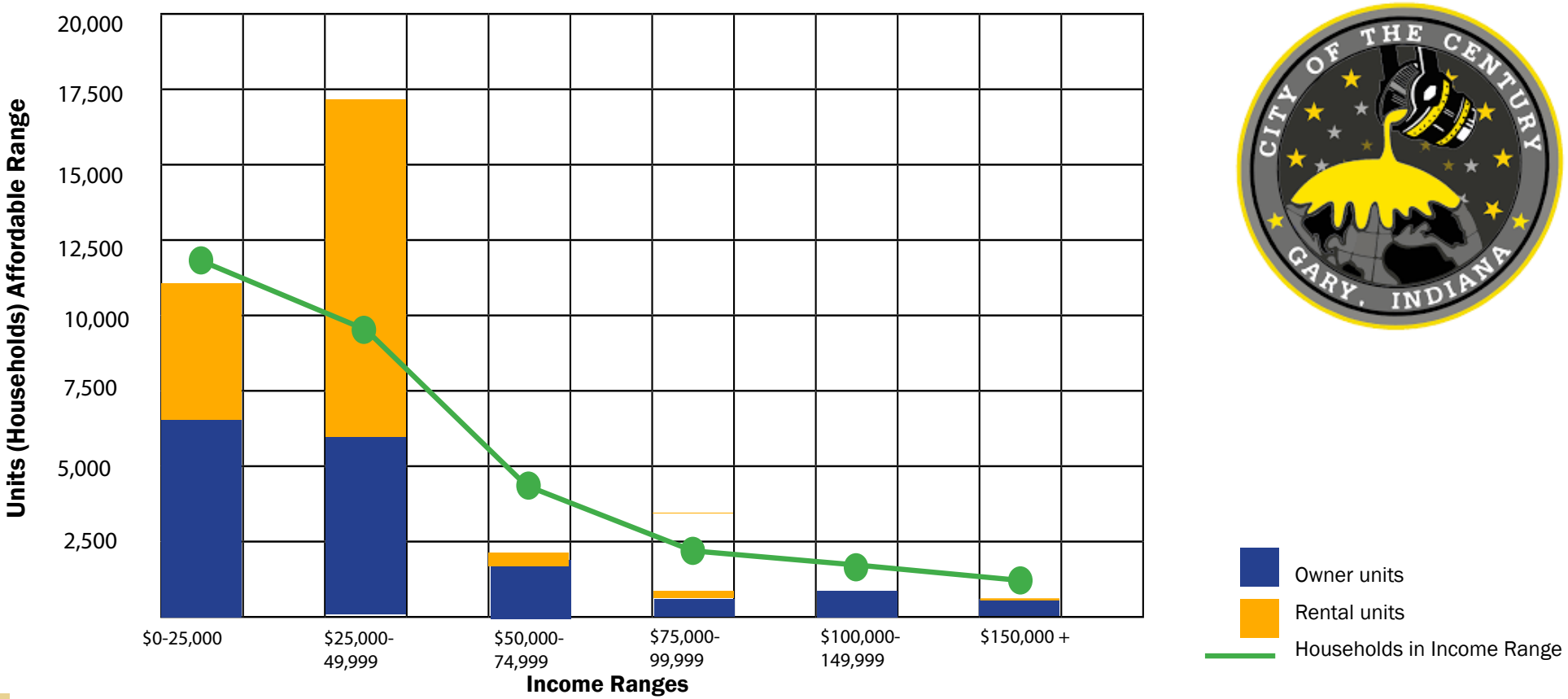
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 72%	35.75%	3,806	>$60,000	1,467	$0-499	2,840	4,307	501
$25,000-49,999	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 5A-4: Housing Affordability Analysis for East Chicago



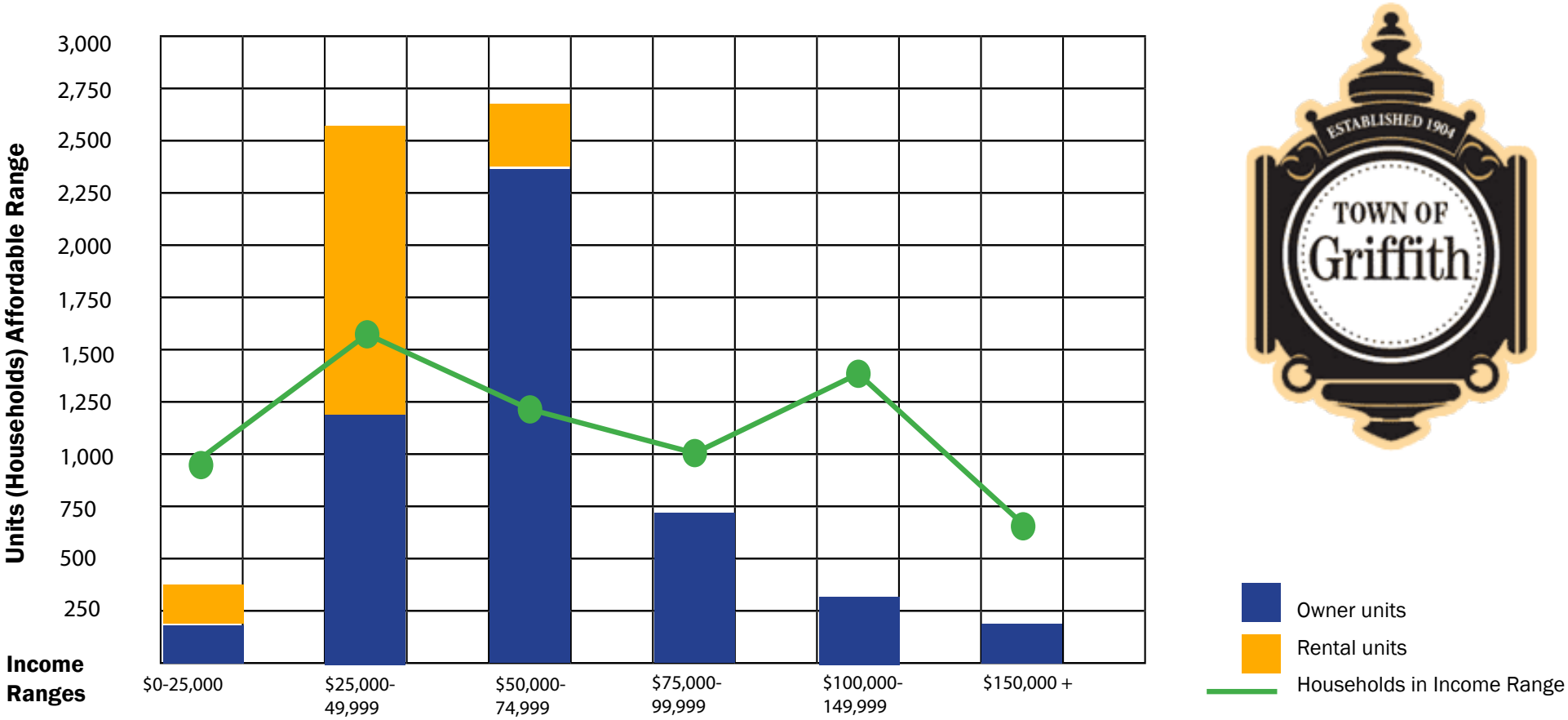
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 81%	39.60%	12,358	>$60,000	6,541	$0-499	4,130	10,671	-1687
$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 5A-5: Housing Affordability Analysis for Gary



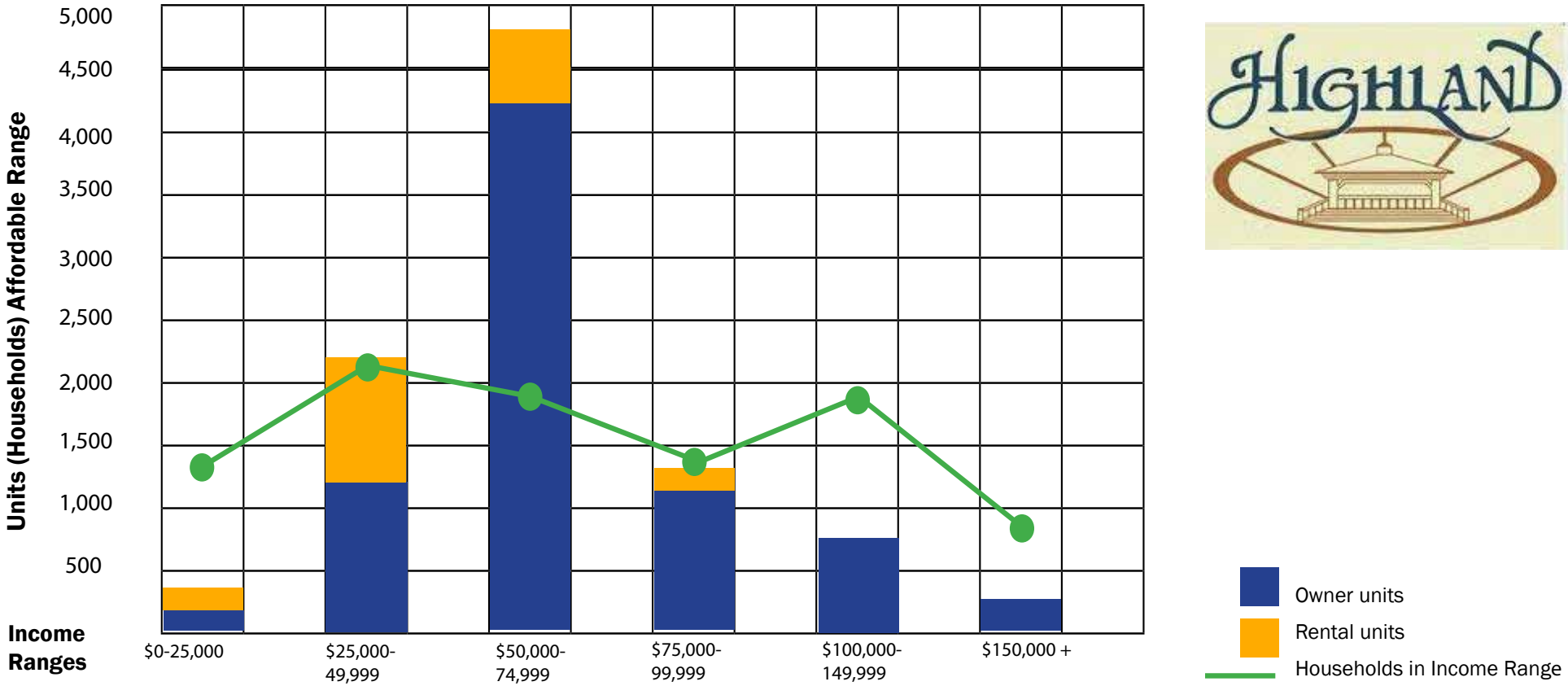
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 38%	14.20%	964	>$60,000	179	$0-499	173	352	-612
$25,000-49,999	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 5A-6: Housing Affordability Analysis for Griffith



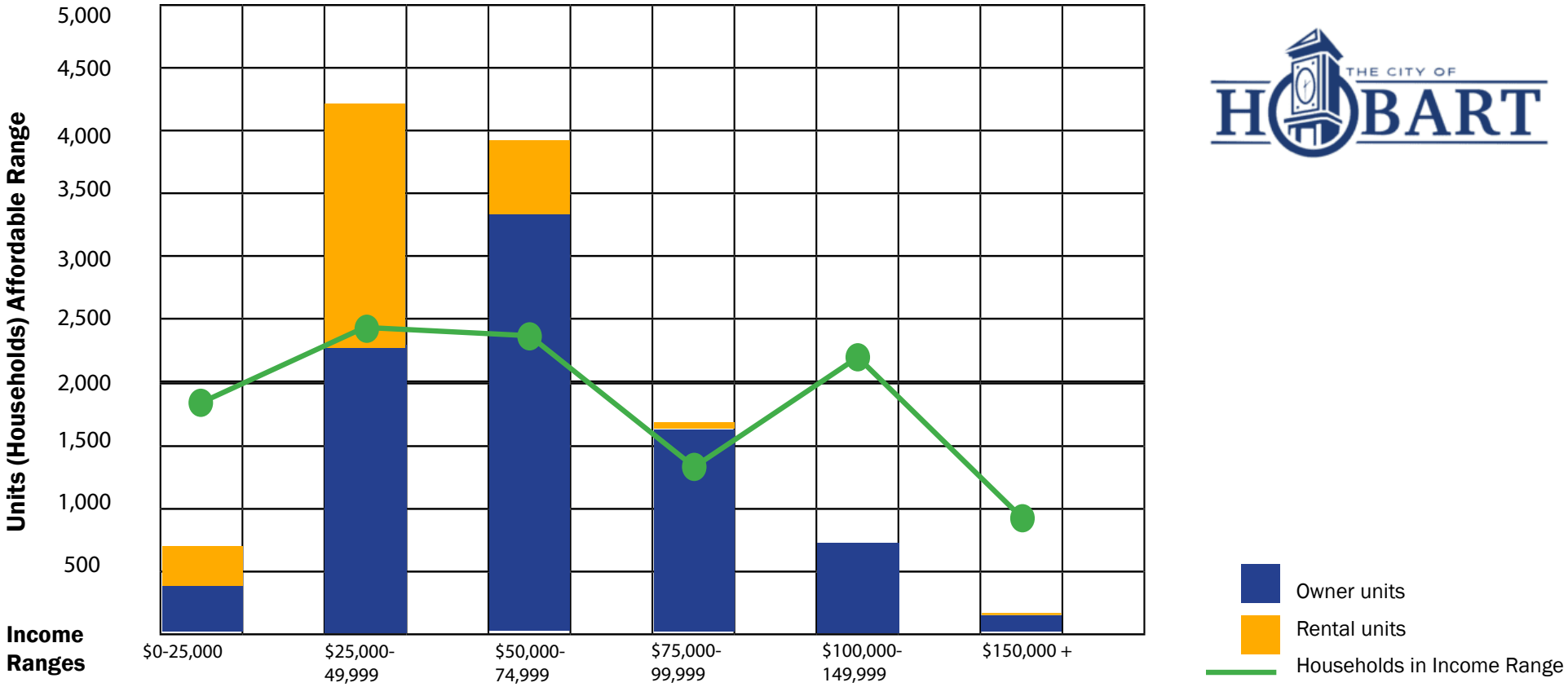
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 39%	14.20%	1,352	>$60,000	164	$0-499	203	367	-985
$25,000-49,999	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 5A-7: Housing Affordability Analysis for Highland



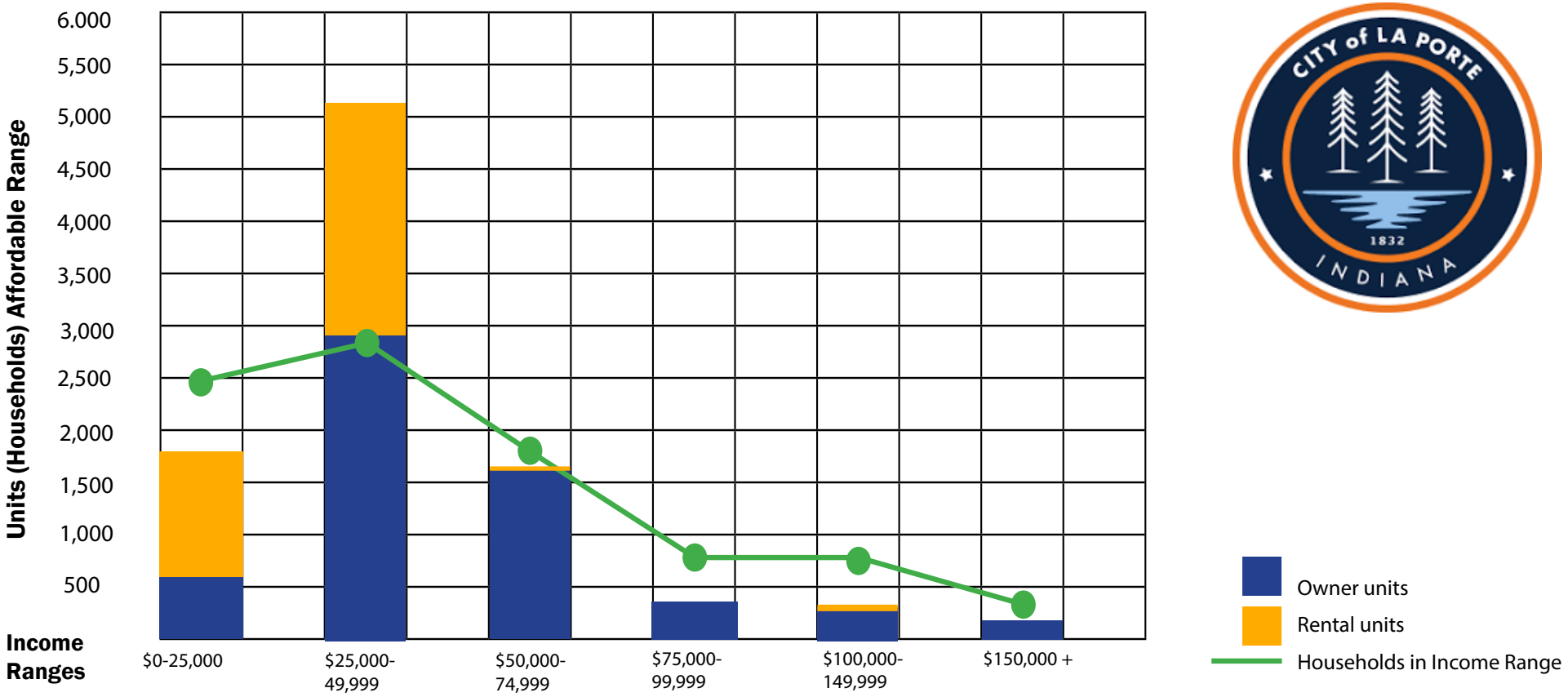
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 40%	16.54%	1,849	>$60,000	359	$0-499	297	656	-1193
$25,000-49,999	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 5A-8: Housing Affordability Analysis for Hobart



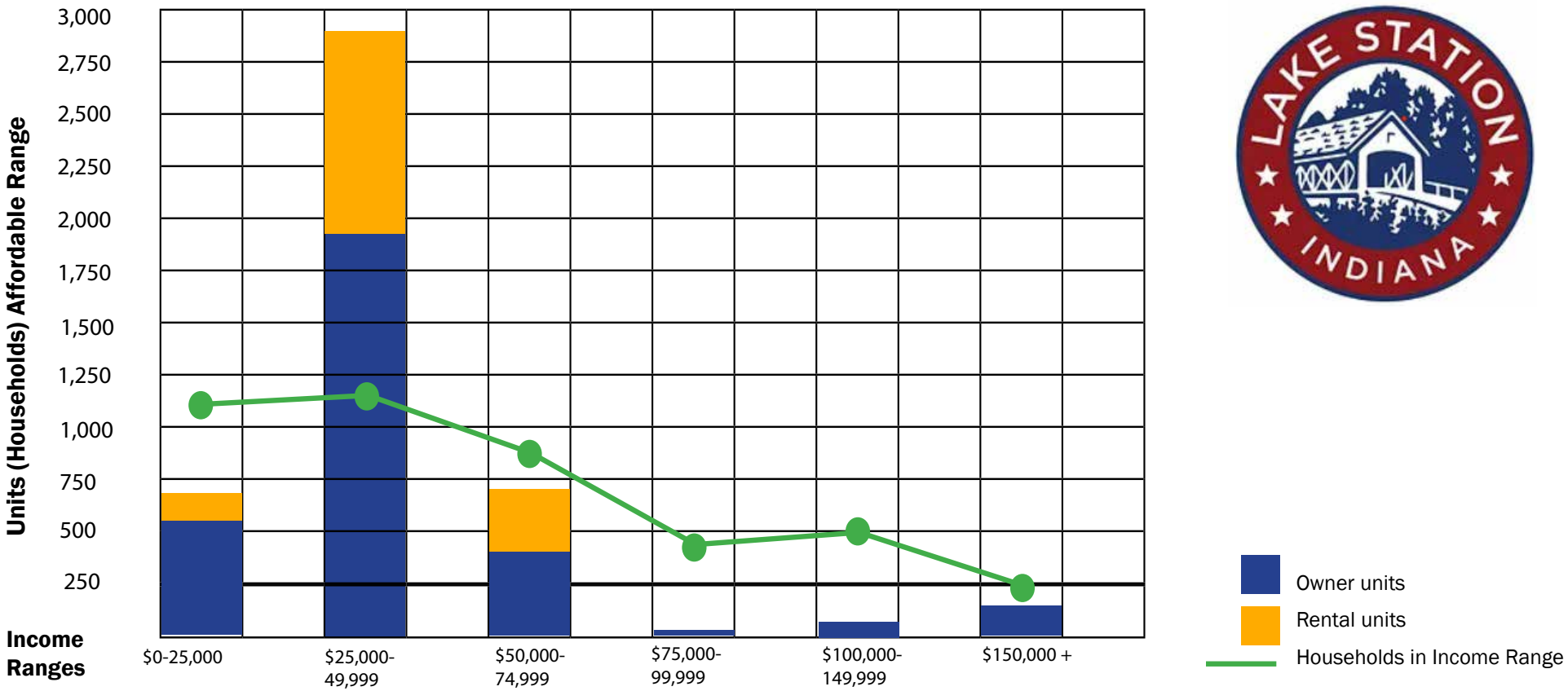
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 60%	27.07%	2,486	>$60,000	519	$0-499	1,175	1,694	-792
$25,000-49,999	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 5A-9: Housing Affordability Analysis for La Porte



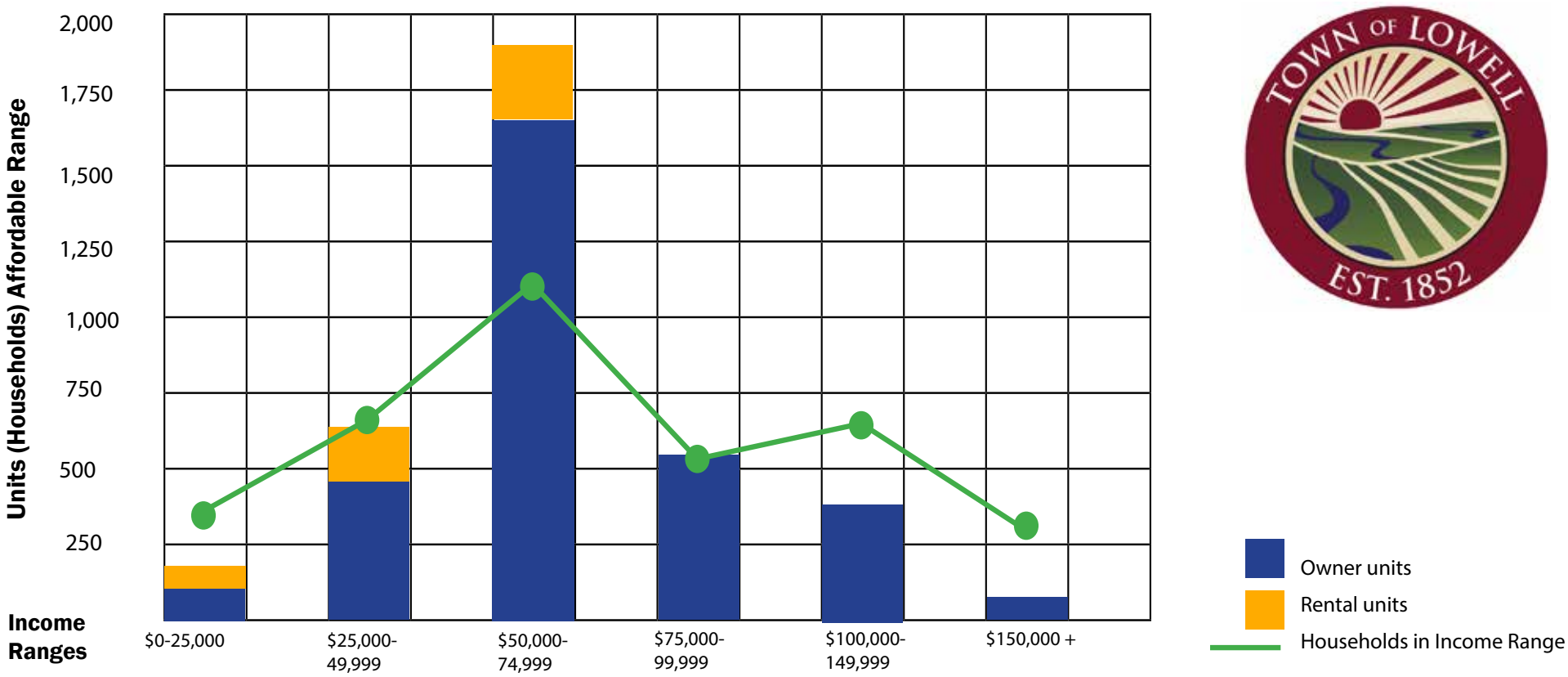
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 52%	24.97%	1,071	>$60,000	535	$0-499	134	669	-402
$25,000-49,999	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 5A-10: Housing Affordability Analysis for Lake Station



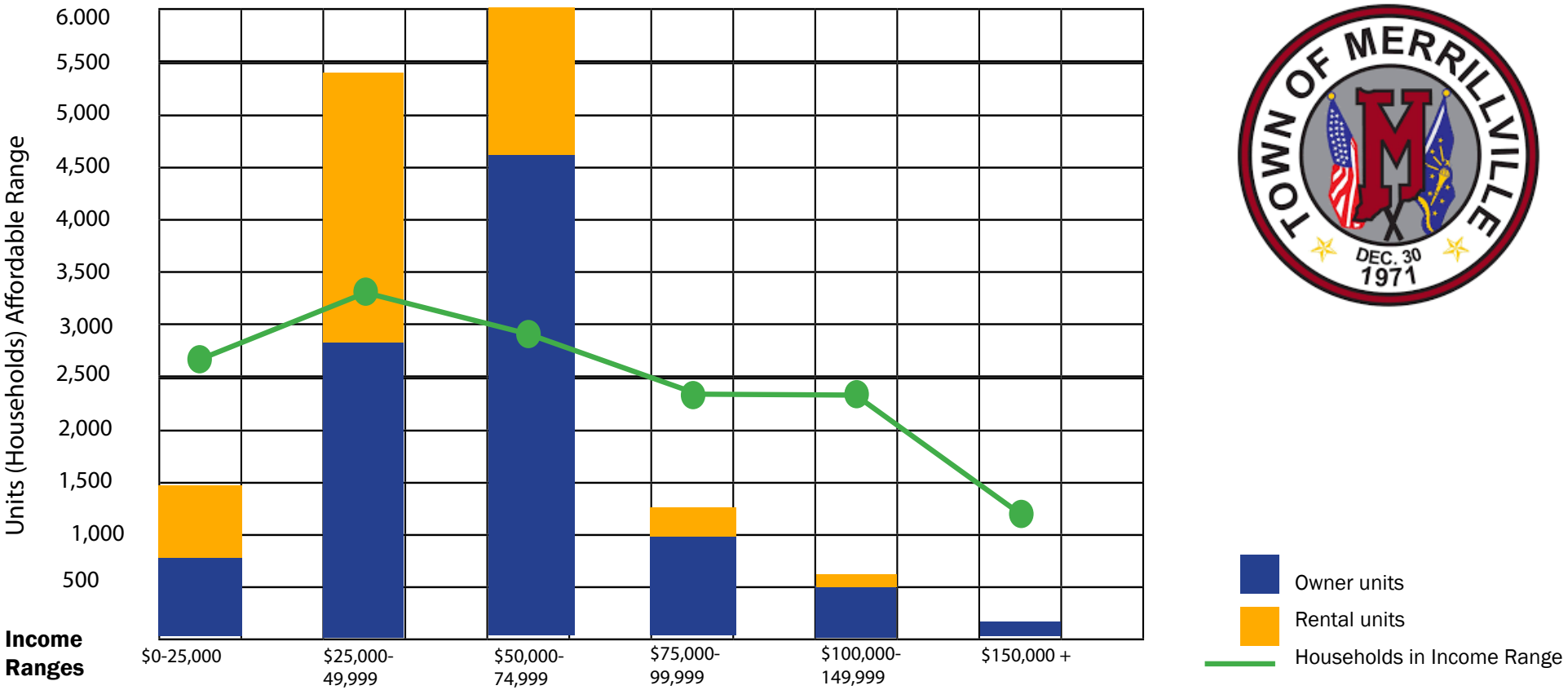
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 37%	9.43%	341	>$60,000	92	$0-499	83	175	-167
$25,000-49,999	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 5A-11: Housing Affordability Analysis for Lowell



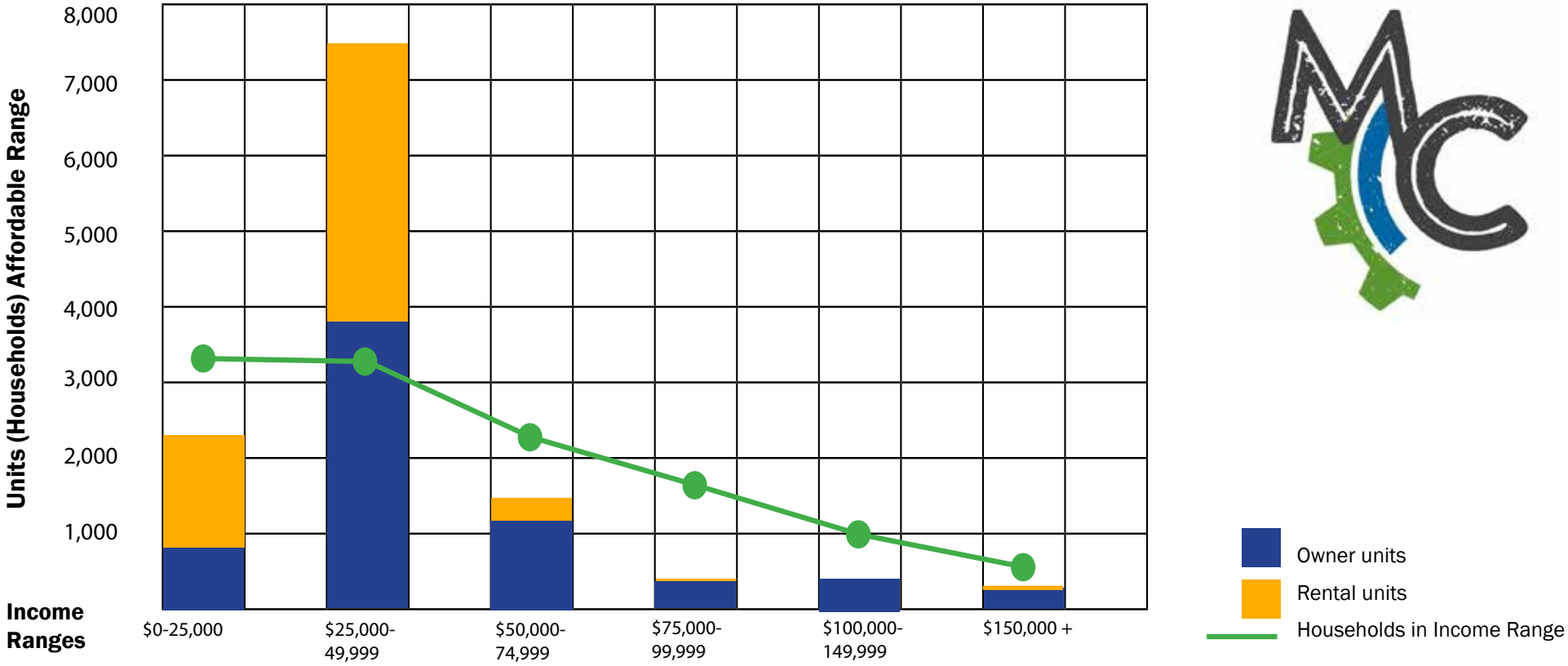
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 40%	17.92%	2,604	>$60,000	646	$0-499	624	1,270	-1334
$25,000-49,999	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 5A-12: Housing Affordability Analysis for Merrillville



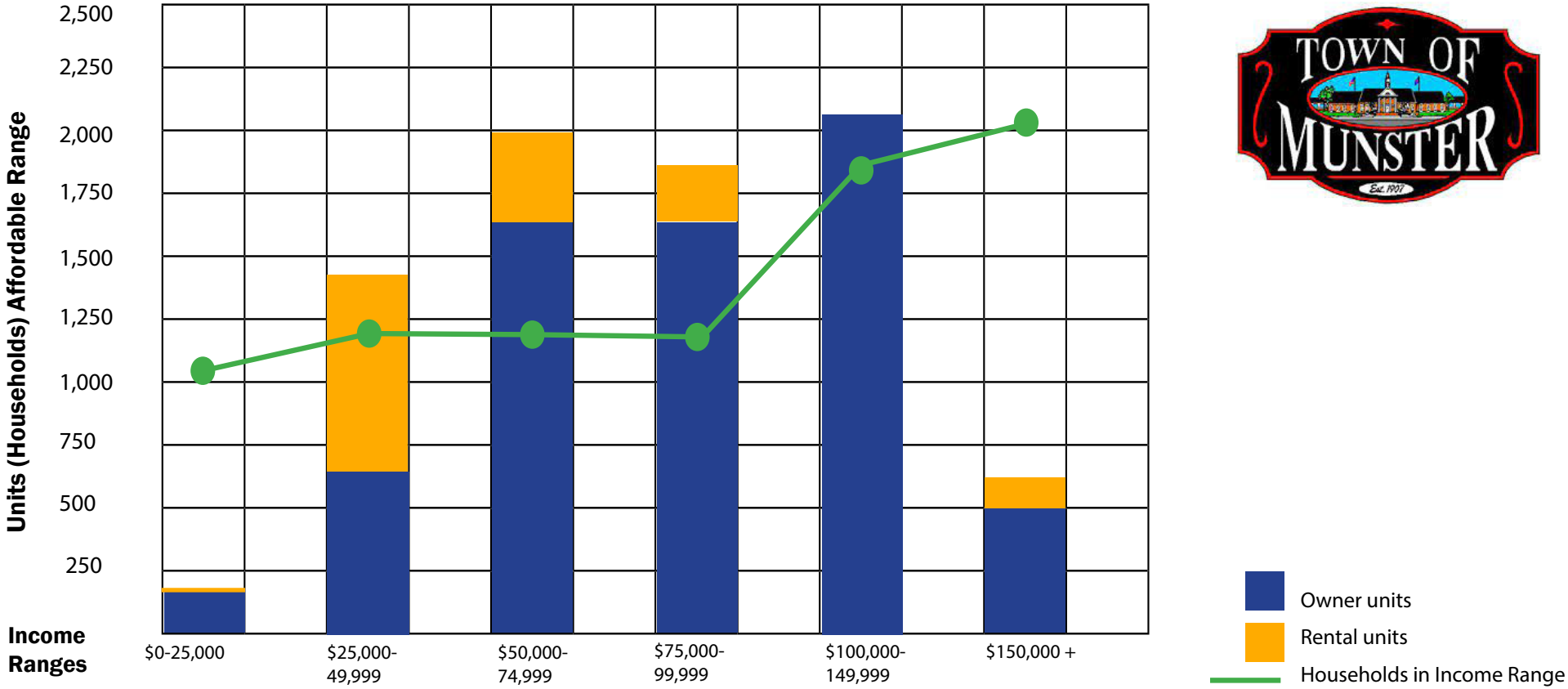
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 57%	27.35%	3,297	>$60,000	835	$0-499	1,421	2,256	-1041
$25,000-49,999	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 5A-13: Housing Affordability Analysis for Michigan City



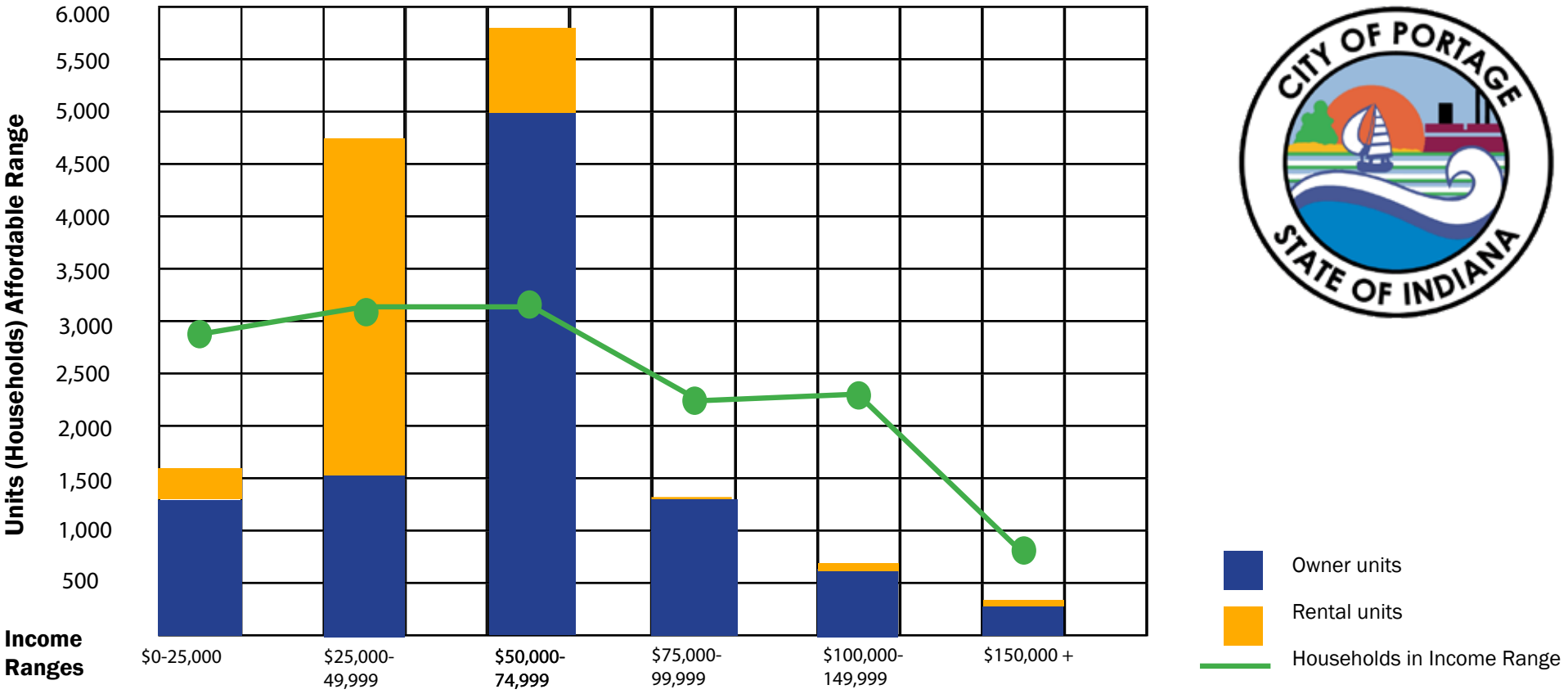
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 29%	11.90%	1,016	>$60,000	186	$0-499	9	195	-821
$25,000-49,999	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 5A-14: Housing Affordability Analysis for Munster



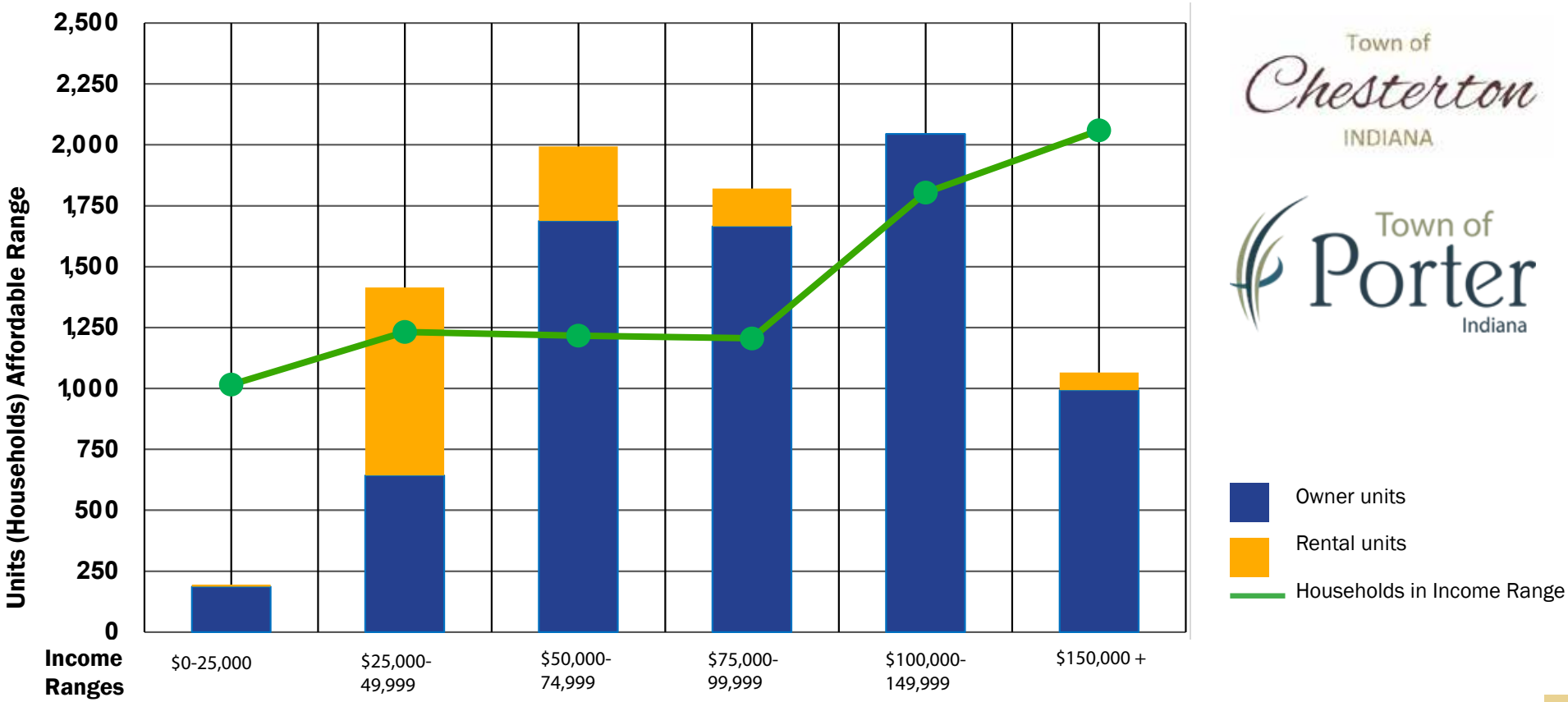
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 43%	20.23%	2,911	>$60,000	1,211	$0-499	365	1,576	-1335
$25,000-49,999	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 5A-15: Housing Affordability Analysis for Portage



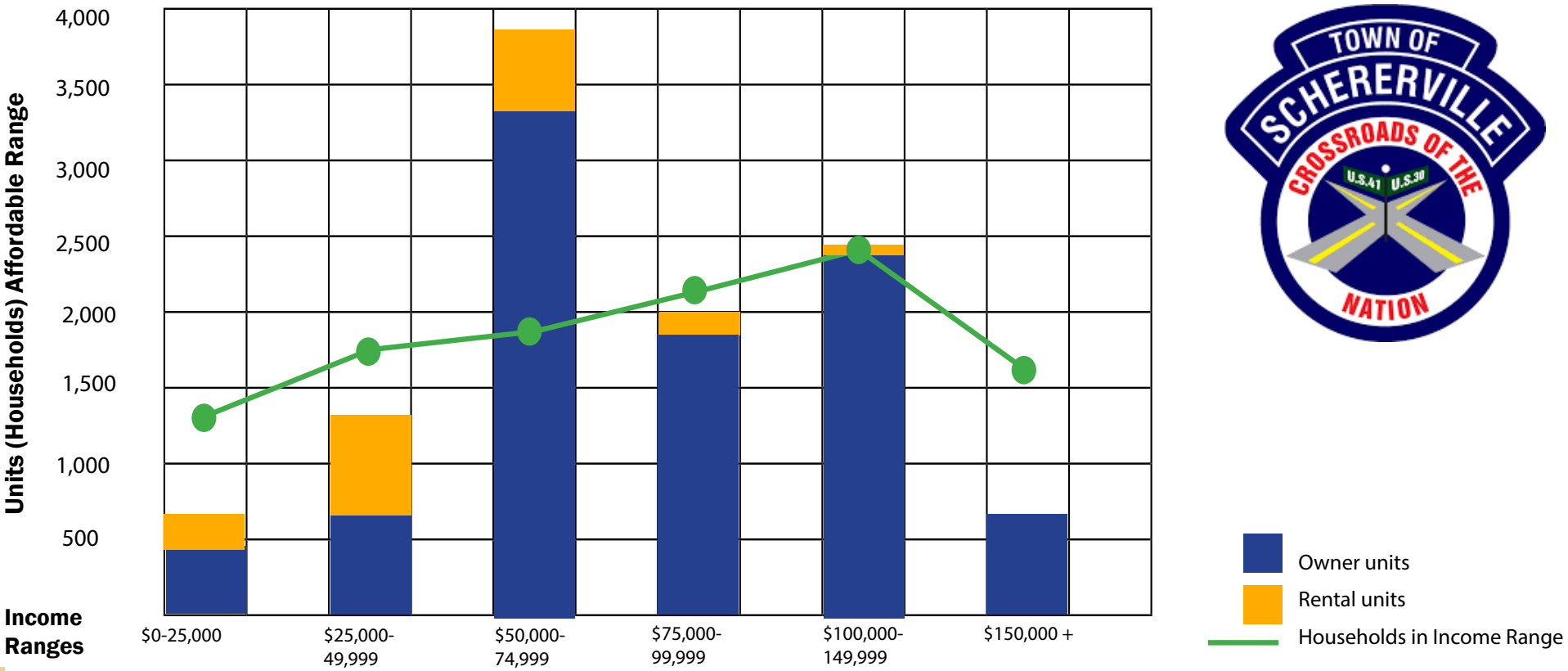
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 29%	11.90%	1,016	>$60,000	186	$0-499	9	195	-821
$25,000-49,999	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 5A-16: Housing Affordability Analysis for Porter/Chesterton



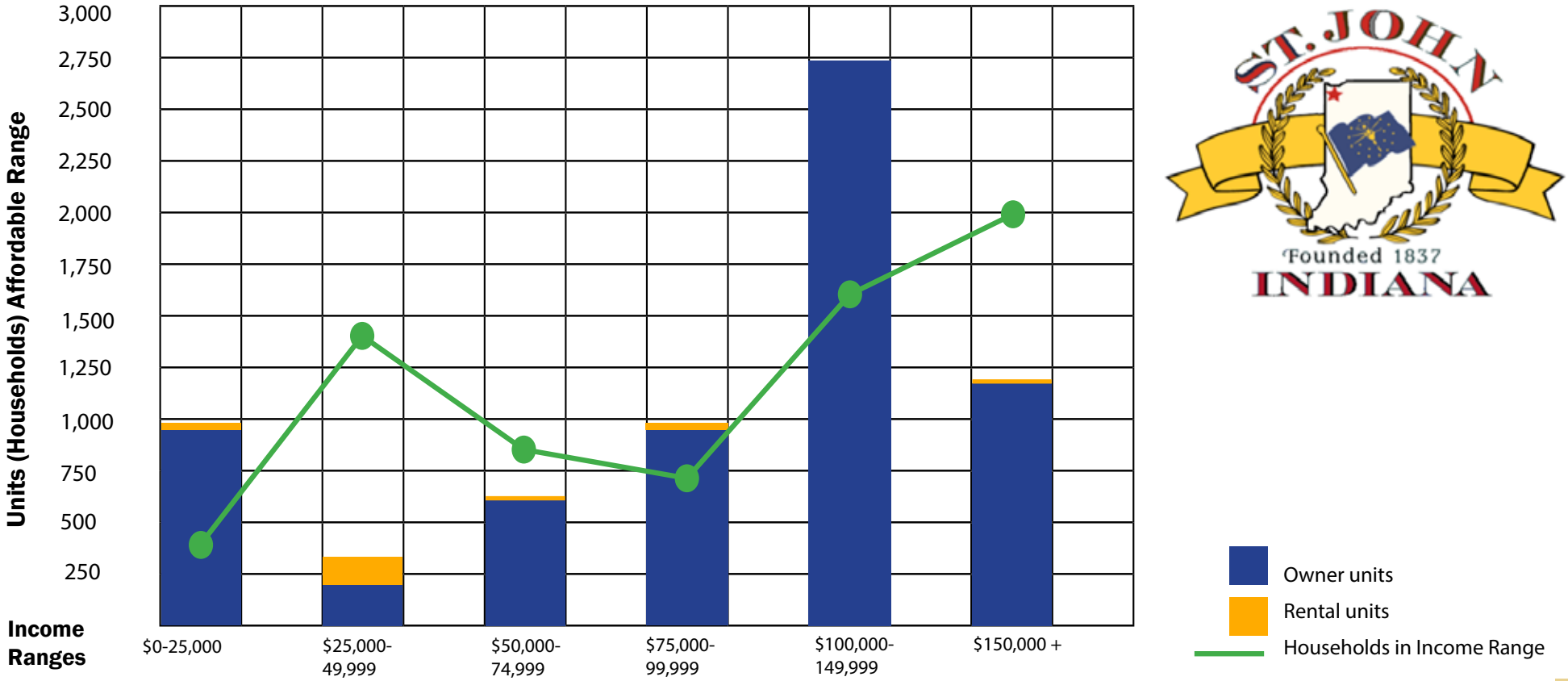
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 34%	10.02%	1,154	>$60,000	220	$0-499	162	382	-772
$25,000-49,999	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 5A-17: Housing Affordability Analysis for Schererville



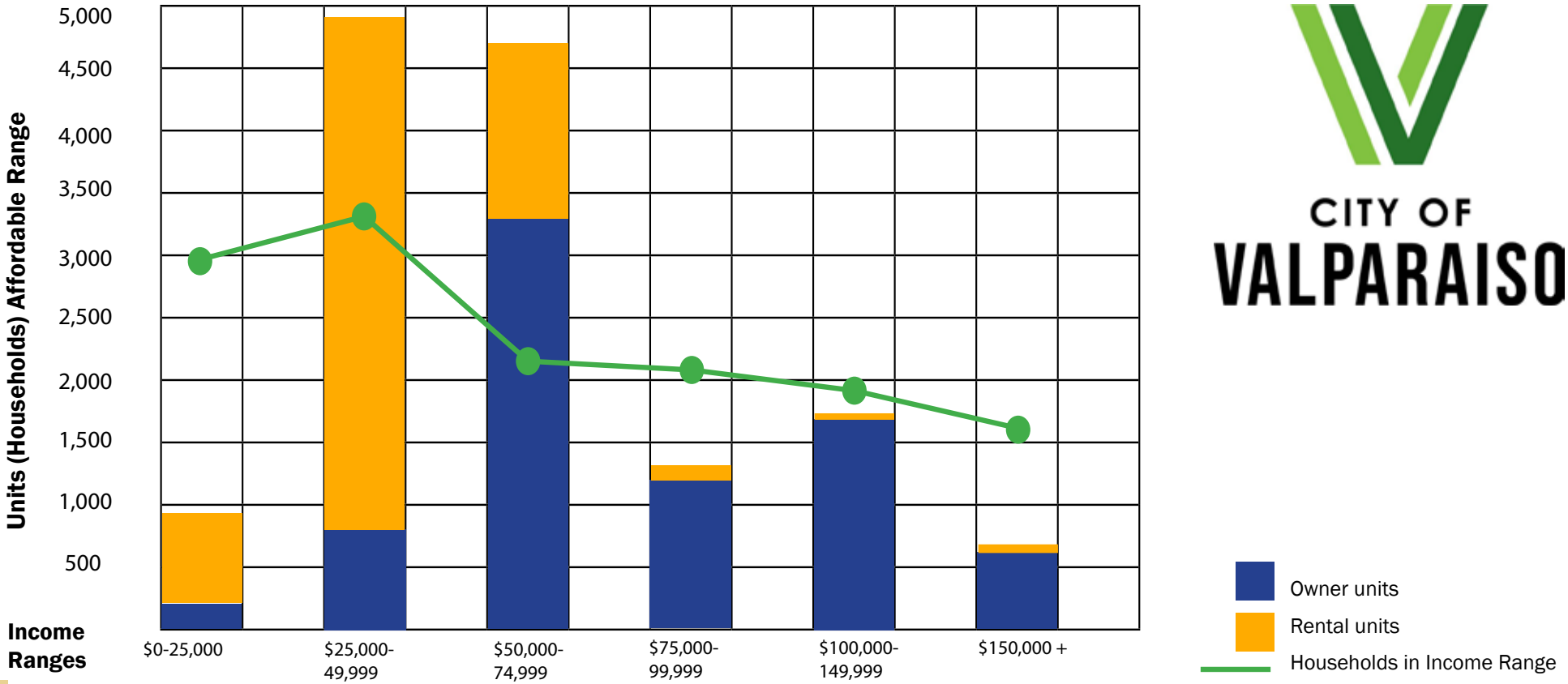
Income Range	% of City Median	% of Households	Number of Households in Group	Affordable Range for Owners	Number of Owner Units	Affordable Range for Renters	Number of Rental Units	Total Affordable Units for Income Group	Balance
$0-25,000	Under 25%	5.33%	362	>$60,000	932	$0-499	11	943	581
$25,000-49,999	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 5A-18: 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 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**

Figure 5A-19: Housing Affordability Analysis for Valparaiso



CITY OF VALPARAISO