

LAPORTE COUNTY, INDIANA

# Housing Analysis & Action Agenda 2025



# CONTENTS

INTRODUCTION .....	1
DEMOGRAPHIC AND ECONOMIC TRENDS.....	4
HOUSING SUPPLY, DEMAND & AFFORDABILITY.....	18
OWNERSHIP DISRUPTORS AND DEVELOPMENT CHALLENGES .....	46
TRANSPORTATION AND ACCESSIBILITY IN HOUSING DECISIONS .....	56
GROWTH AND LAND USE STRATEGIES .....	63
STAKEHOLDER ENGAGEMENT.....	73
RECOMMENDATIONS .....	79

# Foreward

## *Why This 2025 Housing Analysis and Action Agenda Matters More Than Ever*

The Unity Foundation of La Porte County (Unity) and the LaPorte County Office of Community and Economic Development (LPCOCED) completed a Housing Needs Analysis and Action Agenda in 2021. The need for this analysis and action agenda was identified by the Vibrant Communities of LaPorte County initiative, spearheaded by the Unity Foundation and the LaPorte County Convention and Visitors Bureau in 2019. The Vibrant Communities initiative gathered input from nearly 1,000 residents through numerous meetings and concluded that housing was the most important issue facing LaPorte County.

Since 2021, unprecedented new developments in and around LaPorte County have been underway. Transformational projects include the designation of Indiana Dunes as state's first national park, the completion of the South Shore Line Double Tracking project and related developments, the closure of the Indiana State Prison in Michigan City, and major investments and job creation by Amazon, GM and Microsoft and so much more.

These projects have shifted community mindset toward greater growth. Recognizing this shift, Unity seized an opportunity through the Lilly Endowment to use \$3.6 million to “Open Doors to Housing” in LaPorte County. An important step in preparing to open these doors is to update the Housing Needs Analysis to reflect recent shifts in the housing market and new and proposed development since 2021.



LaPorte County — with its two cities, nine small towns, and eleven rural communities —are at the intersection of opportunity, and it is up to us to decide our future. We can optimize these investments or we can squander them. With once-in-a-lifetime investment in infrastructure and development, the decisions we make now will determine whether LaPorte County and our region become an even better place to live, work and raise our families.

It is my personal hope that this document, and others that may follow, serve to inspire and educate leaders and residents to make progress toward our vision created in the 2021 Housing Study: **“We envision LaPorte County’s cities, towns, and rural communities to be vibrant places with welcoming, growing, and diverse housing and neighborhood options to meet the needs of existing and future residents.”**

**Maggi Spartz**  
**President**  
**Unity Foundation of La Porte County**

# INTRODUCTION





# 2021 Housing Needs Analysis Summary

Back in 2021, LaPorte County's housing analysis highlighted several critical issues\*:

- **Housing Supply Shortage:** Based on LaPorte County communities' growth goals, there wasn't enough new construction happening, leading to a significant shortfall in housing for both owners and renters. An estimated 5,700 new units were needed by 2030 to meet the population growth goals set by local leaders.
- **Mismatch Between Housing Types and Household Needs:** While smaller households were becoming more common, the available housing stock was mostly older, single-family homes.
- **Affordability Challenges & Hidden Cost Burdens:** High transportation costs were making total household expenses unsustainable.
- **Socioeconomic and Racial Inequities:** Households of color and low-income residents were disproportionately affected by housing issues.
- **Aging and Underutilized Housing Inventory:** Many homes were old and in poor condition, and there were many vacant lots.
- **Inefficient Land Use & Infrastructure Costs:** Low-density development led to lower tax revenues and higher infrastructure costs.
- **Need for Strategic Housing Policy & Implementation:** The analysis proposed creating a Housing Vision, establishing a Housing Trust Fund, reforming zoning laws to allow for more density and variety, and building a range of housing options.

To address these challenges, the 2021 Action Agenda outlined six strategic priorities:

- **Establish a Vision for Housing Growth:** Create a shared vision across LaPorte County to guide housing development and hold stakeholders accountable.
- **Build a Spectrum of Housing to Unlock Growth:** Support construction across all income levels—from subsidized affordable units to workforce and upper-income housing—to meet the projected demand of 5,700 new units by 2030.
- **Establish a Housing Trust Fund:** Provide financial support for the demolition, construction, and rehabilitation of homes for lower- and middle-income residents.
- **Support Commercial Centers with Dense, Walkable Housing:** Encourage infill development near commercial hubs to reduce transportation costs and support local businesses.
- **Manage Growth at the Edge:** Use tools like Urban Service Areas to guide annexation and infrastructure expansion while preserving agricultural and natural lands.
- **Continue the Conversation:** Maintain regular communication among elected officials, housing professionals, and community stakeholders to align housing production with evolving needs.

These issues and strategies remain highly relevant for LaPorte County today. The updated analysis for 2025 aims to refine our understanding through new data and trends, guiding future housing policy and planning efforts.

*\* Please note that this document utilizes the US Census/Federal government standard spellings which are LaPorte County and City of La Porte.*

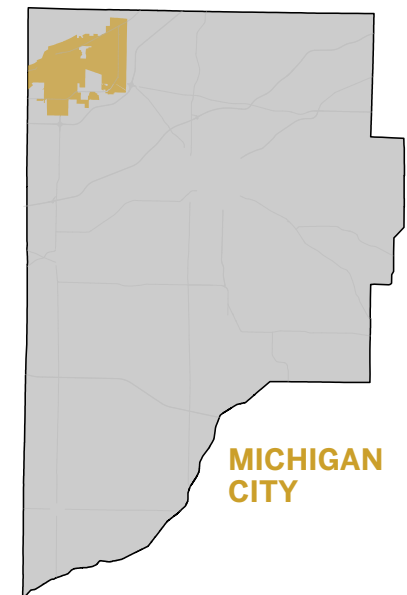
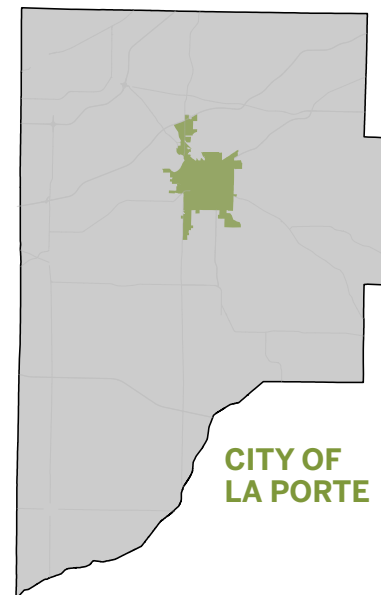
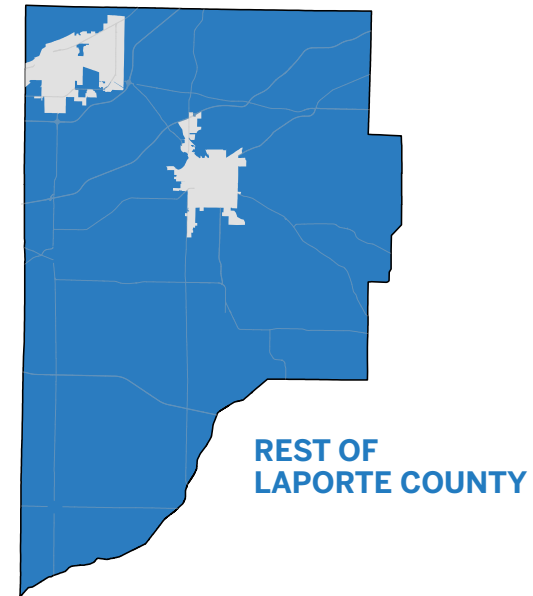
# Methodology

Much of the following analysis is divided into three project geographies within LaPorte County: the City of La Porte (green), Michigan City (gold), and the rest of LaPorte County (blue). These boundaries, follow current municipal planning jurisdictions.

It is important to note that the institutionalized group quarters population (about 7,000 according to the 2023 American Community Survey Estimates) has been excluded from residential dwelling unit counts. Institutionalized group quarters includes skilled nursing facilities, adult correctional facilities, and psychiatric hospitals.

## Data Sources

To refine the 2021 Plan, we updated our data sources and analyzed the biggest changes. We used 2024 parcel data from the LaPorte County Assessor's office, listings data from the LaPorte County Association of Realtors, and demographic data from the American Community Survey. We also interviewed key stakeholders in local planning and economic development. Additionally, we compared local data with regional, state, and national sources such as the Harvard Joint Center for Housing Studies, the National Association of Realtors, the US Census Bureau, Stats Indiana, Esri, the Center for Neighborhood Technology Housing + Transportation Index, HUD, LPCAR, NIRPC, and the Indiana Business Research Center.

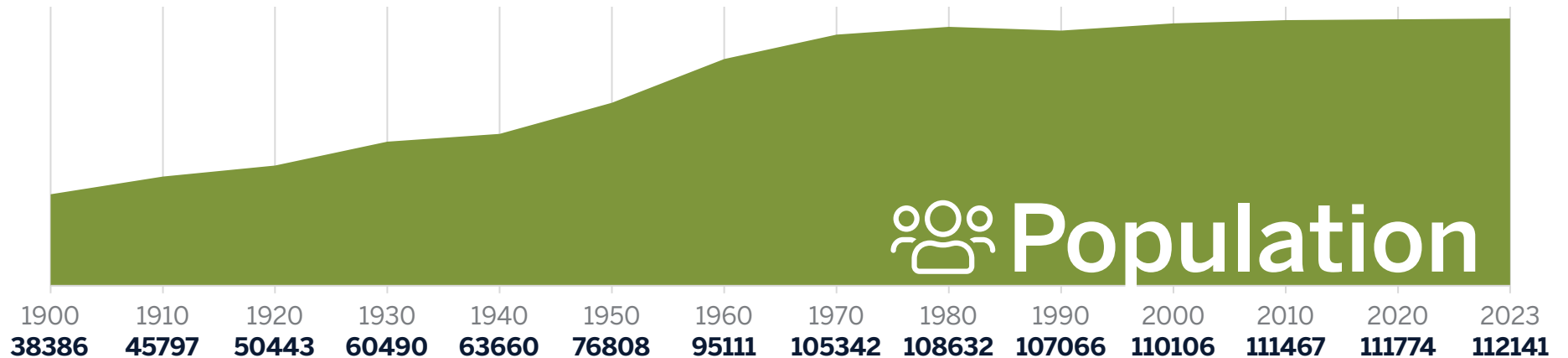


# DEMOGRAPHIC AND ECONOMIC TRENDS

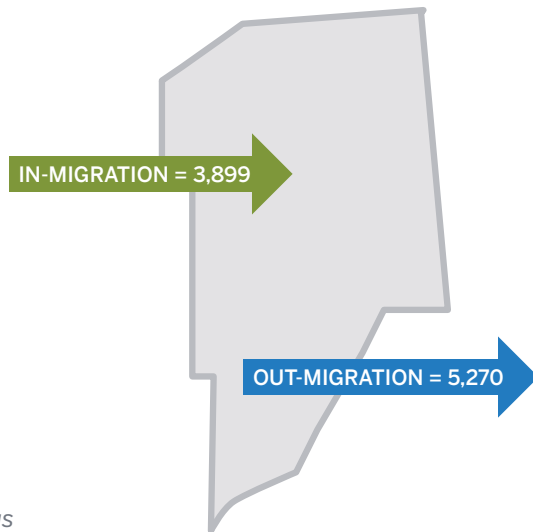


# LaPorte County Trends

LaPorte County's population has remained relatively stable in recent years, with a recorded total of 112,141 residents in 2023. This stability follows decades of modest growth, but recent trends suggest a plateauing of population levels.



## Population Migration



Source: US Census

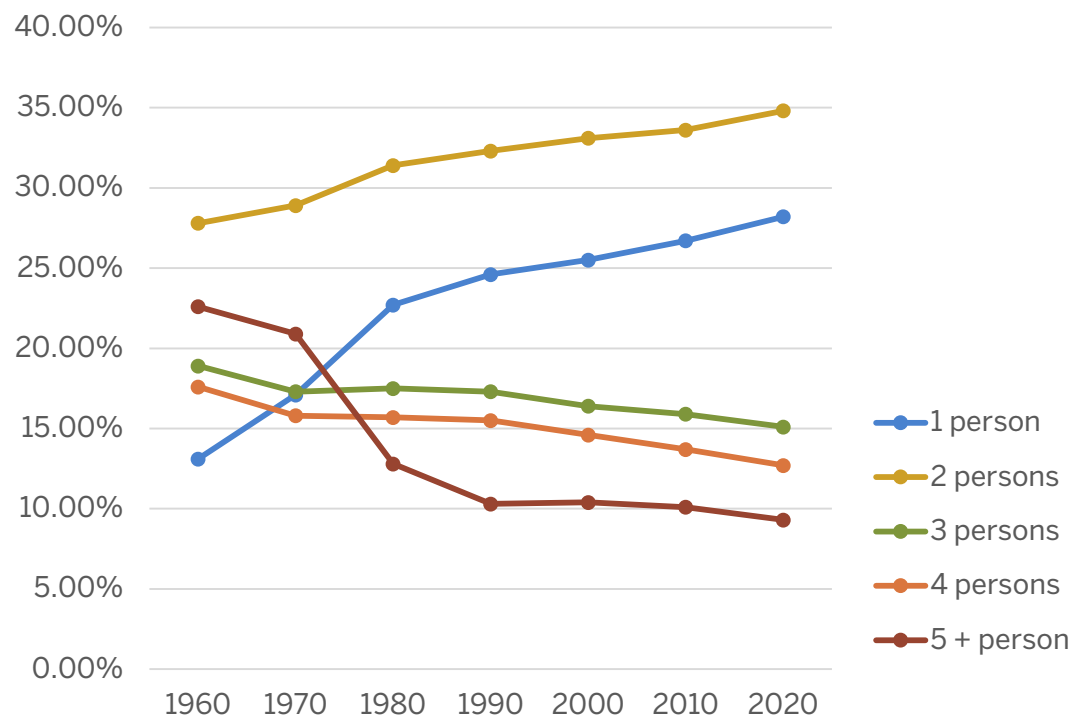
## -1,371 Net Migration

From 2020 to 2023, the County experienced net migration loss, with more residents leaving than arriving. Net migration is often influenced by factors like job opportunities, housing affordability, lifestyle preferences, and access to services.

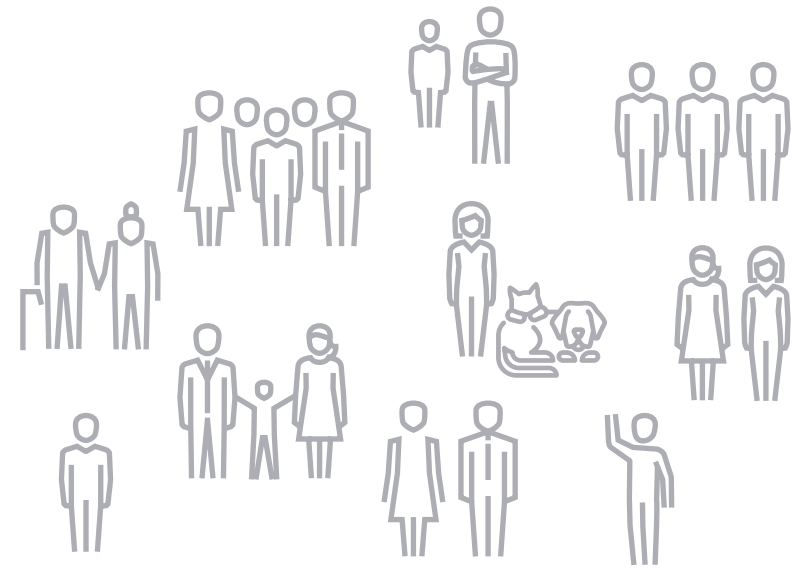
# Change in Household Size

The increasing number of one- and two-person households has changed housing demand in the US.

Between 1960 and 2020, one- and two-person households have grown significantly



Source: U.S. Census

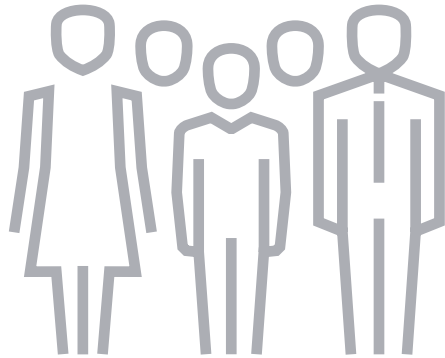


## 44% Growth by 2030

The proportion of Americans who live alone has grown considerably since the 1920s when only five percent of people lived alone. In 2020, one-person households made up 28 percent of all households nationwide. In LaPorte County, one-person households made up 30 percent of all households.

# Change in Household Makeup

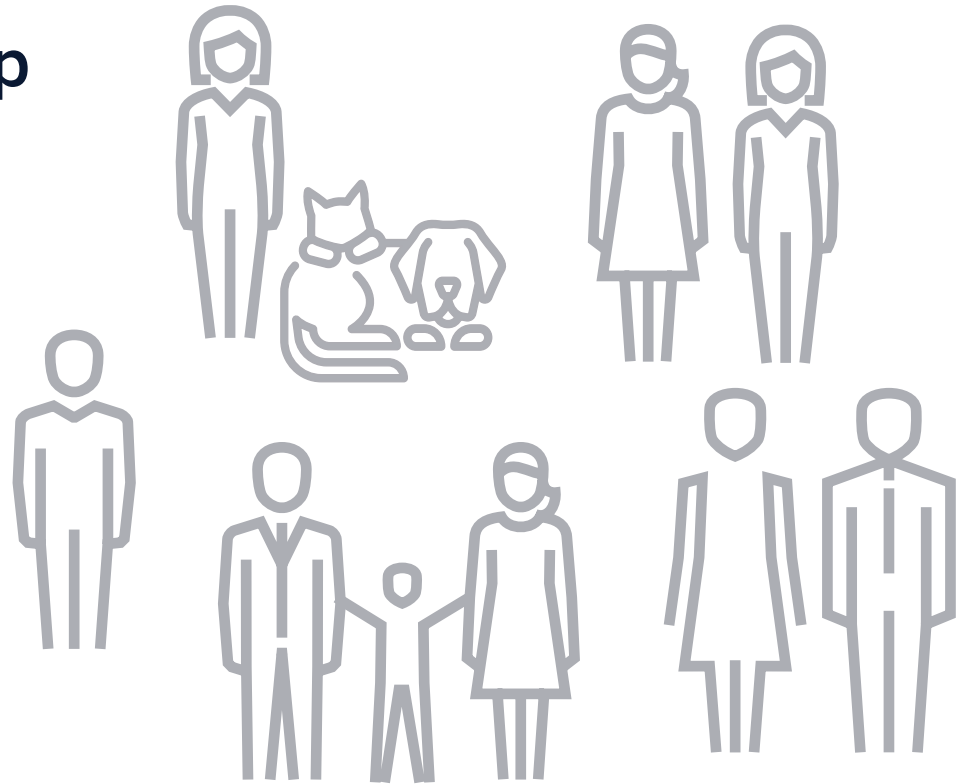
Household demographics are shifting, with one-person households driving the most growth.



## Households of the Past

- 3 out of 4 households were married (1950's)
- The average first-time bride was 20 yrs old (1960).
- 43% of households were married with children.
- Cohabitating was virtually unheard of.

Source: U.S. Census

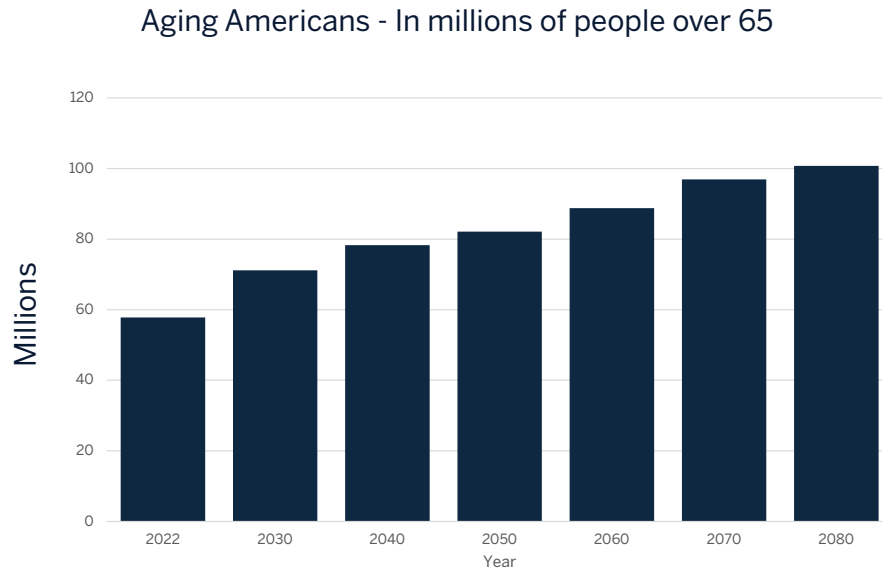


## Households of Today

- 41% of LaPorte County residents are married.
- The average first-time bride was 28.6 years old.
- 26% of households were married with children.
- In households under 35 years old, single-person households outnumber those of married couples with children.
- Millenials are expected to drive family-household growth after age 35 and are predicted to have fewer children than previous generations.
- 9% of residents are cohabitating couples.

# Aging Americans

An aging population in the U.S. will continue to bring about important shifts in the future.



## In fifty years, the number of older adults will nearly double.

Due to an aging population, 2030 will mark the first year that immigration will overtake natural increase as the primary driver of population growth.

As the population ages, the number of deaths will rise substantially, while birth rates will continue to stay relatively low.

By 2035, older adults will outnumber children for the first time.

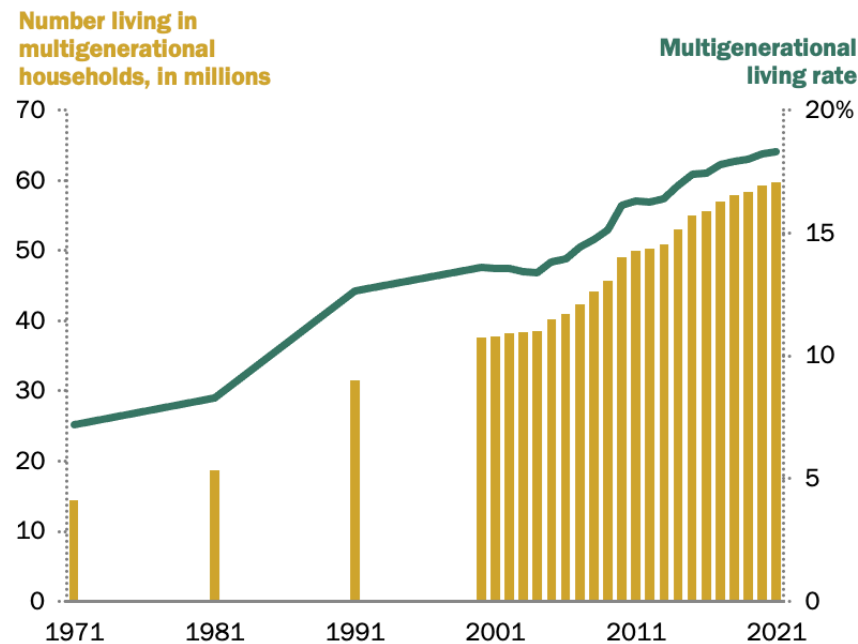
Source: US Census

# Multi-generational Households

Changes in household formation, influenced by factors such as increasing housing costs, stagnant wages, and the high expenses associated with senior care facilities, have led to a growth in multigenerational living, reaching historically high rates.

## U.S. population in multigenerational households quadrupled since 1971

*Number and % of people who live in multigenerational households in U.S.*



Note: Multigenerational households include at least two generations of adults mainly ages 25 and older or grandparents and grandchildren younger than age 25.

Source: Pew Research Center analysis of Current Population Survey Annual Social and Economic Supplement (ASEC) data files for 1971, 1981, 1991, and 2000-2021 (IPUMS).  
"Financial Issues Top the List of Reasons U.S. Adults Live in Multigenerational Homes"

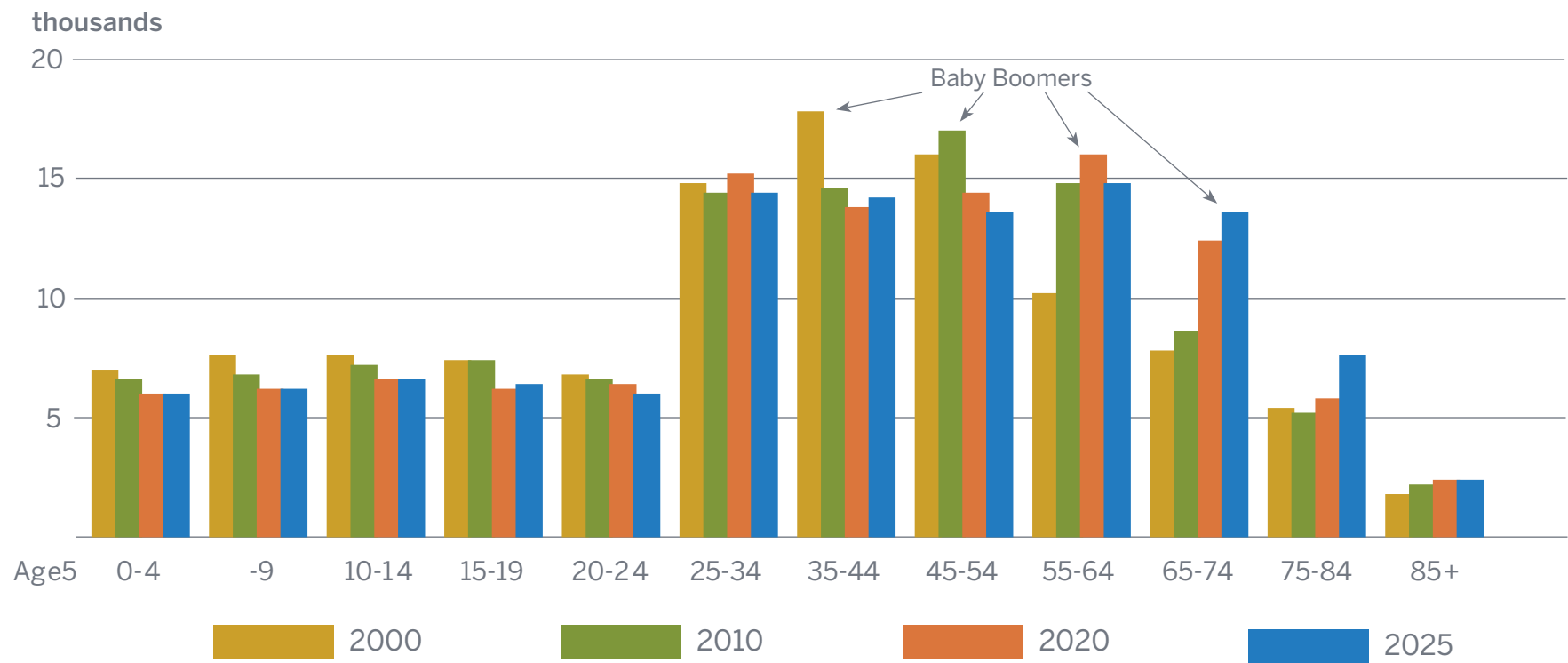
PEW RESEARCH CENTER

Source: <https://www.pewresearch.org/social-trends/2022/03/24/the-demographics-of-multigenerational-households/>



# Local Household Change by Age

Aging baby boomers and retirees moving to LaPorte County have significantly shifted the household age make-up.



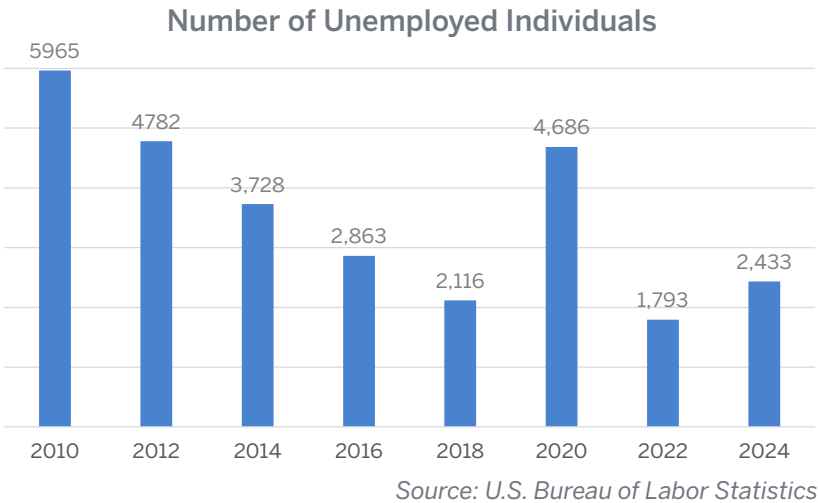
Source: U.S. Census Bureau, 2000; 2010. Esri, 2020; 2025.

# Labor Force Snapshot

LaPorte County’s many service and retail employees have suffered during the pandemic but have been rebounding. Education rates reflect the existing industry mix.

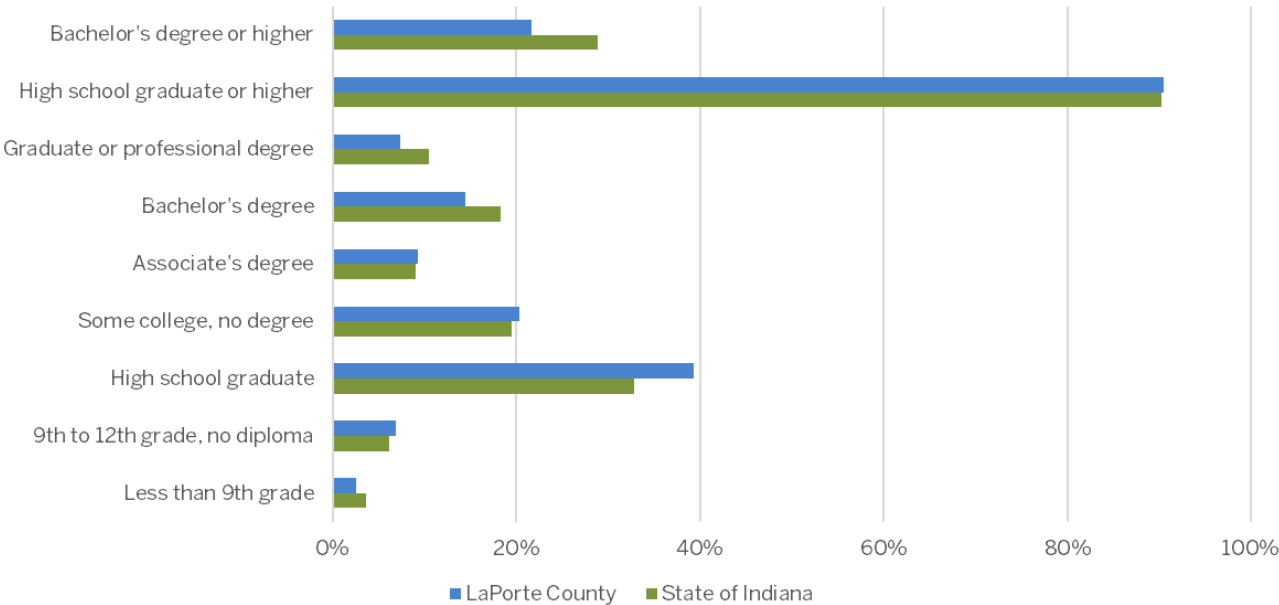
## Change in Unemployment Per Year

The pandemic affected LaPorte County significantly; however, post-pandemic labor market recovery has been supported by innovation, workforce adaptability, and local development.



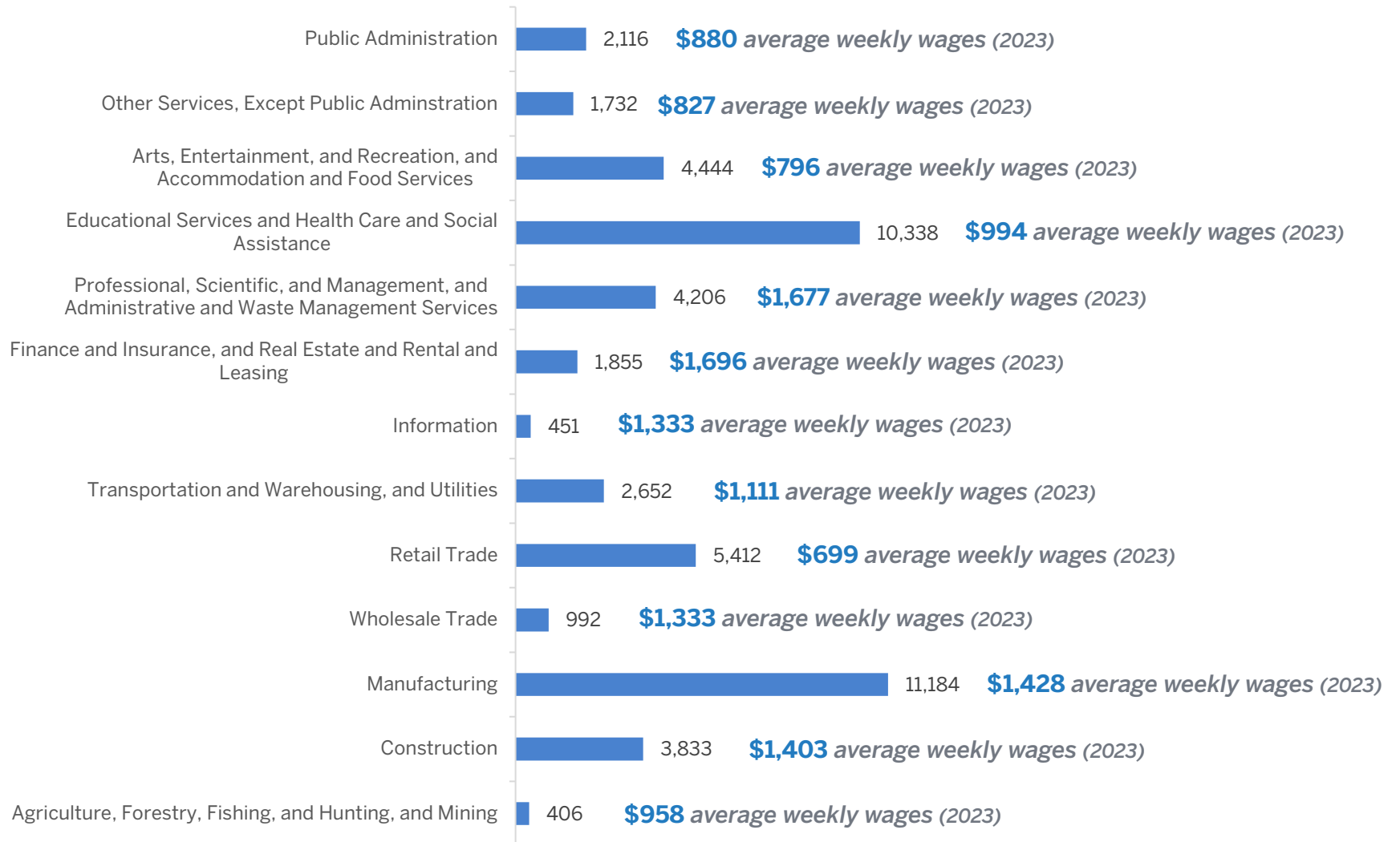
## Educational Attainment for Population Over 25 Years Old

LaPorte County residents are more likely to have completed high school than the state average, with 39% holding only a high school diploma compared to 33% statewide. However, they lag behind in higher education—only 22% have a bachelor’s degree or higher, versus 29% across Indiana. Educational attainment below high school is slightly better in LaPorte, with fewer residents lacking a 9th-grade education.



# Labor Force Snapshot

## LaPorte County Industry Mix by Employees

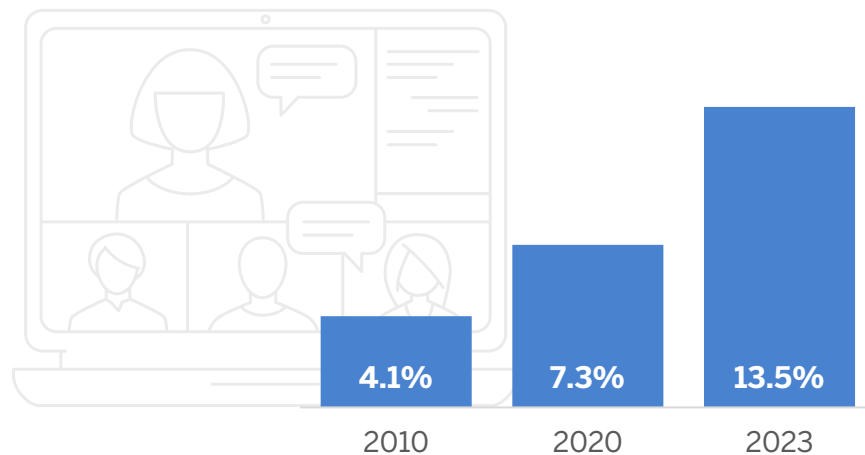


**Total: 49,621**

Source: U.S. Census

# Labor Market Adaptability

Post-pandemic labor market recovery provoked a greater change in employment and housing behavior.

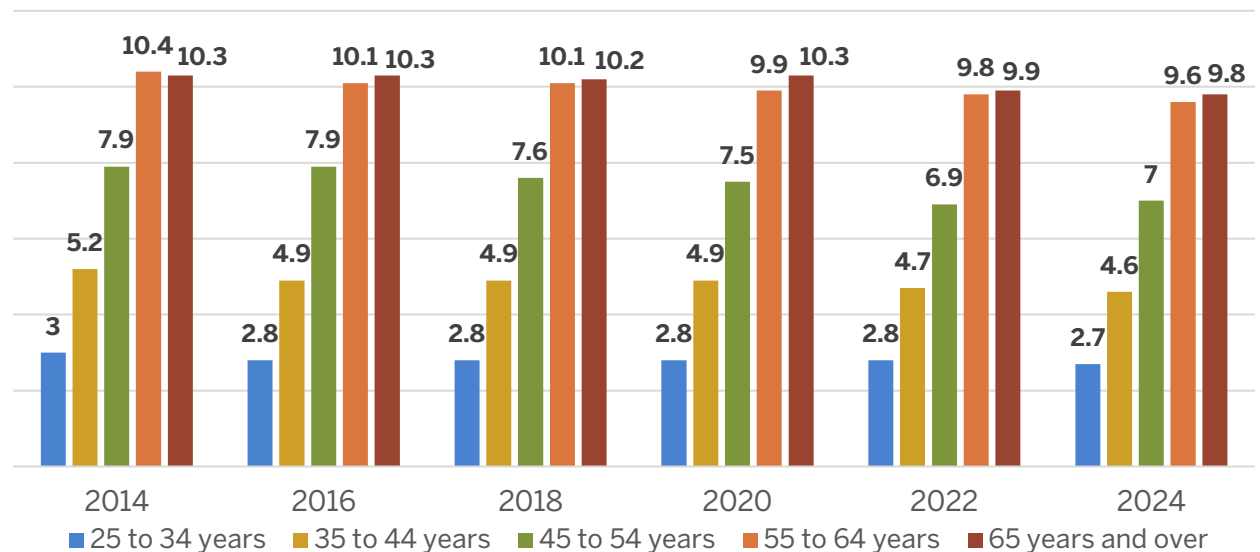


Remote work increased by 85 percent from 2020 to 2023, rising from 7.3 percent to 13.5 percent. This shift has enabled a larger portion of the population to choose housing locations based on lifestyle preferences, resulting in a leveling of urban price growth and a redistribution of population.

## Median Years of Tenure with Current Employer for employed wage and salary workers by age - 2014 -2024

Over the past decade, workers—especially those aged 25 to 44—have increasingly sought greater employment flexibility in pursuit of upward mobility, as reflected in a 10% to 11.5% decline in median job tenure since 2014.

This shift underscores a broader erosion of traditional job and employee loyalty, with younger cohorts now averaging less than three years with the same employer by 2024.

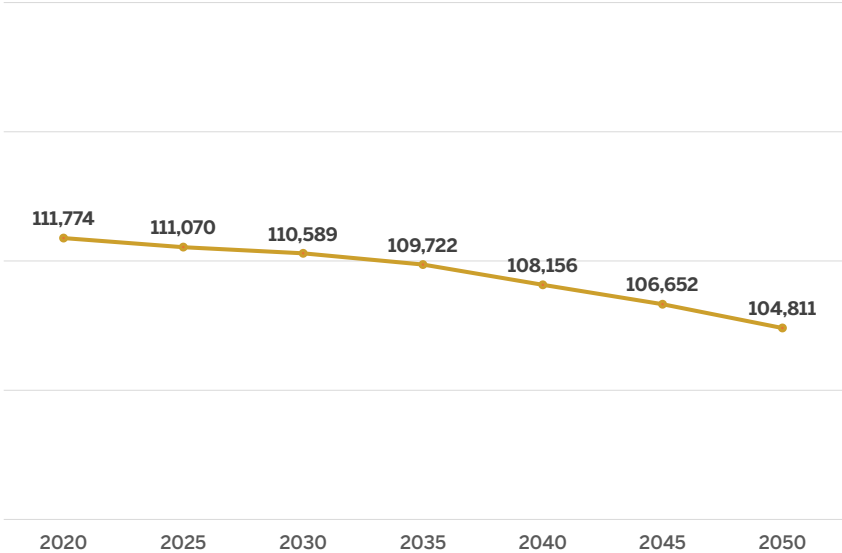


# If Nothing Changes: Population and Household Projections

Should the status quo remain the same, LaPorte County’s population—after peaking at 111,774 in 2020—is projected to steadily decline to about 104,811 by 2050, driven by an aging population, lower fertility, and out-migration. The number of households is expected to reach a high of 45,150 around 2030 before gradually decreasing, reflecting ongoing demographic and economic trends.

## Population Projection

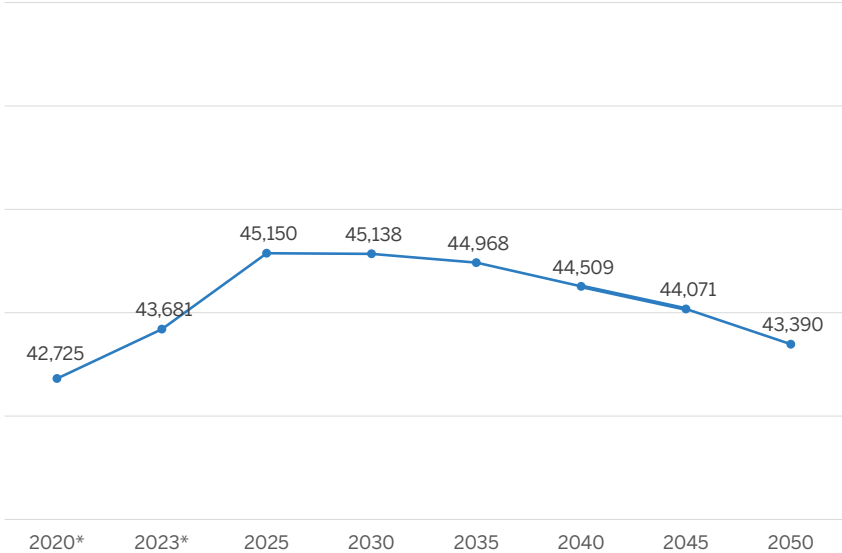
Number of Persons



Source: U.S. Census, Indiana Business Research Center, and Indiana University, Kelley School of Business (July 2024)

## Household Projection

Number of Housing Units



Source: SEH Proprietary Projection Tabulation  
\* US Census Household Number Estimate

# Changes in industries on the horizon and Labor Force Projections

There are three major industrial developments underway in LaPorte and nearby St. Joseph County:

## Amazon Web Services (AWS): \$11 billion data center in New Carlisle, St. Joseph County.

- Construction: 3,000 workers as of April 2025.
- Jobs: 1,000 direct, 600 contractors.

## GM/Samsung: \$3.5 billion EV battery plant in New Carlisle.

- Construction: Foundations being poured.
- Jobs: 1,600 by 2028.

## Microsoft: \$1 billion data center in La Porte.

- Jobs: 200 by 2032.

## Resulting Economic Impact

- Short-term:** Increased demand for temporary housing, rising rental prices, and strained hotel capacity.
- Long-term:** Thousands of permanent jobs, driving demand for single-family homes and workforce housing.
- Investment:** \$14.8 billion in a largely rural area, impacting retail, healthcare, education, public services, and infrastructure.

## Labor Force Projections - LaPorte County

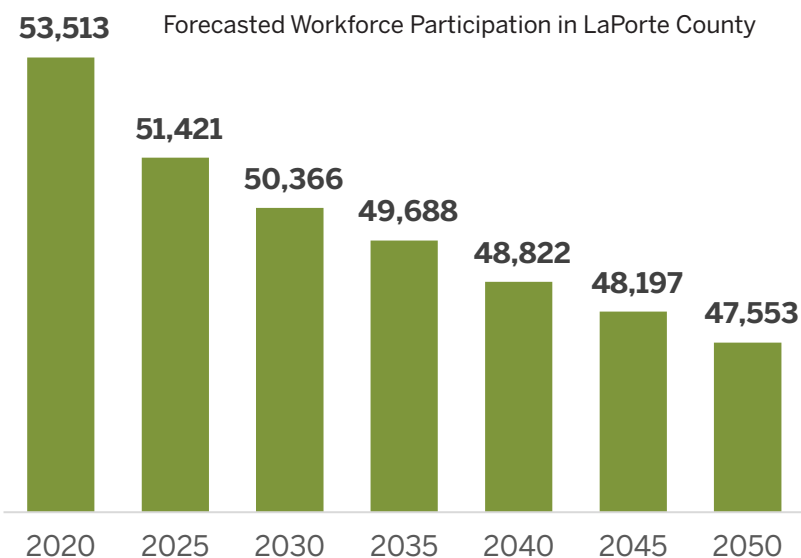
Despite attracting major developments, it is anticipated that the available labor force will continue to gradually decline due to factors such as aging demographics, skills gaps, and low workforce participation.

Source: "Thousands involved in building \$14.5B in South Bend area projects," Ed Semmler, South Bend Tribune. April 3, 2025.

"Microsoft moving forward with data center in Granger and LaPorte," Tyonna Baxter, WSBT 22. January 6, 2025.

LaPorte Economic Advancement Partnership Annual Report, 2024.

STATSIndiana



# So, How Do We Go From Status Quo to Grow?

**Despite its strategic location, regional assets and recently attracted businesses, LaPorte County has experienced persistent population stagnation and decline over the past decades. Unlike peer counties that have capitalized on economic diversification, infrastructure investment, and modernized housing, LaPorte County has struggled to retain and attract residents. Many have relocated to neighboring counties, reducing contributions to the local tax base. To reverse this trend and increase their tax base, LaPorte County and its communities will need to adopt a stronger growth mindset. The following are strategies for growing communities:**

## 1. Stimulate Population growth

Attract new residents through targeted economic development (e.g., logistics, advanced manufacturing). Promote LaPorte as a remote work-friendly community with quality-of-life advantages

## 2. Increase Household Formation

Encourage smaller households by supporting diverse housing types (e.g., townhomes, ADUs, senior-friendly units). Incentivize first-time homebuyers and young renters to form independent households.

## 3. Modernize Housing Policy

Update zoning to allow for mixed-use and higher-density development in growth corridors. Streamline permitting and infrastructure expansion to unlock housing-ready land.

## 4. Invest in Infrastructure

Expand sewer, water, and broadband access to underutilized areas. Prioritize transportation links to job centers in Porter, St. Joseph, and Lake counties.

## 5. Retain and Attract Millennials

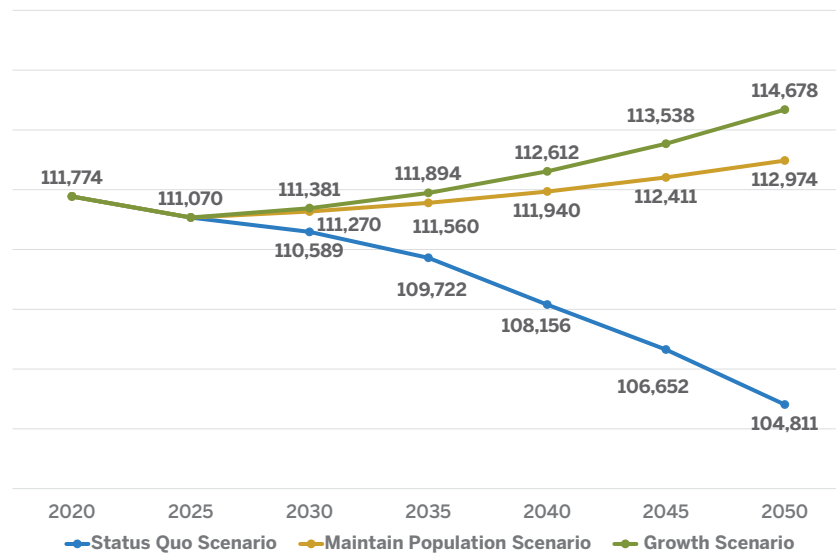
Develop housing and amenities that appeal to the 25–44 age group. Support workforce housing near employment hubs and transit.

# Population and Household Projections After Adopting A Growth Mindset

Projection models show what's possible when strategic investments and policy shifts align to support household formation and economic vitality. The following estimates illustrate how LaPorte County's population and household base could evolve under a proactive, future-focused approach.

## Population Projection

Number of Persons

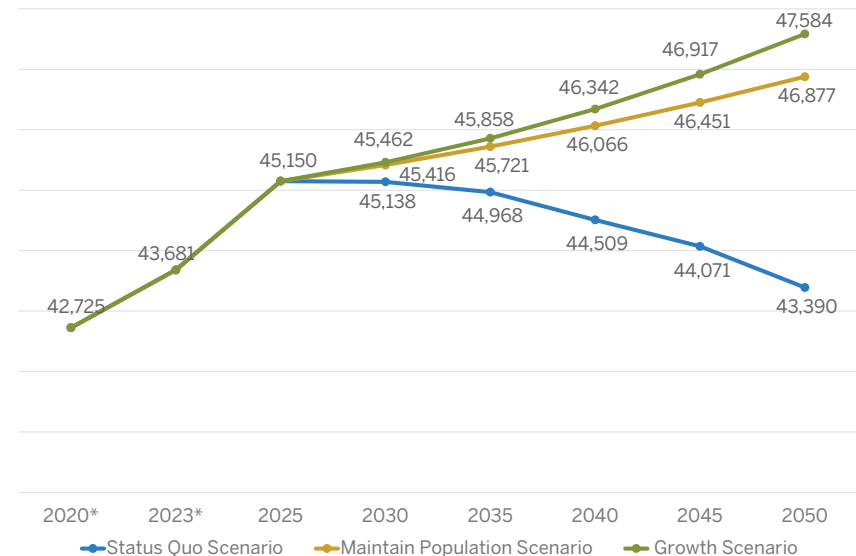


LaPorte County's population outlook includes three scenarios. The Status Quo reflects continued decline due to aging, low birth rates, and negative net migration. The Maintain Population scenario assumes moderate interventions, with annual growth rising from 0.02% to 0.1% to stabilize losses. The Aspirational Growth Scenario involves more aggressive investments, increasing growth from 0.02% to 0.2% to reverse decline and support sustained expansion.

Source: SEH Proprietary Projection Tabulation

## Household Projection

Number of Housing Units



Household projections reflect the three scenarios, holding a consistent household formation rate and reflecting incremental decrease of household size of 2.46 in 2023 to 2.36 by 2050.

Source: SEH Proprietary Projection Tabulation

\* US Census Household Number Estimate



# HOUSING SUPPLY, DEMAND & AFFORDABILITY



# LaPorte County Housing Units

LaPorte County has a higher share of detached housing.

**Detached:** 82% (LaPorte County), 73% (Indiana)

**Attached:** 18% (LaPorte County), 27% (Indiana)



**Single-Family Houses:**  
**38,001 units**



**Single-family Attached: 2-  
to 3- family buildings and  
condominiums in any format:**  
**3,466 units**



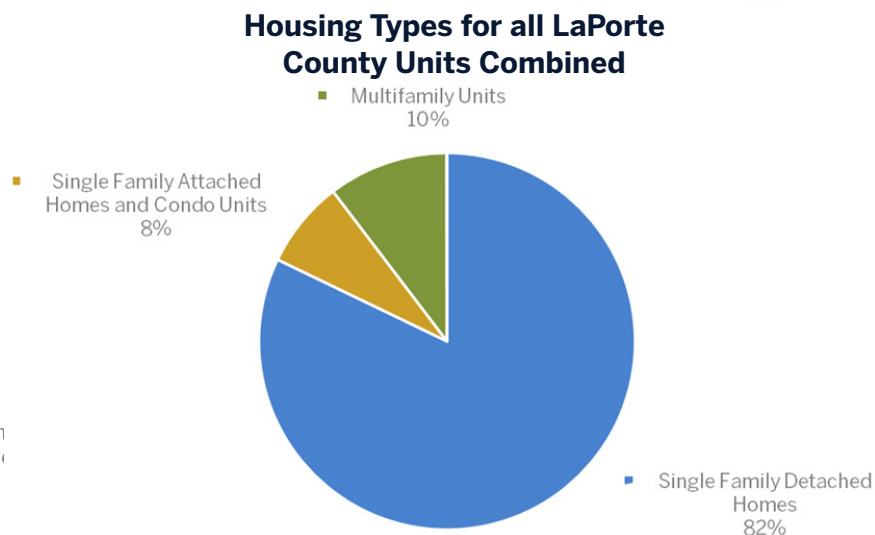
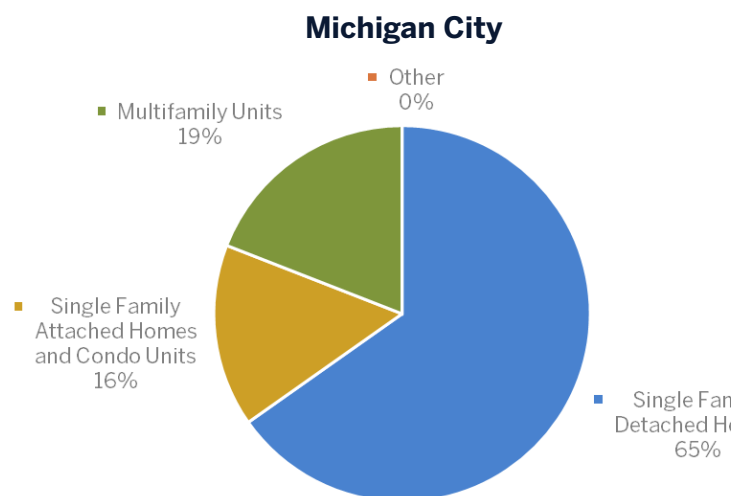
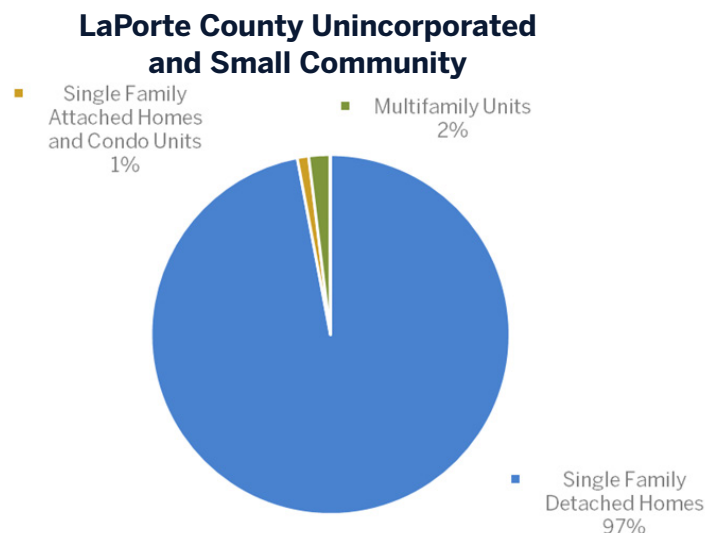
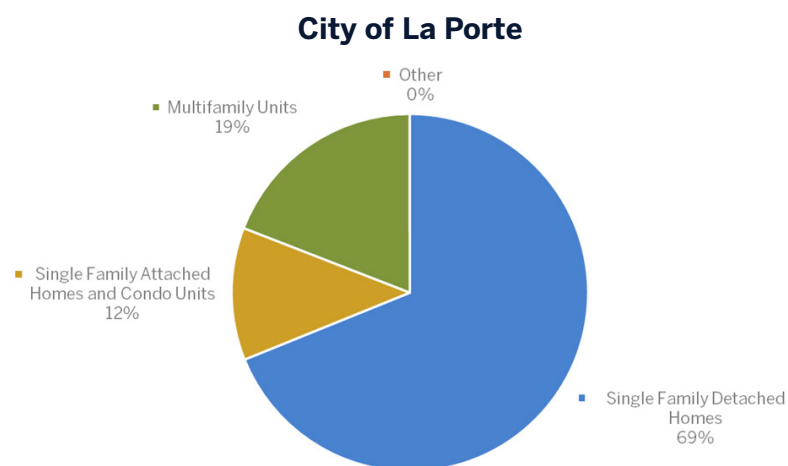
**Multifamily 4- or More  
Family Buildings:**  
**4,780 units**

Source: LaPorte County Assessor, SEH calculations

*Note: Unit mix does not include mobile homes in mobile home parks or institutionalized units (penitentiaries, group homes). All condominiums are classified as single-family attached. In LaPorte County, the majority of condo buildings are duplex, townhome, or low-rise multifamily style structures.*

# Current Housing Mix in LaPorte County

In LaPorte County and its urban areas, the housing stock is mainly composed of single-family detached homes, which make up over three-quarters of all units. The remainder includes single-family attached homes, small-scale multifamily units (duplex to quadplex), and larger multifamily developments, indicating a limited range of housing types.

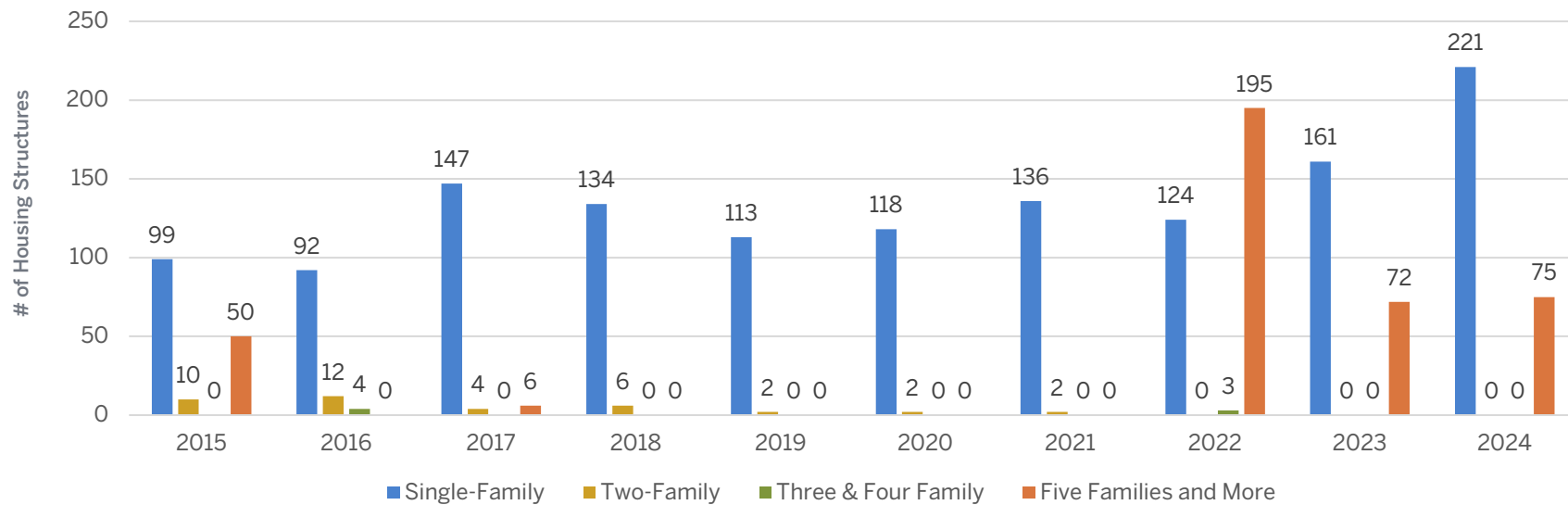


Source: LaPorte County Assessor

# Trends in Housing Construction

Single-family homes dominate new construction, while permits for 2–4 unit homes have nearly vanished. A recent rise in 5+ unit buildings suggests a shift toward higher-density housing. Data differences between STATS Indiana and the assessor's office may reflect gaps in reporting and classification methods.

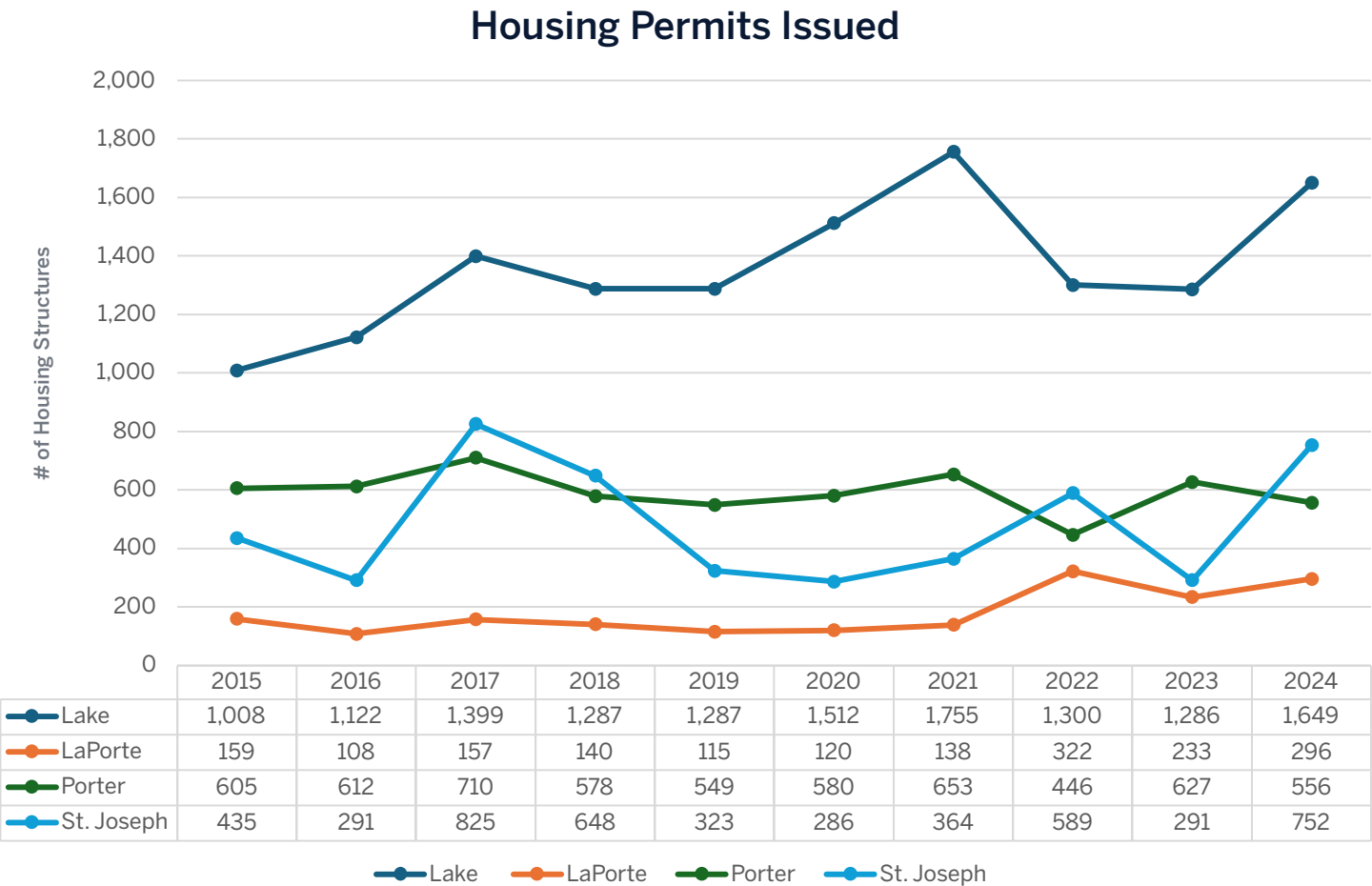
## Housing Permits Issued



STATS Indiana

# Building Permits by County

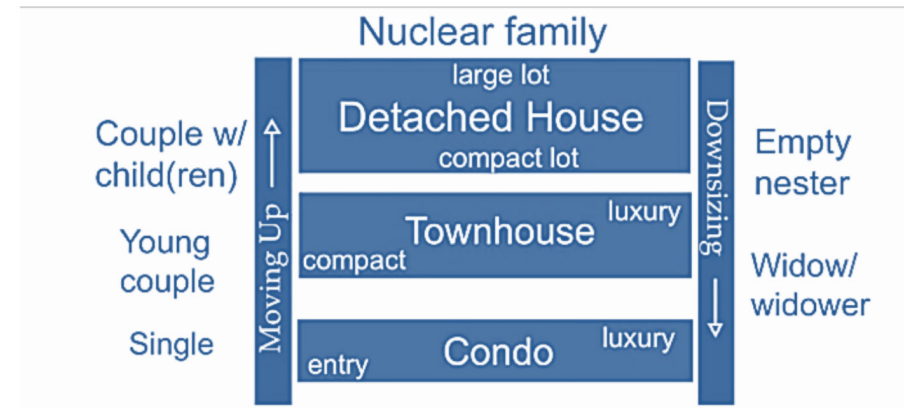
Building permits in LaPorte County are consistently lower than nearby counties, but have seen notable upticks in 2022 and 2024. The lower number of permits partially reflects LaPorte County's fewer overall households and more rural character in comparison with their neighbors. With Michigan City and City of La Porte driving growth, there is a case for predicting continued growth in building permits in the future.



# Housing Life Cycle

Life cycle housing highlights the need for LaPorte County to diversify beyond its predominant single-family housing mix, ensuring that residents of all ages and stages of life have access to suitable home options within the community.

- 1. Young Adulthood:** Individuals typically rent apartments or smaller homes, prioritizing flexibility and affordability to establish careers and save for future homeownership.
- 2. Family Formation and Prime Earning Years:** As families grow and income peaks, people often buy their first home, seeking stability, equity, and space.
- 3. Mature Adulthood:** With increased income, homeowners may upgrade to larger or more desirable homes, investing long-term in property and community.
- 4. Empty Nest and Retirement:** Approaching retirement, many downsize to reduce maintenance and costs, opting for smaller homes, retirement communities, or assisted living facilities.



Source: *The housing ladder of the stages in the life cycle* (Grant & Scott, 2011)

# Understanding Missing Middle Housing

**Missing Middle Housing refers to a range of house-scale buildings with multiple units—such as duplexes, triplexes, fourplexes, cottage courts, and small multiplexes—that fit within the scale of single-family neighborhoods while offering more diverse and affordable housing options.**

## Why it matters in LaPorte County

- Since 2021, permits for duplexes, triplexes, and quadplexes have nearly disappeared, while large multifamily buildings (5+ units) have increased, mainly due to the 194-unit apartment project The Banks in the City of La Porte.
- This trend leaves a gap in housing options for moderate-income households, young professionals, and downsizing seniors.

## Benefits of Addressing Missing Middle Housing

By developing more of these housing types, LaPorte County can:

- Increase affordability without subsidies
- Support walkable, mixed-use neighborhoods
- Provide options for aging in place and starter homes
- Help meet demand from smaller households and diverse demographics

## Why is Missing Middle Housing Disappearing in LaPorte County?

- 1. Zoning and regulatory constraints:** LaPorte County zoning, and to a lesser extent, zoning in its cities, favor single-family detached homes. In Michigan City and La Porte, duplexes are permitted in a wider range of zones, however 3- and 4- unit buildings are more restricted by zone throughout the county.
- 2. Market and financial pressures:** Larger multifamily projects are often more viable for developers due to economies of scale, easier access to financing and tax credits, and higher returns on investment compared to smaller-scale infill.
- 3. Aging housing stock and limited infill opportunities:** The County's housing stock is aging, and infrastructure gaps or neighborhood opposition limit redevelopment opportunities, making infill more complex and costly.



# The Importance of Housing Diversity

Having the right mix of housing is critical to LaPorte County's competitiveness.



## Municipal Revenues Lost **10x revenue per Acre**

Smart growth development generates 10X more tax revenue per acre compared to conventional suburban development. A recent Indianapolis study by Smart Growth America found that typical drivable suburban development, composed mainly of single-family homes can actually generate negative net fiscal impacts. Smart growth will be increasingly important to local governments in light of reduced property tax revenues anticipated from recent state legislation, SEA-1.



## Talent Attraction Harder **Skilled Labor**

### #1 Relocation Factor for Businesses

Companies across the U.S. are moving to and investing in walkable downtown locations, in large part because these places help to attract and retain talented workers. Ideal neighborhoods include a wide range of home types that allow them to be affordable to employees of all income levels.



## Volatile Housing Cycles **Stability**

### Diversity Provides Protection

Municipalities with monotonous, undifferentiated housing stock suffered more value decreases during the recent recession in 2008. As demographic groups slowly shift preferences over time, a mix of housing types allow a city to retain these households, and stabilize resale values.

Source: *The Fiscal Implications of Development Patterns: Indianapolis, 2016*; *Amazing Place: Six Cities Using the New Recipe for Economic Development, 2016*; *Core Values: Why American Companies are Moving Downtown, 2015*; *Indiana Senate Enrolled Act 1, 2025*.

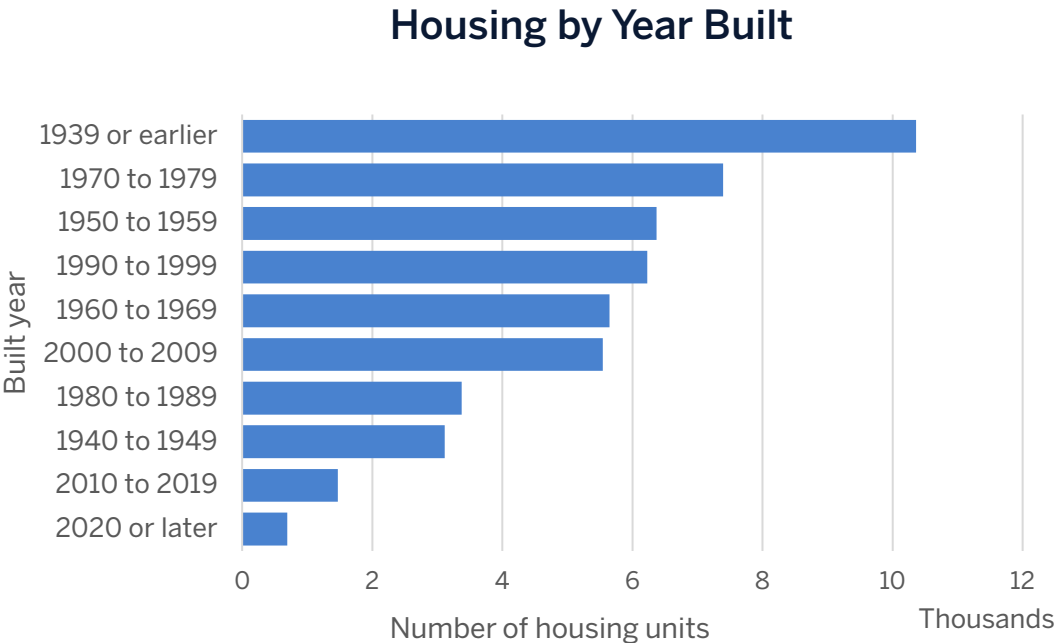


# LaPorte County Building Trends

LaPorte County's housing stock tells the story of its growth, with many homes built during key development periods since 1940.

Older homes often require more maintenance due to outdated plumbing, roofing, or electrical systems and are less energy efficient, leading to higher utility costs. Upgrades can be costly, especially for low- to moderate-income homeowners. The age and condition of a home can affect its insurability and financing, with older homes possibly facing higher premiums or stricter lending requirements. The average home insurance premium for a typical Indiana homeowner increased by 16%, or \$412, from 2021 to 2024, according to the Consumer Federation of America.

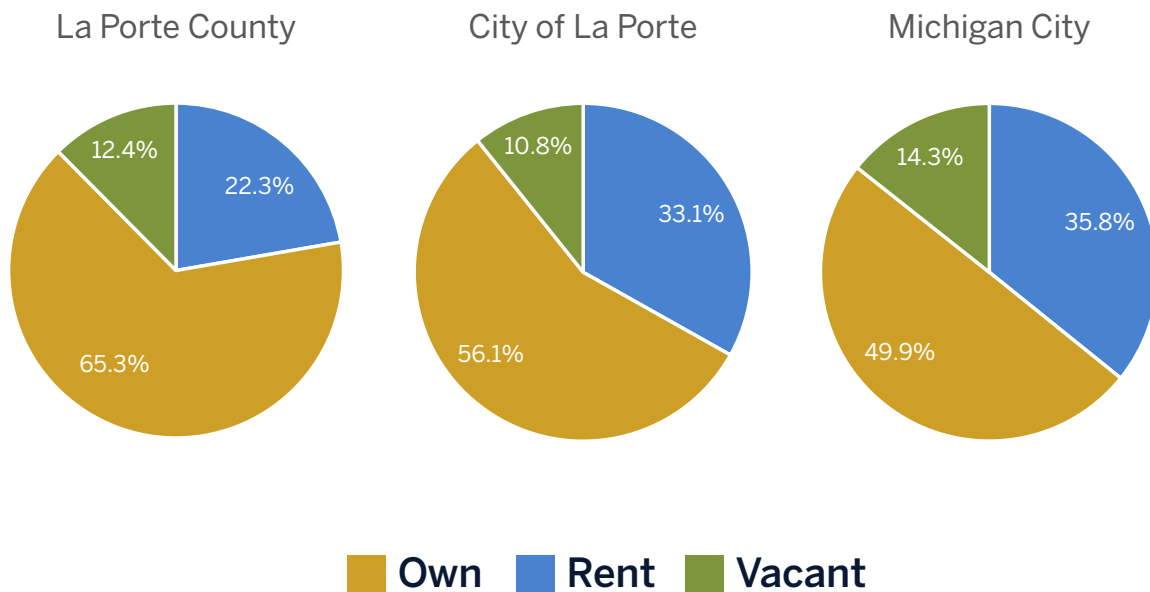
Aging housing stock may also impact redevelopment, as deteriorated properties might be better suited for rehabilitation or replacement, influencing future land use and investment strategies.



Source: US Census; The State of Fair Housing in Indiana Report 2020, Fair Housing Center of Central Indiana.

# Current Housing Tenure

Housing tenure can vary widely among neighboring municipalities. Since 2020, Michigan City has seen an increased share of units for rent and decreased vacancy while the rest of the county held steady on vacancy and decreased the share of units for rent.



## Owned Homes



## Rented Homes

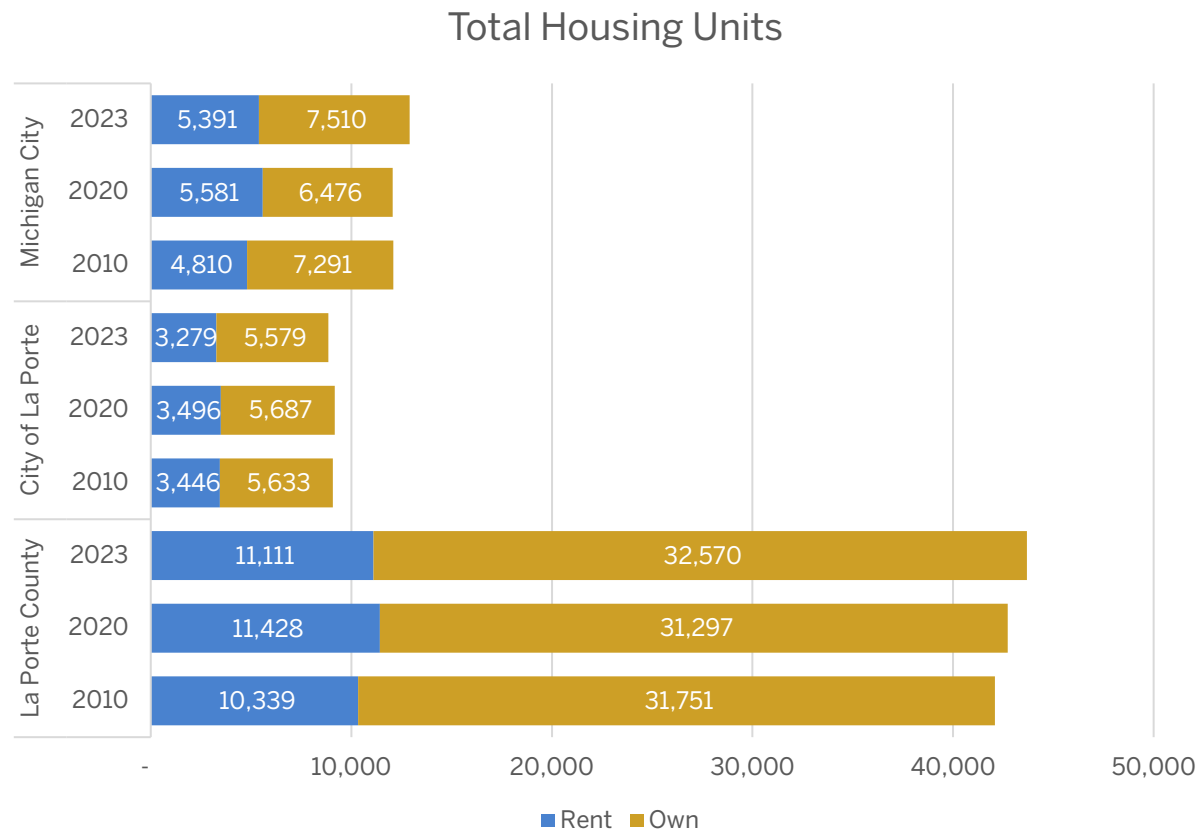


Source: 2023 ACS 5 – year estimates

# Tenure Trends

Understanding whether residents rent or own their homes and how that balance shifts over time offers insight into neighborhood stability, investment patterns, and long-term residency.

Tenure trends have remained mostly stable over the last 13 years in LaPorte County.



Source: 2010, 2020, 2023 ACS 5-year estimates

# Vacancy Rates

## Single Family vs Multifamily Vacancy Rates

Homeowner and rental vacancy rates in LaPorte County, City of La Porte, and Michigan City have dropped sharply between 2021 and 2023, indicating a significantly tighter housing market. This trend suggests growing demand or reduced housing supply, which may contribute to affordability challenges in the region.

According to HUD, an overall vacancy rate of ~3% allows consumers adequate choice. An acceptable vacancy rate for owner-occupied housing is 1.5% and 5% for rental housing it is.

	Homeowner Vacancy Rate				Rental Vacancy Rate			
	2010	2020	2023	2010-2023 Percent Change	2010	2020	2023	2010-2023 Percent Change
LaPorte County	2.7	1.2	0.3	-88.9%	8.0	4.9	4.3	-46.3%
City of La Porte	3.5	1.5	0.5	-85.7%	7.9	5.8	2.8	-64.6%
Michigan City	4.1	2.1	0.7	-82.9%	8.0	5.8	5.8	-27.5%

Source: 2010, 2020, 2023 ACS 5-year estimates

# Home Price Trends

Rapidly increasing home sale prices often indicate that demand is outpacing supply, which can strain affordability and signal a lack of diverse or sufficient housing options. While rising prices may reflect economic growth, they can also mask issues like aging housing stock, limited new construction, or zoning barriers that prevent the market from meeting community needs.

Median Home Price

Home sale prices in the community have steadily increased from a median of \$120,000 in 2015 to \$225,000 in 2024, with a notable acceleration beginning in 2020. This sharp rise—26% from 2020 to 2023—suggests that the COVID-19 pandemic likely intensified demand or constrained supply, contributing to affordability pressures.



Source: Indiana Association of Realtors

# Rent and Housing Value Trends

Analyzing rent and housing value trends helps identify shifts in affordability, demand, and investment potential across neighborhoods.

## Housing costs – Rent

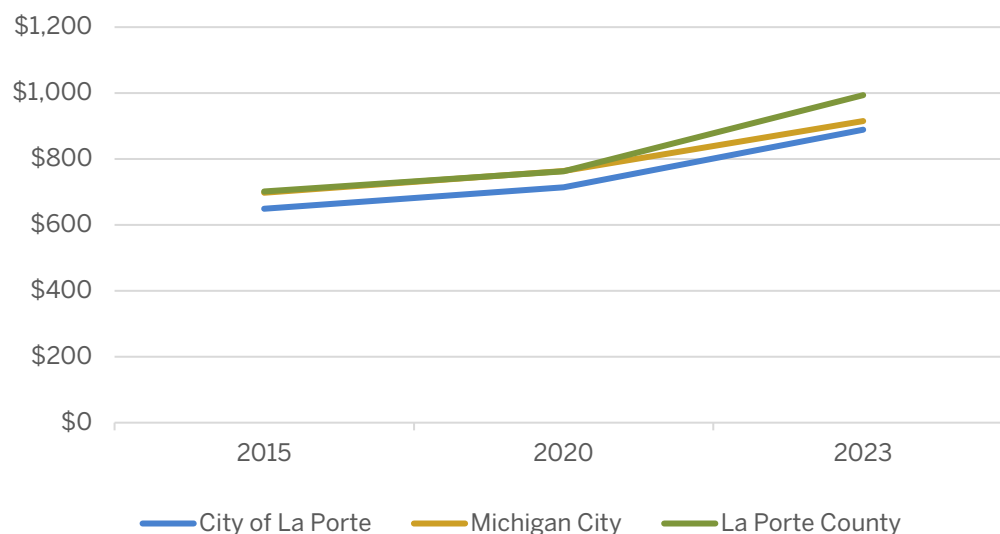
Median gross rent has risen significantly across LaPorte County, Michigan City, and the City of La Porte from 2015 to 2023, with the sharpest increases occurring between 2020 and 2023. The City of La Porte experienced the largest jump, with rent increasing by over 30% in just three years, highlighting growing affordability pressures for renters.

## Housing costs – Owner-

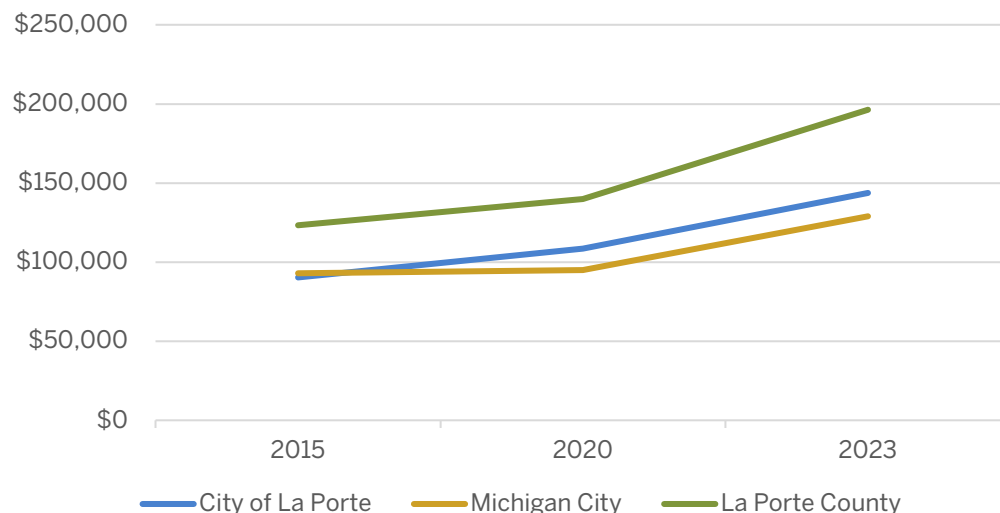
Owner-occupied housing values have appreciated steadily across all three areas, with the most pronounced gains occurring after 2020. This upward trend reflects increased market demand and investment interest, particularly in the City of La Porte, where values rose by over 35% in just three years.

Source: 2010, 2020, 2023 ACS 5-year estimates

Median Gross Rent

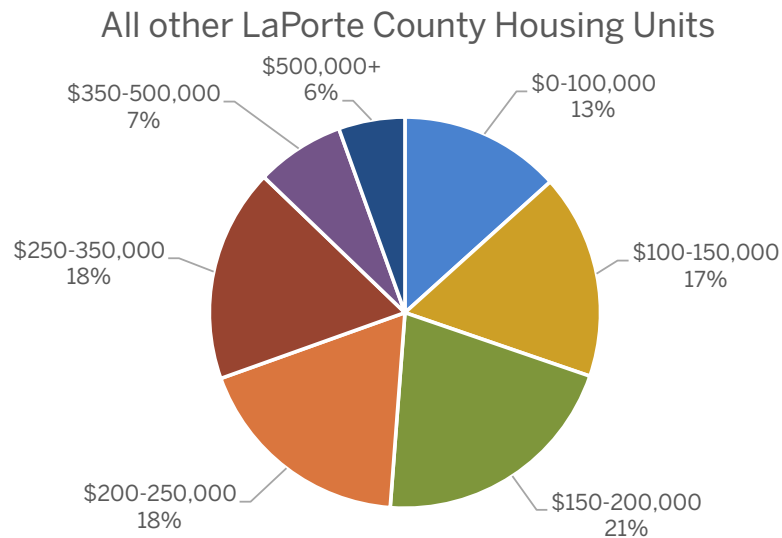
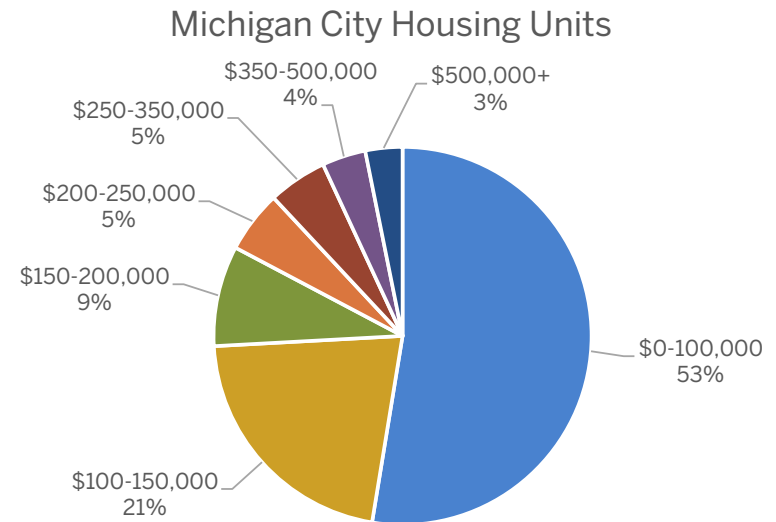
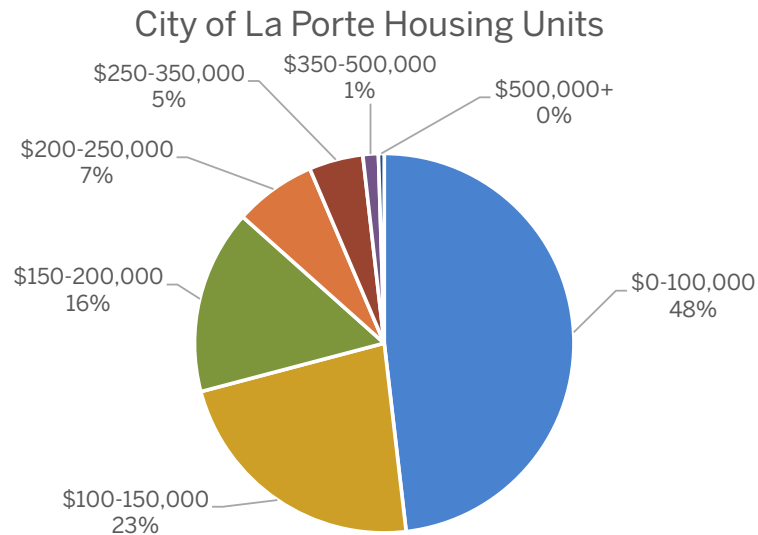


Median Owner-Occupied Value



# Housing Assessed Values

Because most cities are already built out and have limited vacant land, new home construction is shifting to available land outside city boundaries. As a result, city home assessed values tend to be lower due to the older age of the existing housing stock.

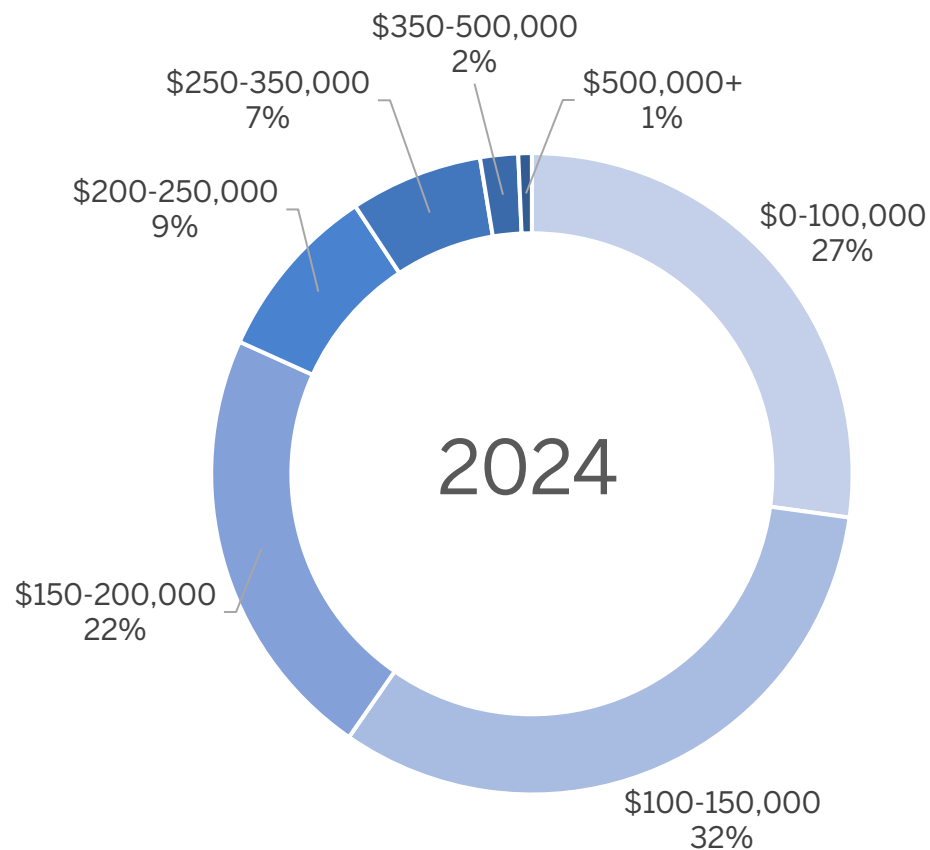


Source: LaPorte County Assessor

# Single-Family Housing – City of La Porte

The City of La Porte's housing consists predominately of small to mid-sized, single-family homes valued around \$150,000.

In 2020, 89% of single-family homes were valued at less than \$150,000. By 2024, this percentage had decreased to 59%.



## Snapshot of City of La Porte Single-family Housing

**6324 total units** (up from 6107 in 2020)

**1939 avg year built**

**1532 avg sq ft** (up from 1498 in 2020)

**\$148,773 avg assessed value** (up from \$103,569 in 2020)

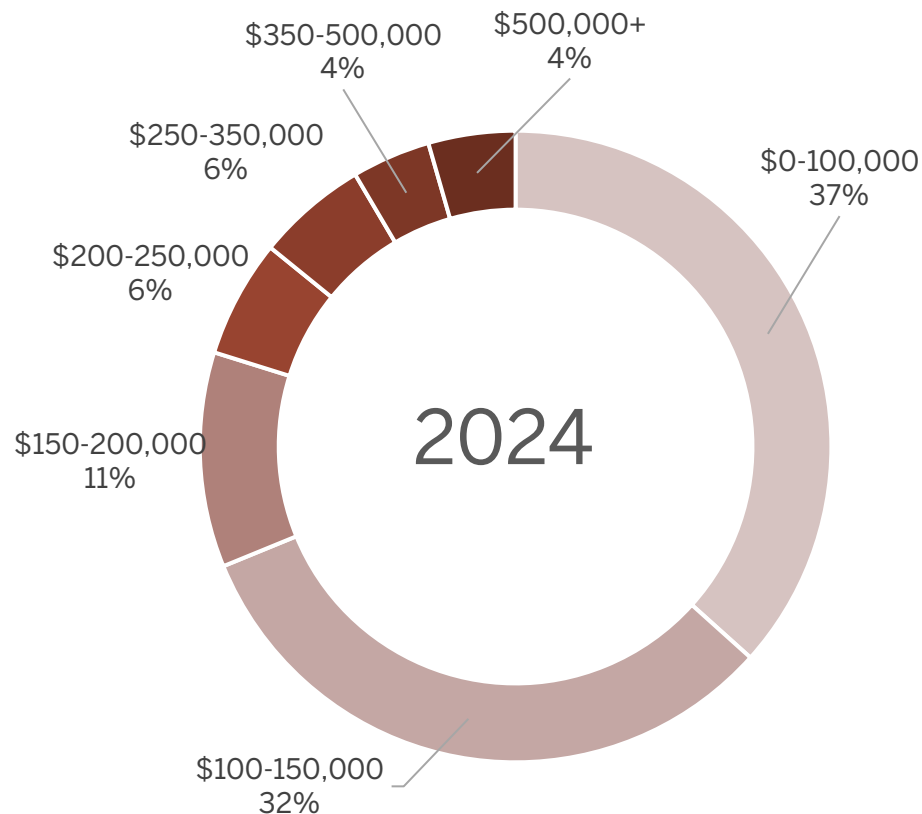
Source: LaPorte County Assessor



# Single-Family Housing – Michigan City

Michigan City's average assessed value jumped 40% since 2020.

In 2020, 85% of single-family homes were valued at less than \$150,000.  
By 2024, this percentage had decreased to 69%.



## Snapshot of Michigan City Single-Family Housing

**8821 total units** (up from 8761 in 2020)

**1947 avg year built**

**1536 avg sq ft** (up from 1510 in 2020)

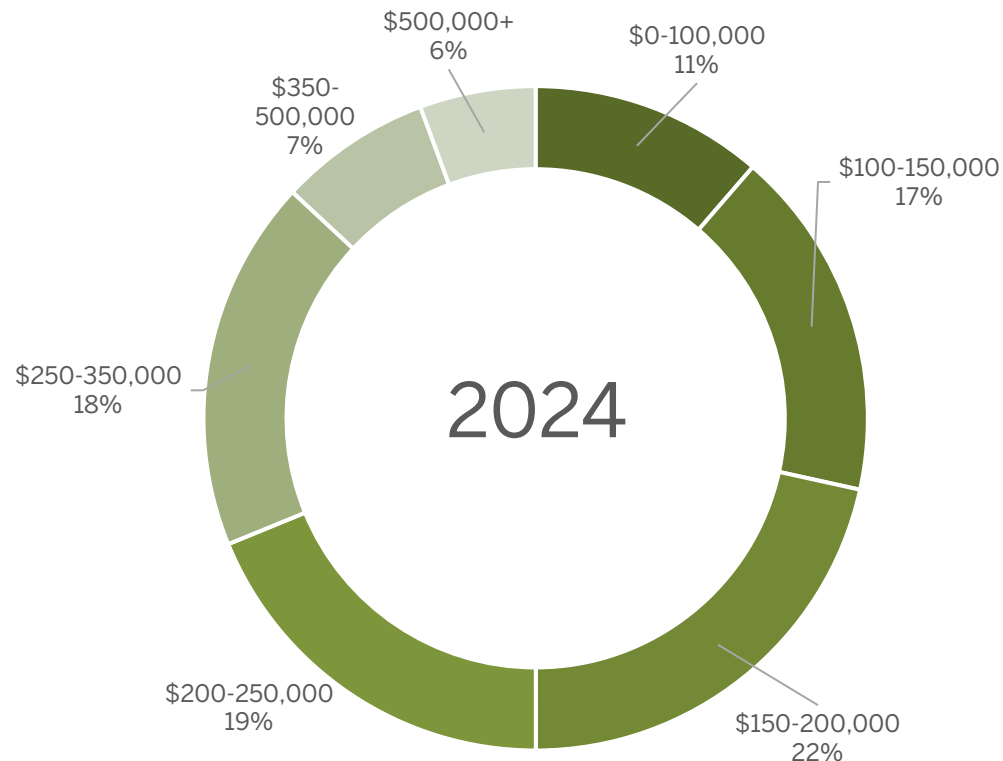
**\$163,230 avg assessed value** (up from \$115,812 in 2020)

Source: LaPorte County Assessor

# Single-Family Housing – LaPorte County

The smaller communities and unincorporated areas of LaPorte County have significantly higher values than urban areas.

Since 2020, the average assessed value increased by 22% in non-city single family detached homes. There continues to be a broader range of values outside the cities. This reflects more recent construction and a wider variety of locations, from farms to lakefront.



## Snapshot of Single-Family Housing for the Remainder of LaPorte County Single-Family

**22,856 total units** (up from 21,030 in 2020)

**1969 avg year built**

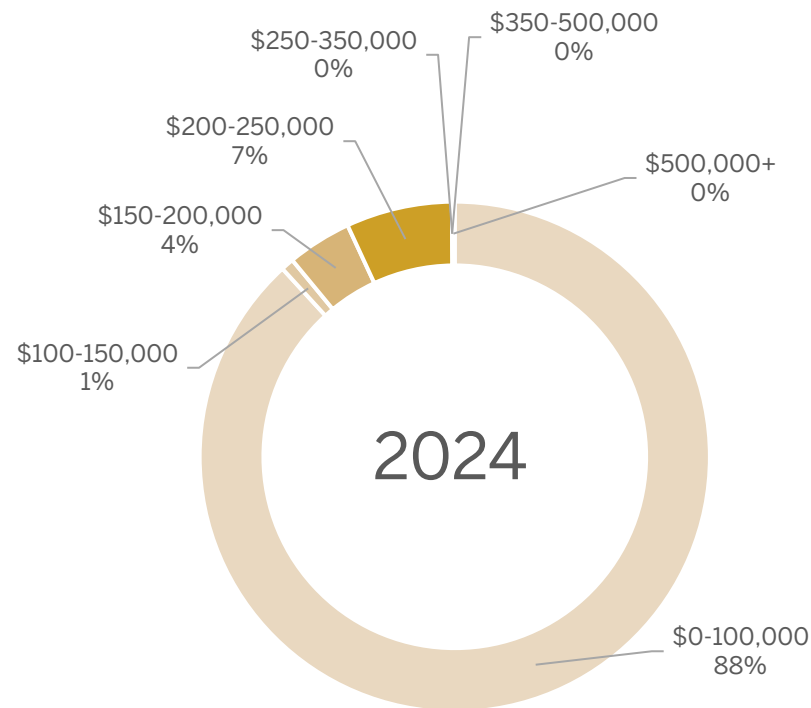
**1,902 avg sq ft** (up from 1890 in 2020)

**\$238,352 avg assessed value** (up from \$195,452 in 2020)

Source: LaPorte County Assessor

# Single-Family Attached Housing – City of La Porte

La Porte attached home values have increased slightly since 2020. The average price per unit is approximately \$80,000, and 88% of all units in the City have an assessed value under \$100,000.



## Snapshot of City of La Porte Missing Middle Housing

**1101 total units** (down from 1514 in 2020)

**1936 avg year built** (older than 1939 avg in 2020)

**907 avg sq ft** (up from 862 in 2020)

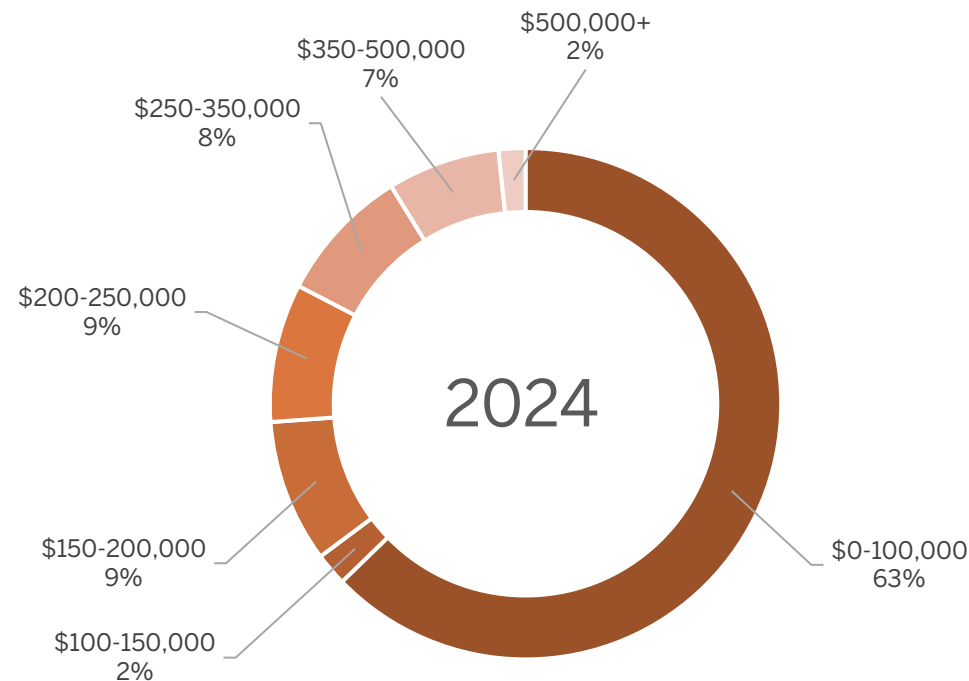
**\$79,834 avg assessed value** (up from \$62,899 in 2020)

Source: LaPorte County Assessor

# Single-Family Attached Housing – Michigan City

Michigan City has over 2,100 two- and three-family units that average 1,000 Sq.Ft.

The average assessed value for Missing Middle Housing, including duplexes, triplexes, and condominiums, in Michigan City has increased significantly since 2020. While properties with lower assessed values (under \$150,000) continue to make up the majority of housing, there has been a rise in the proportion of units with higher assessed values (\$150,000+).



## Snapshot of Michigan City Missing Middle Housing

**2132 total units** (down from 2158 in 2020)

**1952 avg year built** (up from 1947 in 2020)

**1058 avg sq ft** (up from 1054 in 2020)

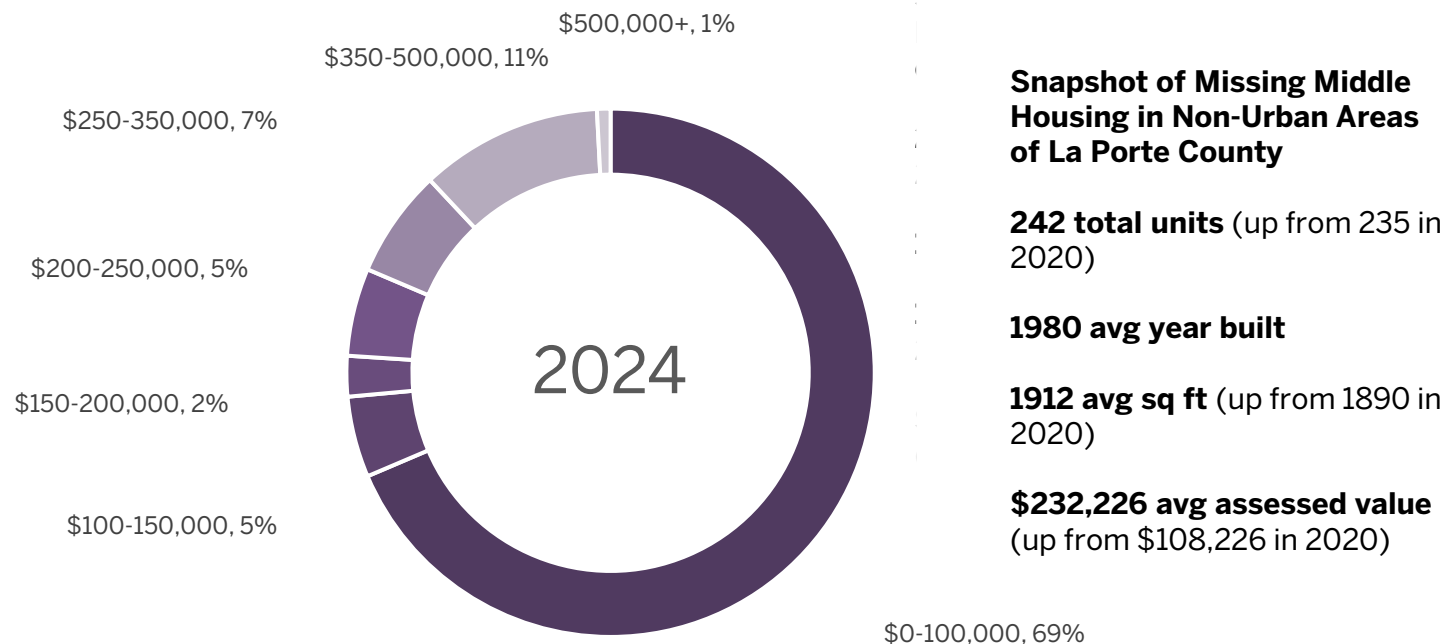
**\$177,174 avg assessed value** (up from \$89,864 in 2020)

Source: LaPorte County Assessor

# Single-Family Attached Housing – LaPorte County

Outside the cities, the middle is truly missing, with only 242 units of single family attached housing. Although 69% of units are valued under \$100,000 (down from 78% in 2020), the average assessed value for attached units went up to 115%

The County has 69% of middle housing units valued under \$100,000 (down from 78% in 2020). The average assessed value for attached units increased by 115% from 2020 to 2024. While properties with lower assessed values (under \$150,000) continue to make up the majority of housing, there has been a rise in the proportion of units with higher assessed values (\$150,000+).

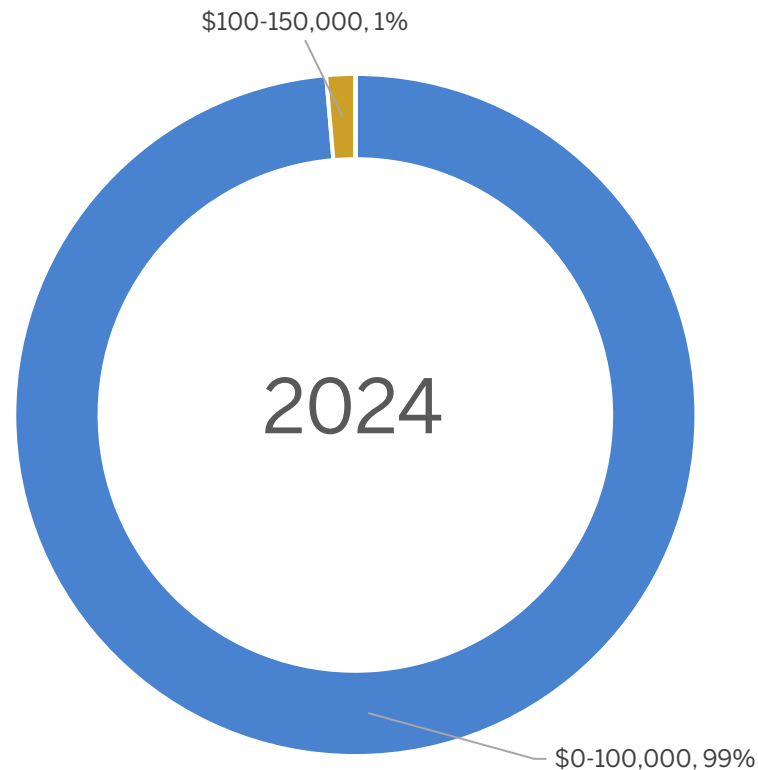


Source: LaPorte County Assessor

# Multifamily Housing – City of La Porte

The City of La Porte has a moderate number of older multifamily housing units and the average age is over 100 year old.

La Porte multifamily housing units have an average assessed value per unit of approximately \$40,000, and 99% of all units in the city have an assessed value under \$100,000.



## Snapshot of City of La Porte Multifamily

**1754 estimated total units**

**1922 avg year built**

**756 avg SF/unit**

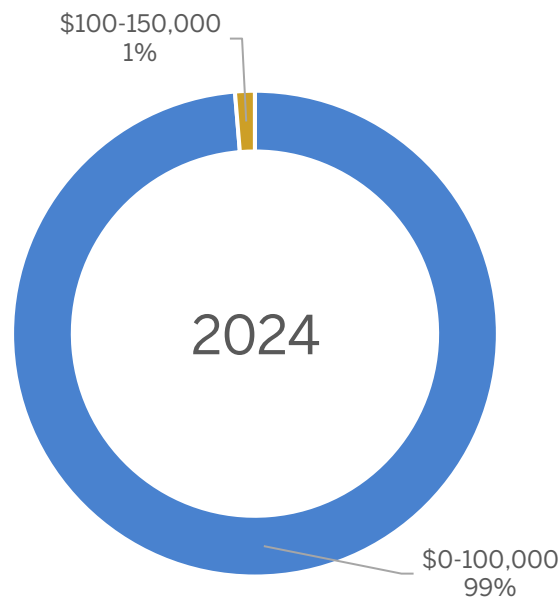
**\$40,151 avg assessed value/unit**

Source: LaPorte County Assessor

# Multifamily Housing – Michigan City

**Michigan City has the highest number of multifamily units in the County; however, similar to other multifamily units in the County, their average age is 100 years.**

The average assessed value for multifamily units in Michigan City is slightly higher than the City of La Porte at nearly \$46,000.



## **Snapshot of Michigan City Multifamily Housing**

**2,581 estimated total  
units**

**1922 avg year built**

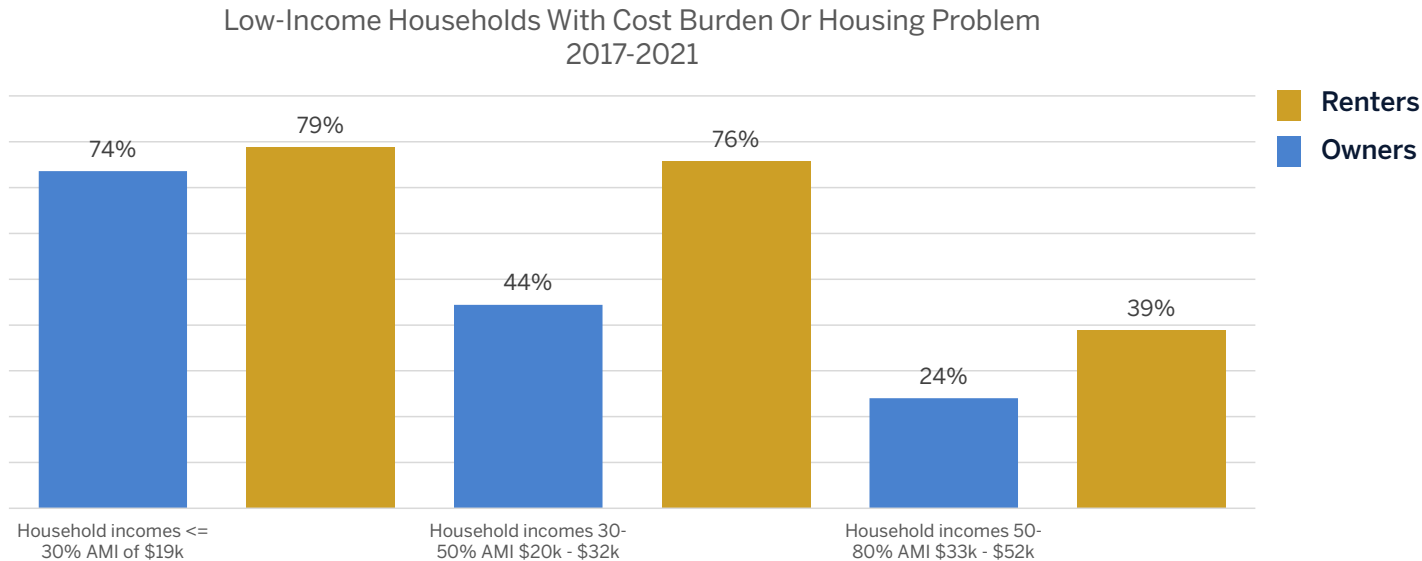
**777 avg SF/unit**

**\$45,977 avg  
assessed value/unit**

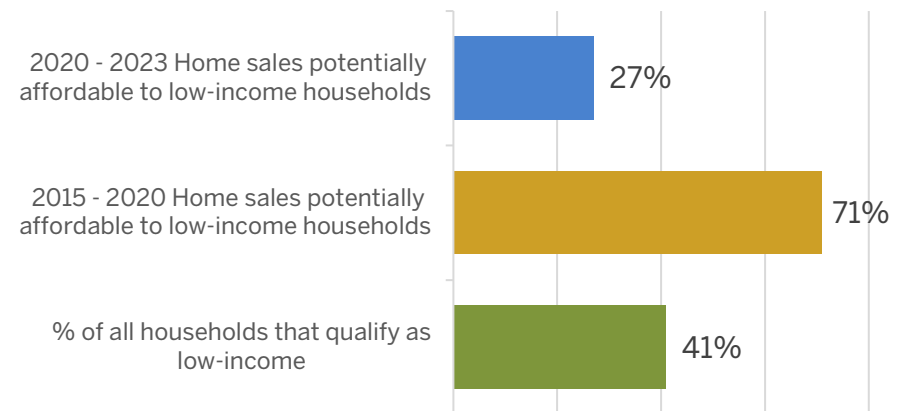
Source: LaPorte County Assessor

# The Mirage of Affordability

LaPorte County, at the surface, appears to have limitless affordable housing inventory.



## Recent Home Sales Affordable to Low-Income Households

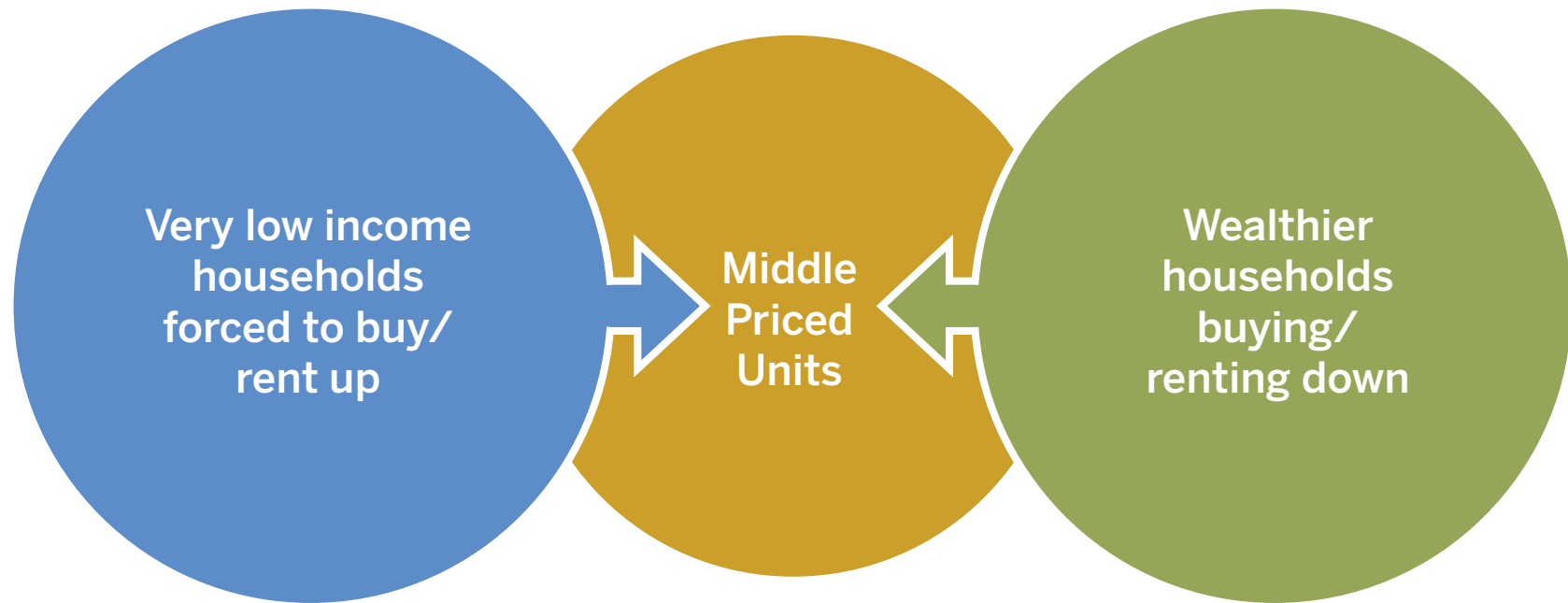


Source: 2023 ALICE Data



# Affordable Unit Scarcity

Much of what might be an affordable housing stock is absorbed by other income levels.



## Shrinking Options

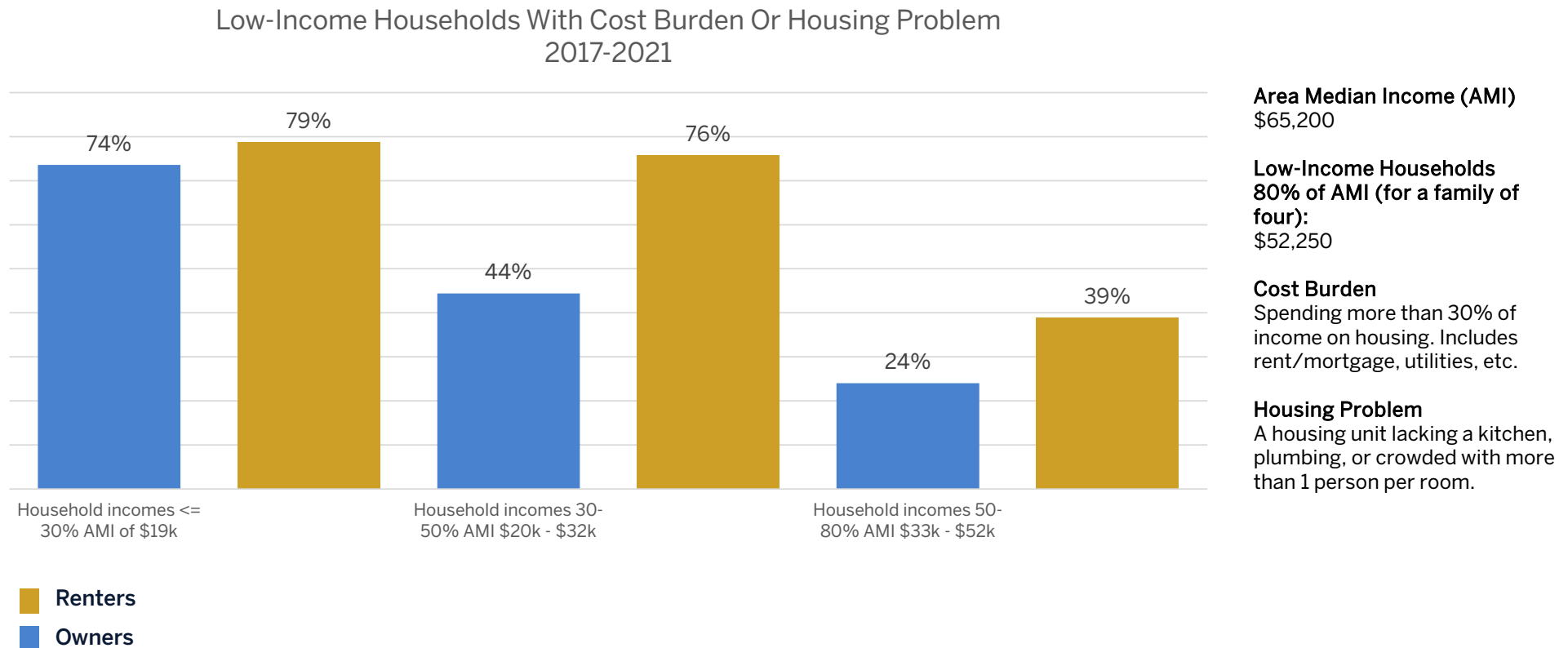
Very low income households have very limited options, so most have to “buy up” and out of their price range. Higher income households are competitive when buying or renting choice homes well within their means.

## Other Housing Hurdles

Other factors can include high rents from landlords despite lower home values, other problems with the home including mold or rodent issues, and trouble competing against investors for limited affordable housing in areas with access to jobs and services.

# Cost Burden by Income Level

Due to many factors, many low-income households suffer from poor housing conditions.

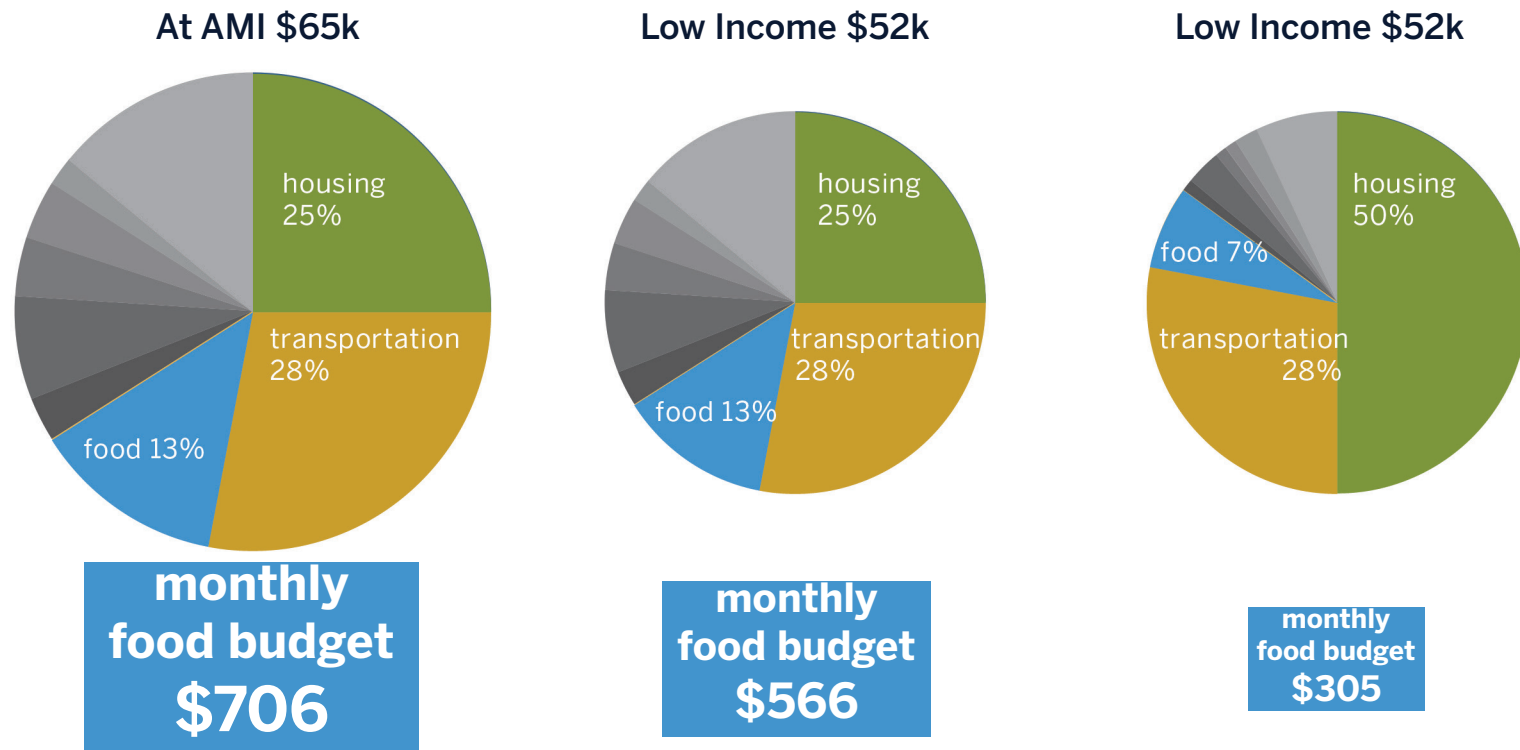


Source: HUD 2017-2021 Data

# Housing Cost Impacts

Rising housing costs often reduce access to affordable homes, forcing low-income families into overcrowded or poor conditions. Priced out of stable housing, families face disrupted community tenure, frequent moves, or homelessness. High housing expenses consume most of their income, leaving little for savings, education, or career growth, thus reducing upward mobility. The stress and instability from unaffordable housing can harm health, children's education, and overall family well-being, with long-term impacts on future opportunities.

## LaPorte County Household Budget (Family of Four)



Source: CNT Housing and Transportation Affordability Index

# The Housing Crisis in LaPorte County: Affordability or Supply?

**Across the United States, the housing crisis has emerged as a significant challenge for communities of all sizes. While the symptoms—escalating rents, home prices surpassing wage growth, and increasing homelessness—are widely recognized, the underlying causes are vigorously debated. Is the crisis fundamentally about a lack of supply, or is it a deeper affordability issue?**

## 1. The Case for a Supply Shortage

Data from both national and local sources indicate a persistent underproduction of housing. According to the American Planning Association's Housing Supply Accelerator initiative, the U.S. has not kept pace with population growth and household formation, particularly since the 2008 financial crisis. In LaPorte County, for instance, home sale prices increased by 26% between 2020 and 2023, while median gross rents rose by over 30% in the City of La Porte alone. These trends suggest that demand is surpassing supply, especially in areas with limited new construction or restrictive zoning policies.

## 2. The Affordability Argument

Simultaneously, affordability remains a critical barrier. Even where housing is being constructed, much of it is priced beyond the reach of low- and moderate-income households. Nationally, buyers earning less than \$50,000 annually now face fewer affordable options compared to the previous year, despite a 20% increase in for-sale inventory. Locally, affordability metrics demonstrate that cost burdens are disproportionately impacting renters and first-time buyers, particularly in communities with high permitting fees, escalating land values, and limited access to credit.

## 3. A False Dichotomy?

Rather than choosing between affordability and supply, many experts contend that the crisis is a result of both—and that solutions must address the comprehensive housing ecosystem. Regulatory barriers, labor shortages, and infrastructure limitations all contribute to high development costs, which in turn restrict the production of affordable units. Meanwhile, stagnant wages and rising interest rates diminish purchasing power, even when new housing is available.

## 4. Moving Forward

To respond effectively, communities must pursue strategies that expand supply while ensuring affordability. This includes revising zoning codes, streamlining permitting processes, investing in infrastructure, and supporting innovative financing models. Programs such as HUD's PRICE initiative and local efforts in places like Omaha showcase how public-private partnerships can stimulate new development while preserving affordability.

# The Bottom Line – LaPorte County’s Housing Gap

**Despite relatively flat household growth in the last decade, LaPorte County is experiencing a notable rise in both home sale prices and rental rates. This divergence suggests a growing mismatch between housing supply and demand, commonly referred to as a "housing gap."**

For example, in the City of La Porte, home values jumped more than 35% in three years. The share of single-family homes valued under \$150,000 fell from 89% in 2020 to just 59% in 2024. Similar trends are seen across Michigan City and the County’s rural areas, where average assessed values have also grown.

**This price escalation, in the absence of significant population growth, points to several underlying dynamics:**

- **Constrained Supply:** Limited new construction, especially within built-out urban areas, has shifted development to rural zones, where land is more available but infrastructure may be lacking.
- **Changing Market Preferences:** There may be increased demand for specific housing types (e.g., smaller homes, rentals, or workforce housing) that are underrepresented in the current inventory.
- **Economic Pressures:** Rising construction costs, interest rates, and investor activity can drive up prices even when household formation is stagnant.

These changes make it increasingly difficult for many households, especially those with low to moderate incomes, to find attainable homes. The market’s lack of “missing middle” housing—options like duplexes, townhomes, and small multi-unit buildings—exacerbates this challenge. These housing types are crucial for enabling young families, first-time buyers, and older adults to find affordable, flexible options that meet their needs while supporting vibrant, diverse communities.

**While the black-and-white answer might suggest that LaPorte County does not need a significant amount of additional housing units, given flat household projections under the status quo conditions, the grey area tells a different story. If the County adopts a growth mindset, one that actively encourages household formation through the creation of diverse housing types, it will need to plan for a meaningful increase in housing demand. To achieve a more balanced housing mix and ensure workforce housing is accessible near employment, services, and infrastructure, the County should encourage the development of new housing units, particularly focusing on missing middle housing and obtainable housing. By diversifying the housing stock, LaPorte County can better support residents at all life stages and income levels, helping to ensure long-term community stability and growth.**

# OWNERSHIP DISRUPTORS AND DEVELOPMENT CHALLENGES



# Ownership Disrupters – Short-Term Rentals and Seasonal Homes

**Short-term rentals and seasonal homes, those that are used occasionally, can reduce the availability of year-round housing by removing units from the long-term rental and ownership markets.**

## Short-Term Rentals

- Michigan City: ~395
- City of La Porte: ~ 41
- LaPorte County: ~ 56

Total: 492 (< 1% of housing units)

## Seasonal / Recreational Homes

- Michigan City: 664
- City of La Porte: 125
- LaPorte County: 2252

Total: 3041 (6% of housing units)

LaPorte County, especially Michigan City, is next to Indiana Dunes National Park, which had over 2.76 million visitors in 2023. This location boosts short-term rentals and seasonal homes near the lakeshore and downtown. Although less than 7% of the County's housing is for these purposes, they impact housing availability, affordability, and neighborhood stability. As tourism grows, it is advised that the County and municipalities monitor these changes to maintain a balanced housing market.

Current Indiana planning law (IC 36-1-24-9) allows local units to require special exceptions, special uses, or variances for non-homeowner occupied short term rentals as long as they don't have the effect of "prohibiting or unreasonably restricting short term rentals" and essentially don't hold the short term rentals to a higher standard than other residential properties. Conservancy districts have additional flexibility in restricting short term rentals.

Local units will need to fully understand the benefits and drawbacks of short term rentals to neighborhoods and the local economy on a district by district basis before moving to enact restrictions. Local planners will know best when certain short term rental hot spots are approaching a tipping point.

*Source: AIRBNB, VRBO, 2023 ACS 5-year estimates, Indiana Code 2025*

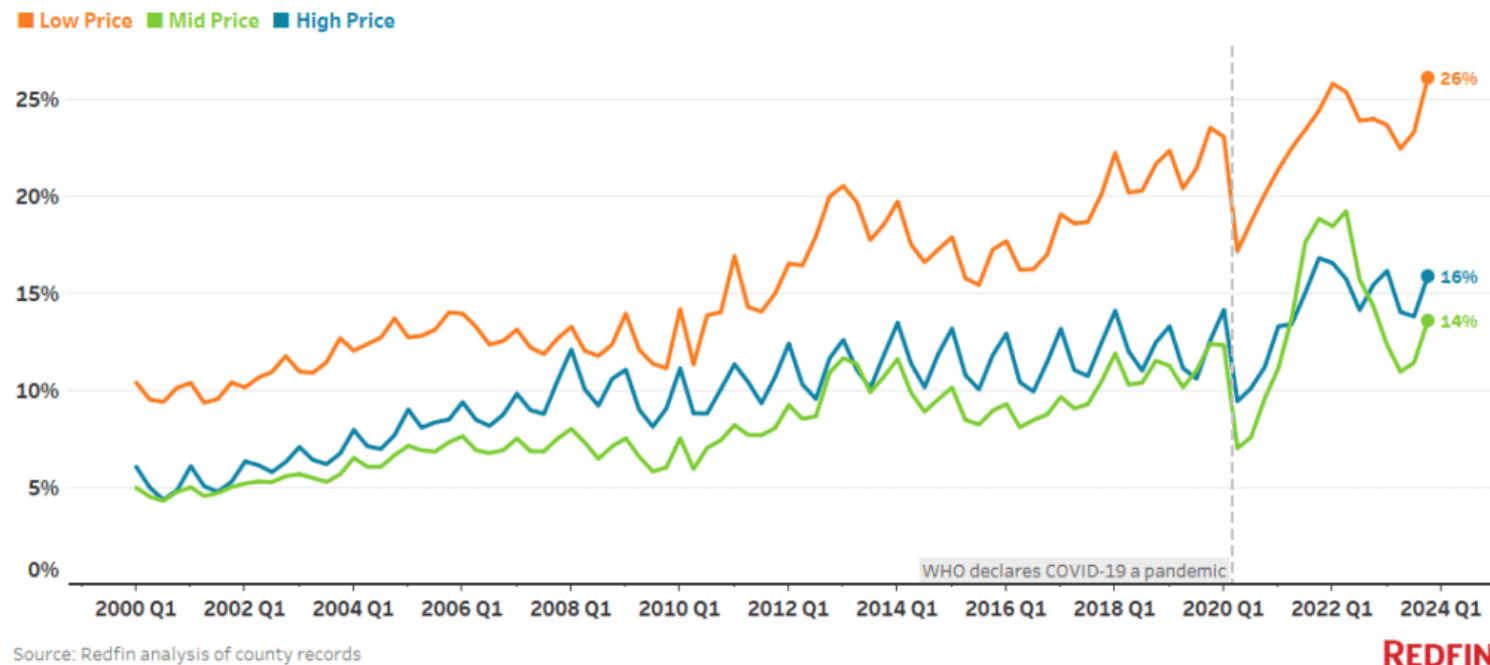
# Ownership Disruptors – The Rise of Corporate Ownership and Landlords

**Short-term rentals and seasonal homes, those that are used occasionally, can reduce the availability of year-round housing by removing units from the long-term rental and ownership markets.**

In the fourth quarter of 2023, real estate investors purchased over 26% of the most affordable homes sold in the U.S.—the highest share on record. This growth in corporate and LLC ownership is reshaping the housing landscape, reducing opportunities for first-time and low-income buyers, and placing additional pressure on already strained housing markets across the nation.

## Price Tier: Investor Market Share

Definition of **Investor Market Share**: The percentage of total home sales in which an investor was the buyer



Source: "Investors Bought 26% of the Country's Most Affordable Homes in the Fourth Quarter – the Highest Share on Record. February 14, 2024 by Lily Katz. <https://www.redfin.com/news/investor-home-purchases-q4-2023/>

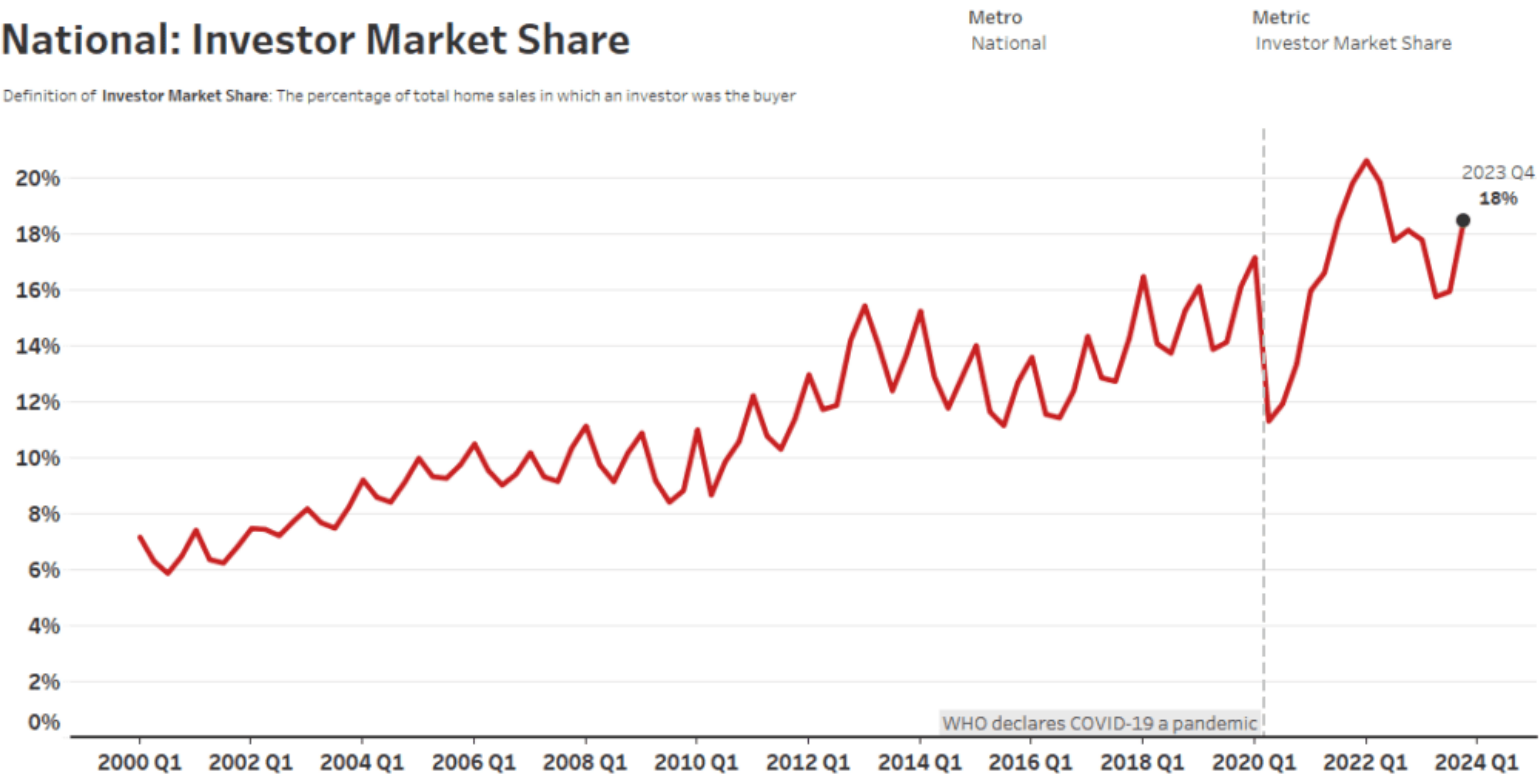


# Ownership Disruptors – The Rise of Corporate Ownership and Landlords

Investors bought nearly 1 of 5 homes that sold in the fourth quarter of 2023. These buyers are increasingly targeting affordable properties due to their lower upfront costs and higher potential for equity growth. Corporate investors often pay in cash, making them less sensitive to mortgage rate fluctuations than typical homebuyers—though they still rely on other forms of financing for renovations and operational costs. In LaPorte County, this dynamic could intensify affordability challenges, as local buyers struggle to compete with well-capitalized investors for limited housing stock.

## National: Investor Market Share

Definition of **Investor Market Share**: The percentage of total home sales in which an investor was the buyer



Source: Redfin analysis of county records

REDFIN

Source: "Investors Bought 26% of the Country's Most Affordable Homes in the Fourth Quarter – the Highest Share on Record. February 14, 2024 by Lily Katz. <https://www.redfin.com/news/investor-home-purchases-q4-2023/>

# Ownership Disruptors - Financing

In 2025, rising mortgage rates have severely limited homeownership in the U.S., especially for first-time and low-to-moderate income buyers. The State of the Nation's Housing 2025 report by Harvard highlights that home sales have hit a 30-year low due to high prices and borrowing costs. The National Fair Housing Alliance's 2025 State of Equitable Homeownership report shows these issues disproportionately impact historically marginalized communities, worsening racial and ethnic disparities.

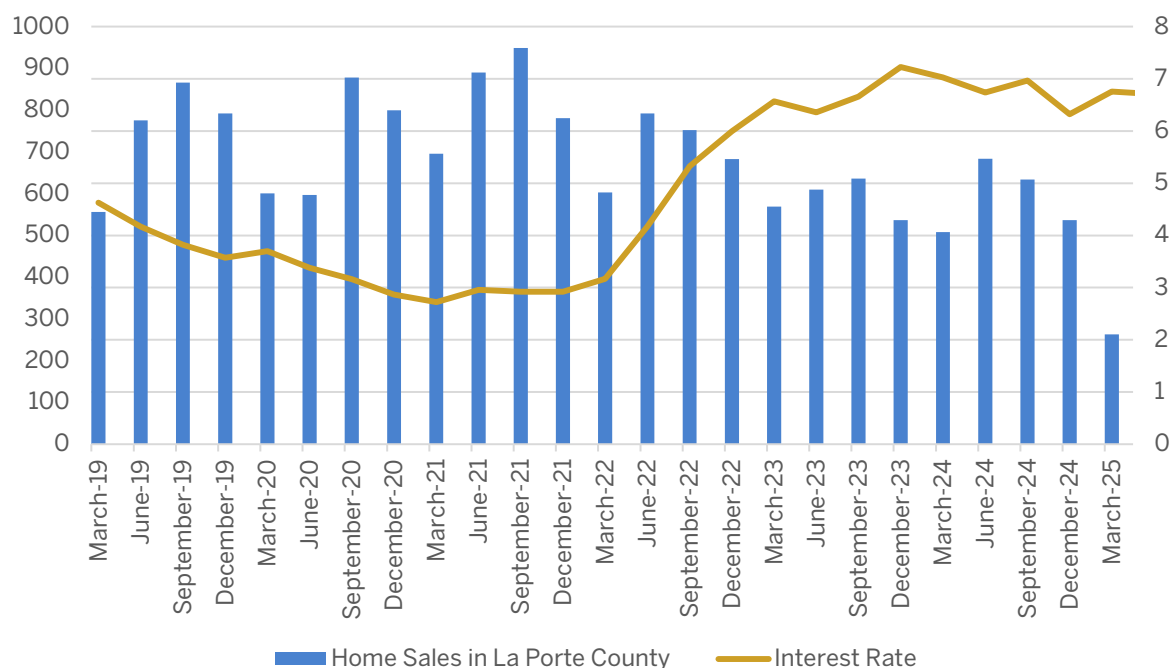
Tightened credit standards amid economic uncertainty lead to higher denial rates and increased housing costs, perpetuating systemic barriers to wealth-building through homeownership. These credit constraints fall especially hard on younger buyers, immigrants, and low-income households, who often lack the credit history or financial buffers required to qualify for loans—further entrenching generational and socioeconomic inequities.

Source: 2025 The State of the Nation's Housing. Joint Center For Housing Studies of Harvard University [https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_The\\_State\\_of\\_the\\_Nations\\_Housing\\_2025.pdf](https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf)

## FHFA Monthly Interest Rate Survey (MIRS) VS Home Sales in LaPorte County

The Monthly Interest Rate Survey (MIRS) was a long-running data series published by the Federal Housing Finance Agency (FHFA). It provides monthly averages of mortgage interest rates and loan terms for conventional, single-family, fully amortized, purchase-money mortgage loans.

This bar chart illustrates the average quarterly changes in the FHFA's MIRS Transition Index, which reflects the national average contract mortgage rate for previously occupied homes. The index serves as a benchmark for adjusting interest rates on legacy adjustable-rate mortgages. The chart highlights trends in mortgage rates over time, showing how they respond to broader economic conditions such as inflation, Federal Reserve policy, and market demand for housing.



Source: 2025 State of Equitable Homeownership. National Fair Housing Alliance. <https://nationalfairhousing.org/wp-content/uploads/2023/04/The-State-of-Equitable-Homeownership-2025-FINAL.pdf>, Federal Housing Finance Agency

# Ownership Disruptors – Deteriorating Structures

**Deteriorating homes can significantly disrupt homeownership in multiple ways, both from a personal and systemic perspective.**

## 1. Blight and Neighborhood Decline

Vacant or abandoned homes can lower property values, attract vandalism and pests, and erode neighborhood pride. Communities can use land banks to acquire and rehabilitate these properties, as successfully done in Flint, Michigan, to stabilize neighborhoods and reduce neglect.

## 2. Cost Burden and Deferred Maintenance

Many LaPorte County homeowners with low to moderate incomes spend over 30% of their income on housing, leaving little for repairs. This leads to deferred maintenance and eventual structural failure. Local governments and nonprofits can help by offering low-interest loans, weatherization assistance, and volunteer repair programs. These efforts preserve housing, prevent displacement, and improve safety and energy efficiency.

## 3. Investor-Driven Displacement

As home values rise and affordable inventory decreases, deteriorating homes are often acquired by investors who renovate or convert them into high-rent properties. This trend may result in the displacement of long-term residents and affects community cohesion. One potential solution is to support community land trusts (CLTs), which acquire and hold land to ensure long-term affordability. CLTs can rehabilitate homes and sell them to income-qualified buyers under resale restrictions, maintaining affordability over generations and protecting neighborhoods from speculative pressures.

## 4. Health and Safety Hazards

Substandard housing conditions—such as mold, lead paint, or structural instability—present significant health risks, particularly for children and seniors. These risks are exacerbated when residents lack the financial means to undertake necessary repairs. Municipalities can collaborate with public health agencies to identify homes at high risk and prioritize them for intervention. Coordinated programs that integrate health inspections with repair grants or in-kind services have demonstrated strong outcomes in enhancing both physical conditions and resident well-being.

## 5. Barriers to Economic Mobility

High housing and transportation costs in LaPorte County hinder residents from pursuing education, job training, or entrepreneurship. Deteriorating homes reduce home equity and increase utility costs. **Integrating housing rehabilitation with workforce development, such as construction or energy retrofit training programs, can improve housing conditions and build local skills and economic opportunities.**

# Development Challenges – Construction Material and Labor Costs And Shortages

**Construction material and labor costs have cooled from their pandemic-era peaks but remain elevated – sustained by material volatility and persistent workforce shortages that continue to shape the housing market’s trajectory.**

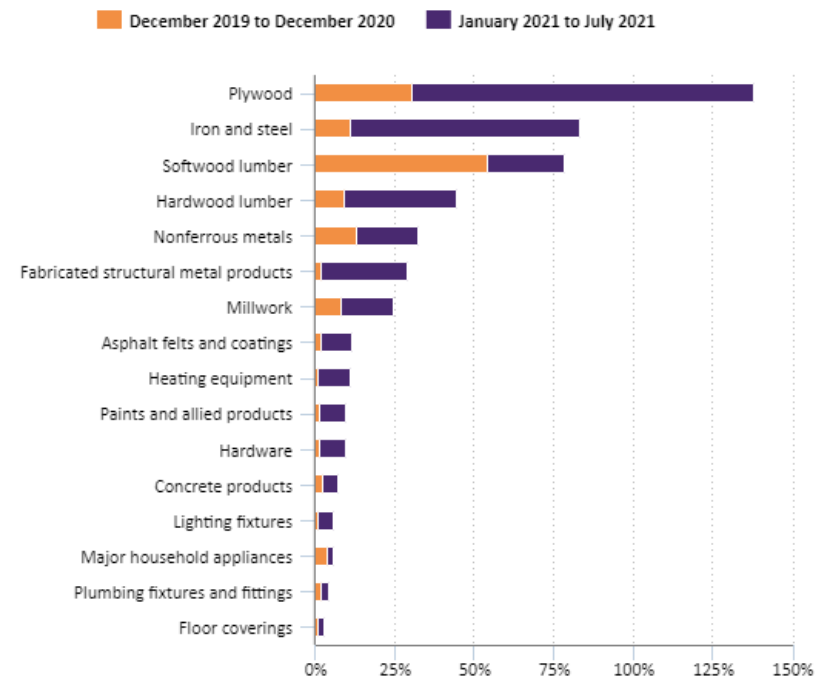
According to the NAIOP Summer 2024 Report:

- Materials costs grew between 2021 and 2022, with the Producer Price Index (PPI) for construction inputs rising over 20% year-over-year for 12 consecutive months.
- In 2023, prices flattened or declined for many materials. The PPI even turned negative in some months.
- However, by early 2024, prices began to creep upward again, with a 2% increase from February 2023 to February 2024.
- Specific materials like concrete and steel mill products saw renewed price increases (6.6% and 5%, respectively).
- Supply chains have improved, but bottlenecks persist for items like transformers and HVAC components.
- Construction wages have risen at a 5% annual rate for the past three years – the fastest pace since 2007.

High construction costs for materials and labor continue to hinder new housing development, despite moderation since 2021. Builders face tighter margins, longer timelines, and increased financial risks, especially for affordable projects. This leads to delays, reductions in scope, or shifts to high-end markets with better returns. Labor shortages further extend build times and worsen affordability issues, reshaping the housing market and constraining supply amid rising demand.

Source: NAIOP Summer 2024 report. <https://www.naiop.org/research-and-publications/magazine/2024/summer-2024/>

Percent changes in producer prices for selected materials and components for construction



Source: U.S. Bureau of Labor Statistics.

# Regulatory and Zoning Constraints

**Regulatory and zoning constraints significantly hinder housing development by adding complexity, cost, and delay. Lengthy review processes and restrictive ordinances such as low-density limits, excessive parking requirements, and large minimum lot sizes can make new projects unfeasible. These factors increase development costs and reduce housing diversity and affordability, especially in high-demand areas. Updating these policies is crucial to streamline regulations and promote inclusive, efficient development.**

## 1. Development Review and Permitting Procedures

Complex development review and permitting procedures delay housing projects, deter investment, and raise costs. Streamlining these processes with clear timelines, consolidated reviews, and digital permitting can reduce uncertainty and expedite completion. Better coordination among departments and early applicant engagement improve transparency and efficiency, aiding cities in achieving housing goals.

## 2. Permitting Fees

It is important to align fees with service costs, especially in light of increasing budget pressures on local governments in Indiana. Local units within LaPorte County have few and relatively low fees by comparison with peer communities, which works in their favor to attract residential development. Even with lower fees to start, some key developments may warrant additional relief, like affordable or smaller projects. With an increasing emphasis on affordability, communities may consider adapting fee structures to incentivize including affordable units in residential projects.

## 3. Ordinances

Restrictive ordinances can limit the feasibility and diversity of new housing developments by imposing specific design and density standards that may not align with current housing needs. Low-density zoning restricts the number of units allowed per acre, making it challenging to build multifamily or affordable housing, while parking requirements increase construction costs and use land that could otherwise support additional units or green space. Large minimum lot sizes and deep setback requirements reduce the number of buildable lots, increasing per-unit land costs and limiting compact, walkable development.

Additionally, when communities prohibit "missing middle" housing types such as duplexes, triplexes, and cottage courts from being built by right in residential zones, they block a segment of the housing spectrum that supports affordability, aging in place, and neighborhood diversity. Furthermore, material requirements like mandates for brick facades, high-end finishes, or specific roofing types can add costs to smaller or affordable projects, affecting their financial viability and reducing housing supply diversity.

Michigan City, City of La Porte, and the County have major planning efforts underway. As part of these processes, review and revision of residential development standards and zoning districts is warranted.

# Development Challenges – Infrastructure and Site Limitations

**Building housing in rural and underdeveloped areas presents a unique set of challenges that drive up development costs and limit feasibility. The absence of public infrastructure often necessitates costly private systems, while environmental conditions can further complicate site viability. Even when infrastructure is extended, rising land values can quickly outpace the budgets of attainable housing projects, creating new barriers just as others are removed.**

## 1. Infrastructure Gaps and Development Costs

In rural and underdeveloped areas, the absence of public infrastructure such as water, sewer, and stormwater systems forces developers to rely on private wells and septic systems, which are costly to install and maintain. These added expenses can make housing projects financially unfeasible, especially for attainable housing. By strategically planning and investing in infrastructure extensions and coordinating with utility providers, communities can reduce these barriers and make targeted areas more development-ready.

## 2. Environmental Constraints on Water Supply

Private wells, often the only option in unserved areas, are vulnerable to environmental pressures like groundwater contamination, drought, and soil limitations. These risks not only increase long-term costs but also introduce uncertainty that can deter investment. Encouraging shared well systems, requiring hydrogeological assessments, and integrating land use planning with watershed protection can help ensure safe, sustainable water access for new housing.

## 3. Land Value Pressures Following Infrastructure Expansion

When infrastructure is extended to previously unserved areas, land values often rise sharply—making it difficult to acquire sites for attainable or workforce housing. Without proactive planning, this can lead to missed opportunities for inclusive development. **Communities can respond by establishing land banking programs to acquire and hold strategic parcels before prices escalate, ensuring land is available for future housing needs. Additionally, creating a local or regional housing fund supported by public, private, or philanthropic sources can provide flexible capital to support land acquisition, predevelopment costs, or gap financing for affordable housing projects.**

# Development Challenges – Political and Community Opposition

**New housing development often faces resistance from both elected officials and community members, driven by concerns over neighborhood character, traffic, school capacity, and property values. This opposition can delay or derail projects through public hearings, zoning appeals, or political pressure, even when proposals align with long-term housing goals.**

## Navigating the Resistance

To effectively address resistance to new housing, communities must move beyond reactive responses and adopt proactive, inclusive strategies that build trust and understanding. Early and transparent public engagement is key. Inviting residents into the planning process before decisions are made helps reduce fear and misinformation. Hosting design workshops, neighborhood walking tours, or open houses can demystify proposed developments and show how they can enhance, rather than disrupt, community character.

Education also plays a critical role. Sharing data on housing needs, affordability gaps, and the benefits of diverse housing types such as missing middle housing or affordable multifamily units can help counter common misconceptions. Visual tools like renderings, before-and-after photos, and case studies from similar communities can illustrate how well-designed housing blends into existing neighborhoods.

Finally, empowering trusted local voices such as school officials, business owners, healthcare providers, and long-time residents to speak in support of housing can shift the narrative. When community members hear that new housing supports teachers, nurses, and young families, it reframes the conversation around shared values and local priorities.



# TRANSPORTATION AND ACCESSIBILITY IN HOUSING DECISIONS

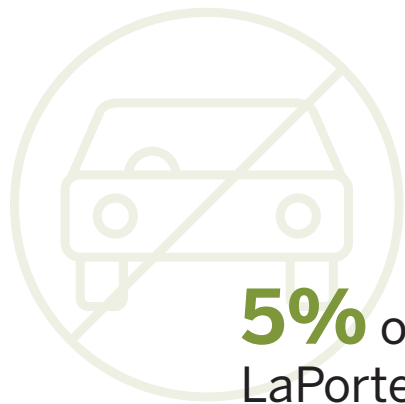




# Why Transportation Matters in Housing Choice

Transportation and accessibility play a pivotal role in shaping where people can live and how easily they can reach essential destinations like jobs, schools, and healthcare. Access to passenger rail, walkable neighborhoods, and alternative transportation options can expand housing opportunities and improve quality of life.

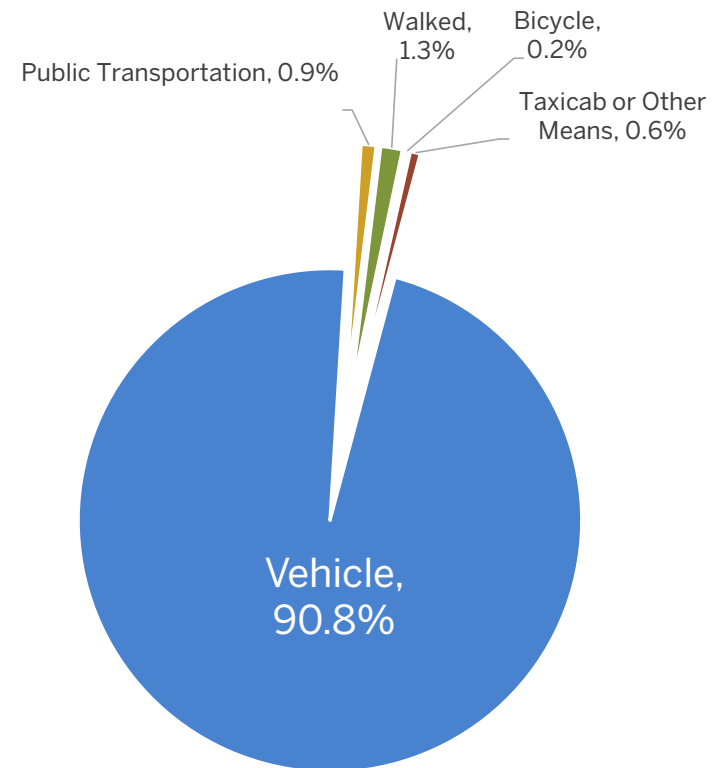
For individuals and families without a personal vehicle, proximity to reliable transit becomes a critical factor in choosing a home. When considered together, housing and transportation costs offer a more complete picture of affordability and influence both personal and community-level planning decisions.



**5%** of households in LaPorte County do not have access to a personal vehicle.

Source: 2023 ACS 5-year Estimate

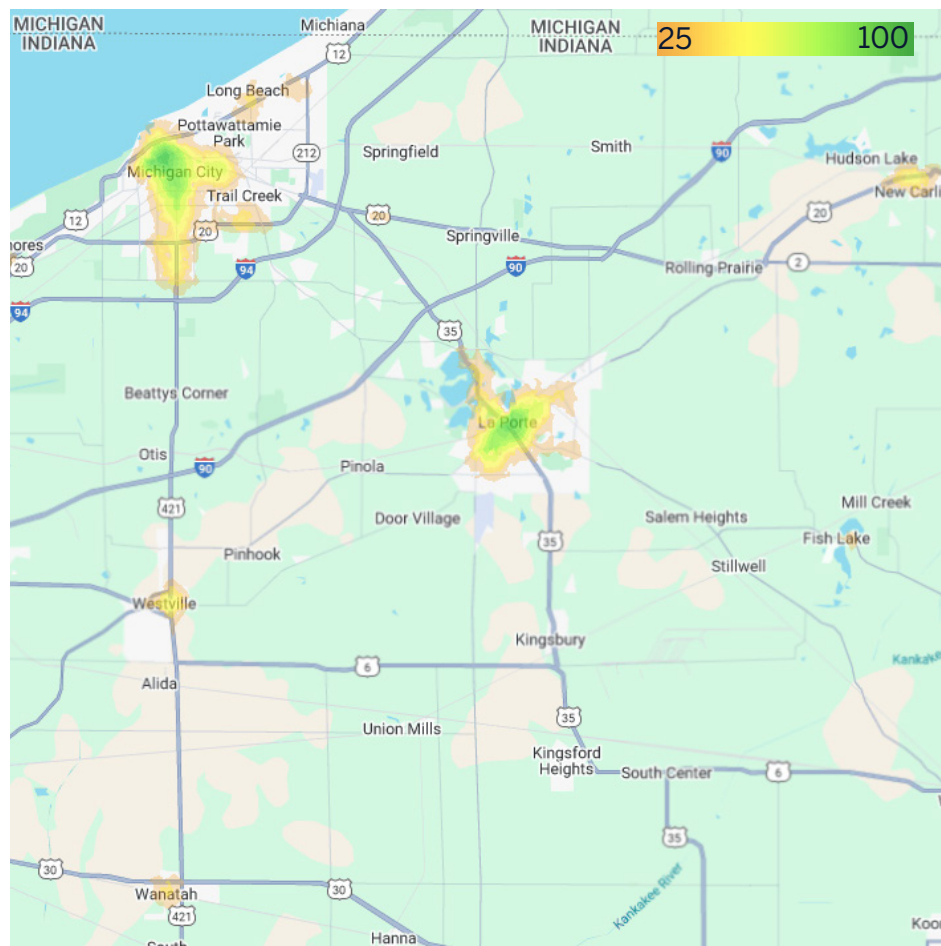
## Means of Transportation to Work



# What is Walkability?

**Walkability refers to the ease of getting to a variety of destinations on foot. Clustered services and connected sidewalk infrastructure makes for efficient access that lowers transportation costs. This also allows other transportation options like bicycling or car-sharing to work well.**

## LaPorte County Walkscore Map



## Walkscore Definition

Walkscore is an index of 0-100 that measures the walkability of a given location. Areas with higher walkscores have easy, walkable access to daily services and amenities.

Other than benefits to health, happiness, and reduced emissions, one study showed walkable neighborhoods suffered less than half the decline in value during the Great Recession, compared with less walkable neighborhoods.

During the pandemic, the NAR found those in walkable neighborhoods reported a higher quality of life, and those “very satisfied” increased as well.

Source: walk score®, <https://pubmed.ncbi.nlm.nih.gov/29699423/>, <https://urbanland.uli.org/sustainability/houston-economic-case-walkability/>

# Walkability Preferences

While most Americans say they prefer single family homes, when it comes to real life trade-offs, preferences are shifting. According to a 2023 Community & Transportation Survey released by National Association of Realtors:

- **79%** said being within an easy walk of other places and things, such as shops and parks, is very/somewhat important. 78% of those indicated that they would be willing to pay more to live in a walkable community.
- **85%** said sidewalks and places to walk are very/somewhat important.
- **65%** said having public transport nearby is very/somewhat important.
- **56%** said they would prefer a house with a small yard and be able to walk to places vs. 44% who would prefer a large yard and would need to drive to most places.
- **53%** would prefer an attached dwelling (own or rent a townhouse/condo/apartment) and be able to walk to shops, restaurants, and a short commute to work vs. 47% who would prefer a single-family home (own or rent) and have to drive to shops, restaurants and a longer commute.



Source: New NAR Survey Finds Americans Prefer Walkable Communities, June 2023. <https://www.nar.realtor/newsroom/new-nar-survey-finds-americans-prefer-walkable-communities>

# South Shore Line

The South Shore Line (SSL), run by NICTD, provides passenger rail service through LaPorte County, including a key stop in Michigan City. It connects Chicago and South Bend, enhancing access to jobs, education, and culture. Ridership grew 16% from 2023 to 2024, reaching 1,770,532 in December 2024, showing rising demand for reliable transportation.

SSL Riders represent an important potential market for LaPorte County's Growth: They are potential shoppers, visitors, workers, residents, who desire greater regional access.

## Who are SSL Riders?

- Highly educated, with over 60% with a college or postgraduate degree
- Median household income: \$90,000
- 90% drive to station
- 70% walk to destination
- 68% of trips were work-related
- 36% of riders used the train 40 or more times in a 4-week period

Source: 2018 South Shore Line Onboard Passenger Survey, December 2024 Ridership Report.



# Transit Availability

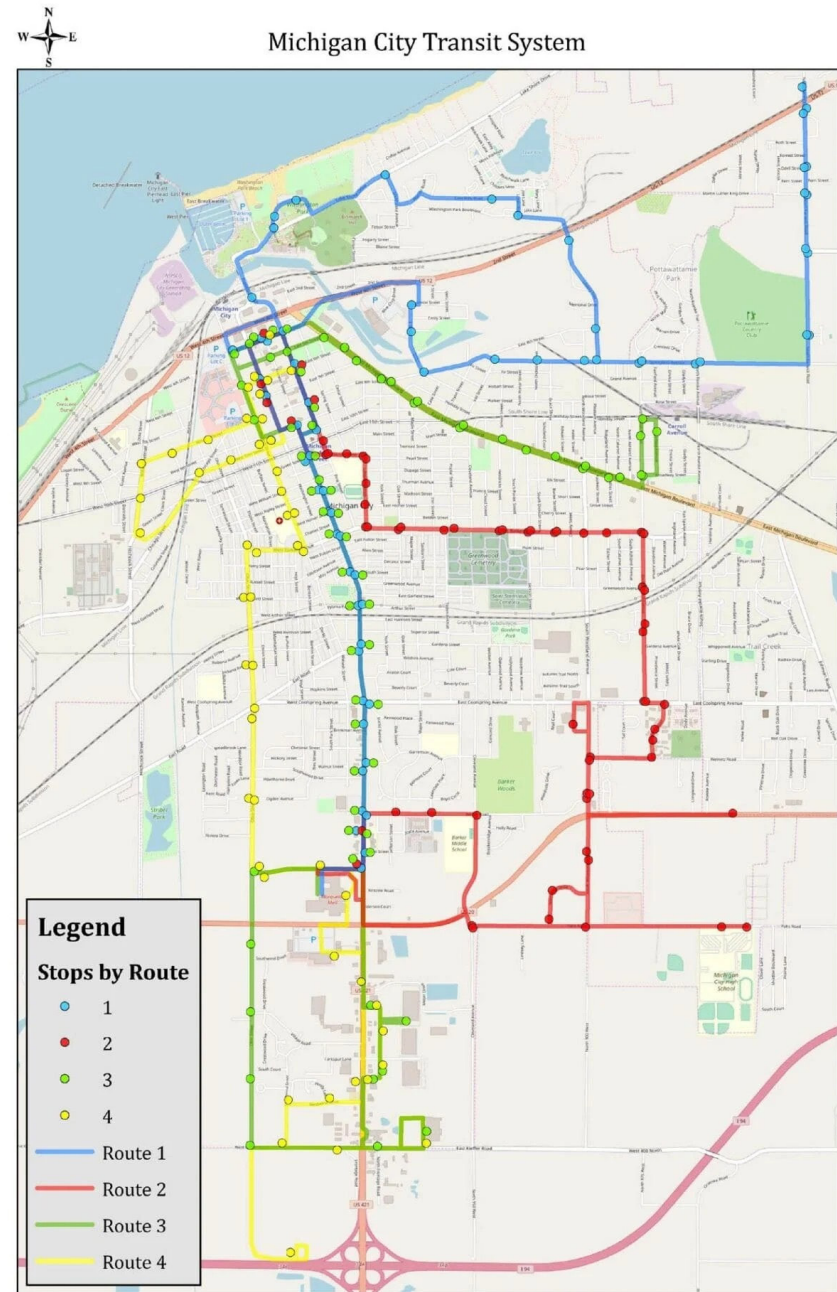
Transit availability in LaPorte County is concentrated in urban centers (Michigan City and La Porte) and largely absent in rural or suburban areas. The County relies on a mix of demand-response services and a single fixed-route system, with South Shore Line providing broader connectivity. This limited infrastructure presents challenges for residents without vehicles and contributes to high transportation-related costs.

## Fixed Route Service

Michigan City Transit operates four fixed bus routes within Michigan City, serving key destinations including shopping centers, medical facilities, and the South Shore Line Station. Despite a well-connected looping system, usage as a primary means of transportation for work poses challenges due to misalignments between work schedules and route times.

## Demand-Response Service

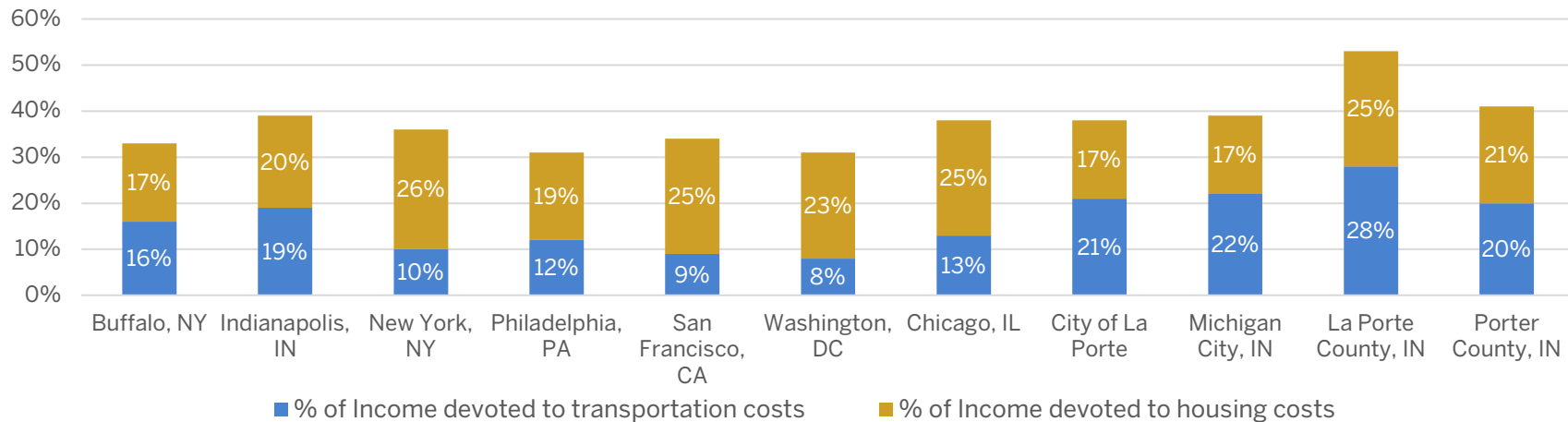
TransPorte, serving the City of La Porte, and Paladin Transportation, serving countywide seniors (60+) and Medicaid-eligible residents are demand-response service models. These services require advance scheduling and are not designed for spontaneous or frequent commuting.



# Housing and Transportation Costs

Many car-centric cities make “Most Affordable Cities” lists, and LaPorte County looks relatively affordable at 25 percent of the median income spent on housing; however, when viewed with transportation costs, LaPorte County becomes significantly less affordable.

Housing & Transportation Costs as Percentage of Median Income



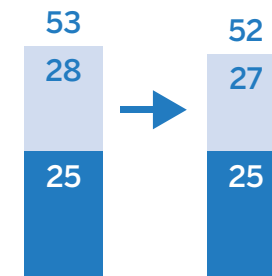
## Benefits Of Reduced Transportation Costs

- **Disposable Income:** Residents have more disposable income to spend on goods and services
- **Health Care:** Residents have more income to spend on health care costs
- **Road Maintenance:** Reduction of vehicle-miles travelled reduces maintenance costs. Fewer vehicles on roadways reduces traffic congestion
- **Housing:** Residents have more money available for housing  
Municipality collects more annual property tax revenue

Source: U.S. Census 2023 ACS 5-year estimates.

## Potential Impact Of Transportation Savings In LaPorte County Are Significant

- Reducing household transportation costs by just **1%\*** would generate savings of nearly \$30 million to LaPorte County households **every year**.



# GROWTH AND LAND USE STRATEGIES





# Data, regional trends, and local stakeholder discussions point to several key growth areas in LaPorte County.

LaPorte County is experiencing diverse growth patterns across its urban centers, small towns, and rural areas, each with unique opportunities and challenges. In the City of La Porte, growth is focused on near-downtown neighborhood infill, redevelopment of former industrial sites, and larger subdivisions in recently annexed greenfields. Michigan City is on the cusp of a housing boom, leveraging its commuter rail connections through transit-oriented development (TOD) while targeting workforce housing needs. In rural areas and small towns, abandoned subdivision phases are back on the table while sewer and water infrastructure remains a limiting factor for new growth. Both Michigan City and La Porte have ambitious plans to add thousands of new housing units through a mix of infill, TOD, and annexation strategies, aiming to support a more diverse, affordable, and resilient housing landscape.





# Growth: City of La Porte

With most of the land within city limits already built out, residential growth will be achieved through small scale infill development and redevelopment of areas that were previously used for other purposes, frequently industrial. This type of redevelopment is already underway at projects like the Banks and the Tibma Bakery site. Infill development and redevelopment within the heart of the city supports walkability, infrastructure efficiency, and revitalization of existing neighborhoods.

In contrast, recent annexations on the north side have opened up greenfields for larger residential subdivisions, like Hunter Woods. Larger scale residential development at the fringes of the existing city boundary will continue to be important but faces additional challenges of utility extensions and if necessary, annexation.



*Hunter Woods attached housing product illustration, La Porte. (hunter-woods.com)*



*The Banks mixed-use multifamily apartments in La Porte. (liveatthebanks.com)*



# Growth: Michigan City

In Michigan City, Transit-Oriented Development (TOD) will continue to be key to residential growth. Michigan City has an Amtrak station and two stops on the South Shore Line, connecting it to Chicago, South Bend, and beyond. The TOD areas in Michigan City also have the benefit of being walkable to Lake Michigan beaches and all the amenities of Washington Park. Areas near these train stations are ideal for higher-density, walkable housing and appeal to commuters, young professionals, and seniors seeking a less car-dependent lifestyle. Four major projects in progress within walking distance of a commuter rail station include The Franklin, SoLa Tower, the Singing Sands workforce development project, and a mixed-use multifamily residential development at 5th and Pine Streets.

In addition to TOD projects, infill development and redevelopment of underutilized parcels in Michigan City's existing walkable neighborhoods will continue to be important. Michigan City has a large stock of aging multifamily and attached housing, much of it over 100 years old. These areas are ripe for rehabilitation or replacement with modern, energy-efficient units. Also on the horizon, the large site at the former state prison is currently under review by the City for redevelopment. Officials report about 2000 units total currently in the pipeline.



*Tryon Meadow Development in Michigan City. (edmc.com)*



*Woodland Ridge in Michigan City. (media.allenedwin.com)*



*The Franklin TOD development in Michigan City. (flco.com)*



# Growth: Small Towns and Rural LaPorte County

Residential development potential in LaPorte County's small towns and rural areas is shaped by a combination of land availability, infrastructure readiness, economic development, and demographic shifts. The Microsoft Data Center (La Porte), Amazon Web Services, and GM-Samsung Projects (New Carlisle, St. Joseph County) are expected to generate thousands of jobs and increase demand for workforce housing in communities within commuting distance of these growing employment centers. Small communities with infrastructure capacity are more prepared to meet this demand. These include places like Hudson and Saugany Lakes, Westville, Wanatah, LaCrosse, and Kingsford Heights, which will benefit from targeted investment and zoning reform to support greater housing diversity. County planning and development officials look to encourage developments with sewer and water versus wells and septic whenever feasible.

Areas along commuter corridors in the County have historically been hot spots for residential development. With proximity to U.S. 20, U.S. 35, and I-94 and access to jobs in La Porte, Michigan City, and South Bend, these corridors are ideal for workforce housing and starter homes for commuters. Lately, the County is making a concerted effort to reshape these development patterns by requiring developers to undergo a full subdivision process. This has begun to shift patterns away from single-lot depth development toward larger subdivisions along these corridors.



*Cottages at Kingsford Heights. (centurycommunities.com)*



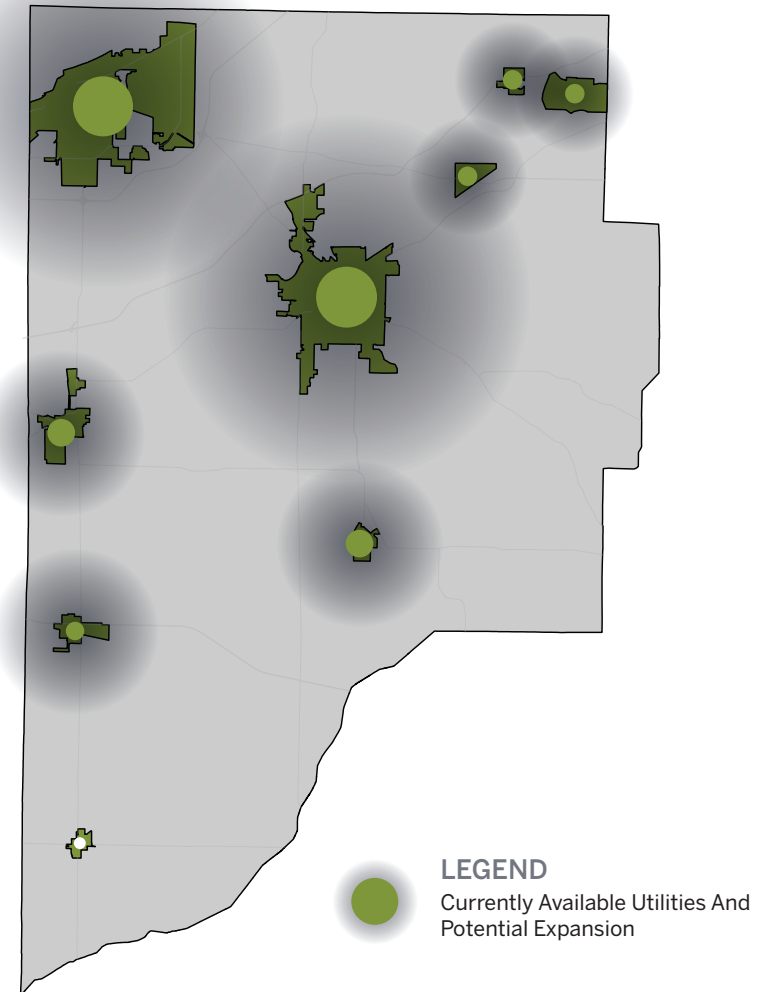
*New Durham Estates Manufactured Home Community in Westville. (newdurhamestates.com)*

# Growth: Small Towns and Rural LaPorte County

Infrastructure, particularly sewer and water, is the major challenge for larger scale residential development throughout LaPorte County. New home construction is shifting to land just outside city and town boundaries due to limited vacant land within these communities and proximity to utilities. These areas can accommodate larger developments and may offer lower land costs but require careful planning and innovation to ensure infrastructure and services are extended efficiently, and rural character is maintained.



Scipio Sunrise Subdivision. (loopnet.com)



## LEGEND

Currently Available Utilities And Potential Expansion

Diagram shows where utilities are currently available and potential expansion can be explored. Michigan City, La Porte, Westville, LP County Regional Sewer & Water District, Kingsford Heights, Wanatah, and LaCrosse all have local utilities. Viability of utility expansion beyond current service areas requires detailed analysis and cost estimates that are beyond the scope of this study.



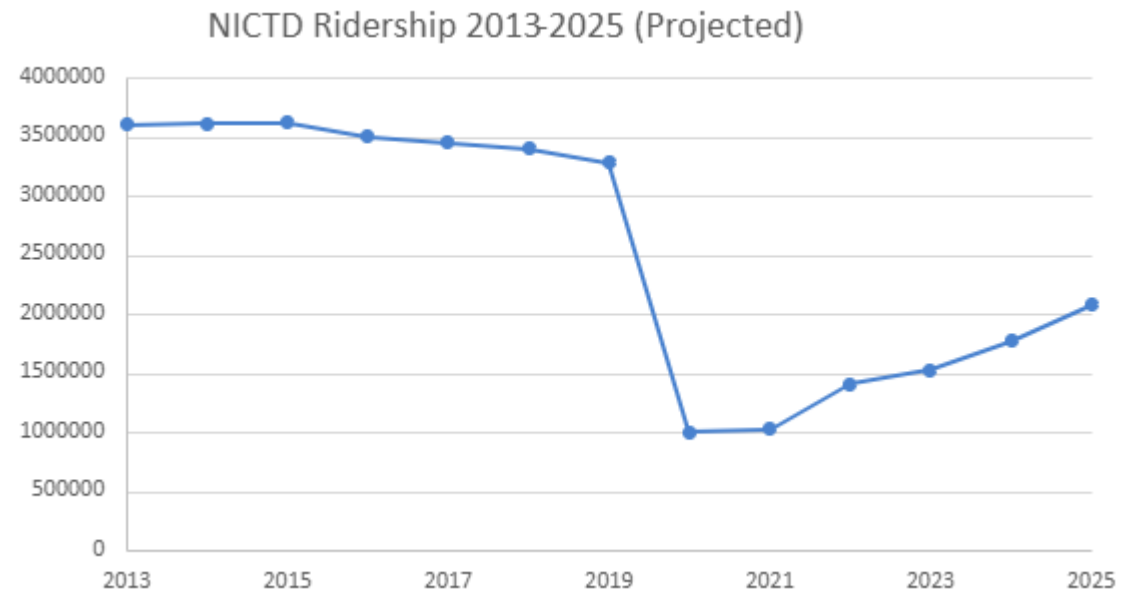
# Transit Impacts

## Ridership Trend Lookback (2013–2024)

- **Pre-Pandemic Stability (2013–2019):** NICTD's South Shore Line saw relatively stable ridership through 2019, averaging about 3,500,000 rides/year. This period reflected consistent commuter demand between South Bend and Chicago, supported by traditional workweek travel patterns.
- **Pandemic Disruption and Decline (2020–2021):** The COVID-19 pandemic caused a sharp decline in ridership. In 2020, total rides dropped to just under 1,000,000, a steep fall from pre-pandemic levels. This was driven by lockdowns, remote work, and public health concerns.
- **Recovery and Modal Shifts (2022–2024):** Ridership began to rebound in 2022–2024, with growth every year. 2024 rides peaked at 1.77M, which is still just half pre-pandemic levels. NICTD's 2024 rider survey highlights a shift in commuter behavior, with more riders working hybrid schedules and commuting only 2-3 days/week when they used to ride every day.

According to the Federal Transit Administration (FTA), nationwide unlinked passenger trips (UPT) across all transit modes have been gradually recovering but remain below pre-pandemic levels. However, this recovery is uneven across transit types. Commuter rail systems have been among the slowest to rebound.

New downtown residential projects on the horizon in Michigan City hold potential to boost commuter ridership on the South Shore Line.

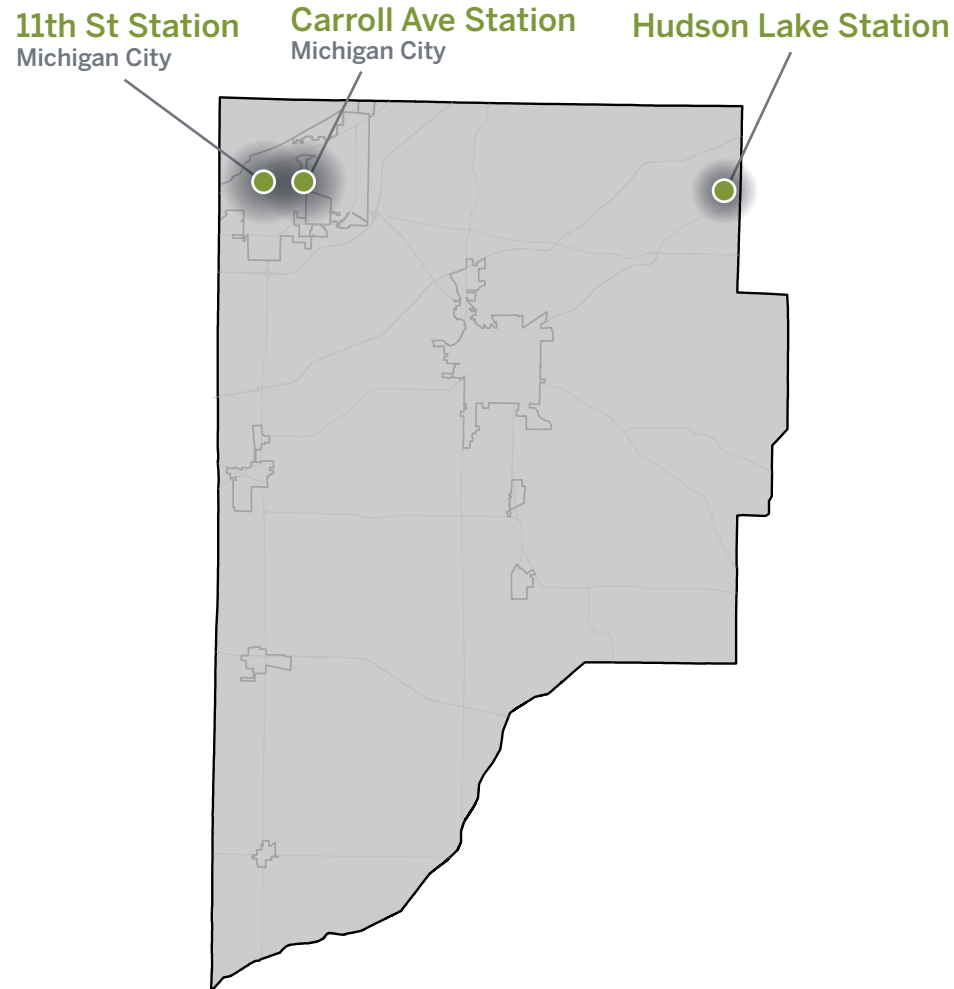


Data from FTA Transit Database and NICTD monthly ridership reports.



Rendering of proposed mixed-use multifamily residential development with 500 units at 5th and Pine Streets in Michigan City by DAC Development. Image from architect's website, [www.pappageorgehaymes.com](http://www.pappageorgehaymes.com)

# TOD Growth



*Transit Oriented Development is growing in LaPorte County, with major projects underway and in the pipeline near 11th Street Station in Michigan City. Hudson Lake also shows potential for gentle density increases, depending on utility availability.*

## Strategic Shifts in TOD Planning

Recognizing slow recovery of commuter rail ridership, TOD planning must evolve.

- **Diversify Land Use Anchors:** Design around non-commute trip generators such as healthcare, education, and recreation.
- **Emphasize Housing and Equity:** With fewer commuters, TODs should emphasize housing, especially affordable and workforce housing, as a stabilizing land use. This also supports equity goals by placing transit-dependent populations closer to reliable service.
- **Flexible Zoning and Phasing:** Communities can adopt more flexible zoning and phasing strategies to accommodate uncertain ridership recovery. This includes allowing interim uses and designing infrastructure that can scale with demand.

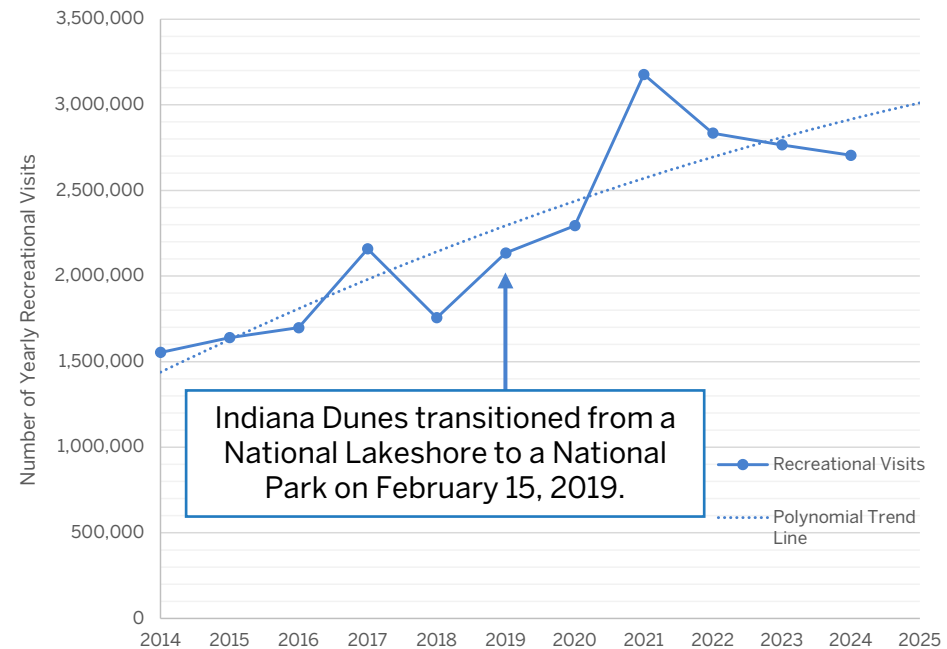
# Indiana's Only National Park

Indiana Dunes transitioned from a National Lakeshore to a National Park on February 15, 2019. Since that designation, visitor numbers to the Park have accelerated. Although data is scarce, communities like Michigan City, Long Beach, Duneland Beach, and Michiana Shores are certainly feeling the impacts of having this amenity elevated at the national level.

Michigan City has a short-term rental registration program, however enforcement is a challenge and estimated units for rent outstrip registered properties 4:1. These short-term rentals are important for the tourism economy, but put a strain on rental affordability for locals. The 2023 report titled *Amenity Report 2023* outlines strategies for high-amenity communities like these to avoid the “amenity trap,” where natural beauty and recreational appeal attract growth that strains housing, infrastructure, and public services.

Many of the report’s recommendations echo common affordability and sound governance strategies, however some are more tailored to the tourism economy, like the creation of Tourism Improvement Districts, a variety of EID (Economic Improvement District). If EIDs are desired, early buy-in on new development is necessary to achieve the required 60% of property taxpayers AND 60% of the assessed valuation in that area needed to create a district.

Trends in Recreational Visits to Indiana Dunes National Park 2014-2025



View from Mt. Baldy, Indiana Dunes National Park. (Photo credit: Mount Baldy\_Scenic006\_Summer2012\_KGeorge\_NPS Collection by Indiana Dunes National Park, CC BY-NC-ND 2.0)

# City of La Porte and Michigan City have ambitious plans for residential development that largely align with county-wide housing goals.

Michigan City and La Porte have completed a slew of plans and studies in the past several years, supported by nonprofit partners like the Health Foundation of La Porte and the Unity Foundation. These planning efforts have translated directly into action by local governments, who are making slow but steady progress on their residential development goals.

- **Michigan City** is proactively transforming downtown through transit-oriented high-density projects, TIF-backed mixed-use developments, and strategic neighborhood revitalization, expecting 1,800+ new homes in the next 5–10 years and potentially 10,000 new residents over a decade.
- **La Porte** is tackling a deep housing shortage with a blueprint for adding over 1,600 homes (for-sale + rental), spurred by recent public-private projects, infrastructure investment, and comprehensive planning shaped by community input. La Porte's aspiration is to reach 30,000 population by 2030.

Area	Key Targets	Approach
Michigan City	1,800 total units over 5 years 1,000+ downtown rentals	Strategic mixed-use growth; transit-linked luxury development, workforce housing
La Porte	900+ for-sale units 750+ rentals	Annexation; urban infill; infrastructure-backed developments; workforce housing





# STAKEHOLDER ENGAGEMENT



# What Do Key Stakeholder Have to Say?

The insights gathered from our stakeholders were essential in shaping the Housing Analysis and Action Agenda. Their diverse perspectives—grounded in planning, development, infrastructure, and community needs—helped us understand both the successes and limitations of past efforts. As LaPorte County looks to the future, these voices ensure that our housing strategies are realistic, inclusive, and aligned with the region’s evolving priorities. The subsequent pages of this chapter present essential information gathered from our stakeholder interviews, which build upon the robust public participation from the Vibrant Communities process and the stakeholder input in the 2021 Housing Analysis.

## Local Government and Planning Officials

- **Mitch Bishop**, LaPorte County Planner
- **Skyler York**, Michigan City Planning Director
- **Mary Ann Richards**, City of La Porte CDBG Program Manager
- **Craig Phillips**, City of La Porte Director of Community Development and Planning

## Economic Development Leaders

- **Bert Cook**, Executive Director, La Porte Economic Advancement Partnership
- **Clarence Hulse**, Executive Director, Michigan City Economic Development Corporation
- **Matt Reardon** and **Mary Jane Thomas**, LaPorte County Office of Economic Development

# County-wide Trends and Strategic Shifts

**LaPorte County is undergoing a significant transformation in how it approaches residential development, driven by post-pandemic growth, infrastructure planning, and a renewed focus on housing diversity.**

## 1. Post-COVID Growth and Development Patterns

- Over 550 housing units are in various stages of development across the county, marking a renaissance in homebuilding.
- Growth is occurring both in revived older subdivisions and in newly platted communities, signaling a shift from scattered, piecemeal development to more cohesive neighborhood planning.

## 2. Policy and Planning Shifts

- The County is actively discouraging strip development along rural roads and instead requiring developers to pursue formal subdivision processes.
- A new comprehensive plan is underway, with a strong emphasis on aligning residential zoning with existing or extendable sewer and water infrastructure.
- The County is also updating its future land use map to better reflect utility availability and growth potential.

## 3. Strategic Growth Areas

- Targeted growth is planned near Hudson and Saugany Lakes, areas adjacent to the Indiana Enterprise Center and major regional projects like AWS and GM/Samsung in St. Joseph County.
- Sewer improvements in these areas aim to unlock capacity for up to 200 new housing units, supported by grant funding and regional utility coordination.

## 4. Housing Needs and Economic Development

- Stakeholders emphasized the need for lifecycle housing—a mix of housing types that serve residents at different life stages and income levels.
- There is an increasing recognition that housing development must be coordinated with utility infrastructure. This poses a challenge for the County in promoting residential growth in unincorporated areas where it has limited control over water utilities.

## 5. Stakeholder Perspectives

- **Mitch Bishop**, LaPorte County Planner, highlighted the importance of using zoning and utility planning to guide growth and avoid outdated development patterns.
- **Matt Reardon** and **Mary Jane Thomas** from LaPorte County Economic Development stressed the need for capital investment in utility expansion to support housing at the edges of existing communities.

# Michigan City – Transit-Oriented and Affordable Housing Boom

**Michigan City is undergoing a dramatic housing transformation after decades of stagnation. Fueled by transit investment and a renewed focus on affordability, the city is now a regional leader in mixed-use and workforce housing development.**

## Historic Shift in Development Patterns

For over 50 years, Michigan City saw no new subdivisions larger than 10 units. That changed recently, with over 1,500 housing units now in the development pipeline. This marks a major shift from a long-standing development bottleneck to a period of rapid growth and reinvestment.

## Catalyst: South Shore Line Improvements

The completion of the South Shore Line double-tracking in May 2024 has been a game-changer. It catalyzed a wave of transit-oriented development in the downtown core, making the city more attractive for both residents and investors. Ridership between South Bend and Michigan City has increased, and the city is leveraging its new connectivity to attract mixed-use and affordable housing projects.

## Infrastructure and Affordability Challenges

While sewer and water capacity is generally sufficient, some of Michigan City's infrastructure is aging and in need of upgrades. The rise of short-term rentals—estimated at around 400 units, with only about 100 registered—has also compounded affordability issues, making it harder for local residents to find stable housing.

## Stakeholder Perspectives

**Skyler York**, Michigan City Planning Director, emphasized the city's pent-up demand for new housing and the lack of speculative development in past decades. He anticipates population growth of up to 5,000 residents in the next five years. His vision includes continued infill development, adaptive reuse of vacant land, and leveraging transit to support long-term housing affordability and economic vitality. **Clarence Hulse**, Michigan City Economic Development Director, highlighted the groundwork laid in the community over the previous decade to prepare the way for acceptance of denser development.

## Key Residential Projects



**The Franklin:** A 222-unit mixed-use development at the new 11th Street Station.



**SOLA Tower:** A 13-story tower with condos, hotel rooms, and retail—primarily short-term rentals with 50 permanent units



**Tryon Meadow:** 98 affordable units, 75% of which are reserved for households at 60–80% AMI.

# City of La Porte – Infill and Mixed-Use Growth

The City of La Porte is experiencing a housing resurgence aimed at modernizing its aging housing stock and expanding residential options. With a focus on infill development and mixed-use projects, the City is working to meet the needs of both current and future residents.

## Revitalizing Aging Housing Stock

Over 80% of La Porte's homes were built before 1980. In response, the city has prioritized redevelopment and infill strategies to provide modern, diverse housing options. Since 2021, more than 500 new units have been built or are in the pipeline, including both market-rate and affordable housing.

## Strategic Expansion and Infill Projects

The City is expanding eastward with large-scale developments like Park Street/Hunter Woods, while also investing in smaller infill projects throughout established neighborhoods. These efforts aim to strengthen community fabric, boost the tax base, and increase housing supply without overextending infrastructure.

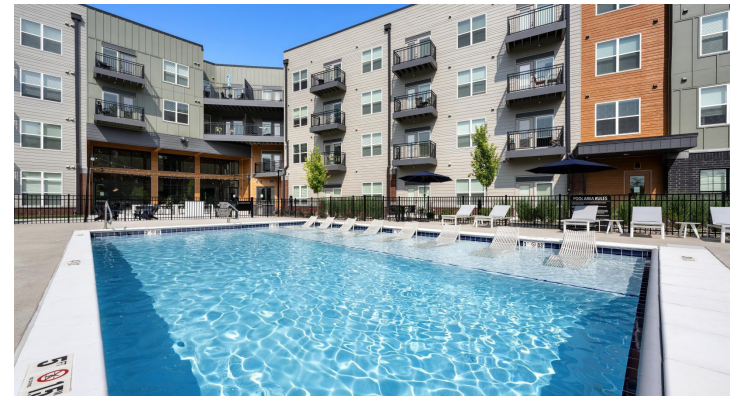
## Housing Goals and Affordability

The City aims to add approximately 900 ownership units and 750 rental units over the next several years. These include a mix of price points and housing types to support workforce retention and attract new residents. Water and sewer upgrades, supported by READI grant funds, are helping to unlock new development sites.

## Stakeholder Perspectives

**Mary Ann Richards**, CDBG Program Manager, emphasized the importance of affordable housing and infrastructure investment. **Bert Cook**, Executive Director of the La Porte Economic Advancement Partnership, noted that while progress is being made, demand still outpaces supply—especially for executive-level housing. He also highlighted community resistance to new developments, particularly around design and pricing, as a challenge to continued growth.

## Key Residential Projects



**The Banks:** A mixed-use development with 194 apartments and 5,000 sq. ft. of retail space near Clear Lake.

### HUNTER WOODS

\$349,900

1982 Park Street, La Porte, IN 46350  
Listing ID 817087

Step into this stunning 1800 sq ft townhome, featuring 3 bedrooms, 2 1/2 bathrooms, and an attached 2-car garage. The main level boasts an open floor plan with luxury vinyl plank floors seamlessly flowing from the foyer to the living room, kitchen, and dining area. The kitchen is a chef's dream, complete with quartz countertops, a stylish tile backsplash, and a stainless steel appliance package. A sliding glass door off the dining area leads to a cozy patio, perfect for outdoor relaxation. Upstairs, you'll find 3 generously sized bedrooms, 2 full bathrooms, and a convenient laundry room with ample storage. This townhome is designed with energy efficiency in mind, equipped with a 96% efficient furnace to keep your winters warm while reducing heating costs. The 14 SEER A/C unit ensures cool and comfortable summers, all while promoting eco-friendly energy usage. Attractive financing incentives are available—ask for



**Park Street / Hunter Woods:** A major eastside expansion with 97 townhomes, 14 single-family homes, and 56 apartments



# Westville and Rural Growth Areas

**LaPorte County's rural and small-town communities are emerging as key growth areas, driven by targeted utility investments and a renewed focus on lifecycle housing. Stakeholders see these areas as essential to accommodating future population growth while preserving the county's character.**

## Emerging Growth Nodes

Westville and surrounding communities—including Kingsford Heights, Wanatah, and LaCrosse—are expected to experience increased residential interest due to available utility capacity and proximity to regional employment centers and recreational amenities. These areas offer a balance of affordability, space, and access to infrastructure.

## Key Residential Projects



**Cottages of Kingsford Heights:** Newly built single-family cottages priced around \$226K–\$231K, offering low-maintenance living for a range of buyers



**Scipio Sunrise:** Scipio Sunrise subdivision, just north of Kingsbury Elementary, has larger lots ready for buyers to bring their own homebuilder to the site.



**New Durham Estates:** An expanding manufactured home community with over 390 sites and dozens of new lots under development.

## Infrastructure and Utility Strategy

The County is leveraging its regional sewer district and grant funding to expand utility capacity in strategic areas. For example, a sewer improvement project near Hudson and Saugany Lakes aims to create 200 new equivalent dwelling units (EDUs). However, water utility control remains fragmented, limiting the County's ability to guide development comprehensively.

## Lifecycle Housing and Policy Alignment

Stakeholders emphasized the need for lifecycle housing—homes that serve residents from first-time buyers to retirees. There is a strong desire to move away from the historic pattern of frontage lots on well and septic systems, which has dominated rural development for decades. Instead, the County is focusing on clustered, utility-supported growth at the edges of existing communities.

## Stakeholder Perspectives

**Matt Reardon** and **Mary Jane Thomas** from LaPorte County Office of Economic Development highlighted the importance of utility coordination and capital investment to unlock rural growth potential. **Mitch Bishop**, County Planner, noted that recent grant-funded projects are helping stabilize neighborhoods and prepare for future expansion in areas like Saugany Lake and Hudson Lake.

# RECOMMENDATIONS



# The Vision

The vision for future housing in LaPorte County serves as the foundational compass guiding every action item outlined in this chapter. By aspiring to create vibrant cities, towns, and rural communities with welcoming, growing, and diverse housing and neighborhood options, the vision reflects a deep commitment to meeting the evolving needs of both current and future residents. It is not merely a statement of intent—it is the core principle that informs planning decisions, prioritizes investments, and shapes collaborative efforts across the county. Each initiative and recommendation in this chapter is a direct extension of this vision, ensuring that housing strategies remain inclusive, forward-thinking, and rooted in community vitality

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**We envision LaPorte County's cities,  
towns, and rural communities  
to be vibrant places with  
welcoming, growing and diverse  
housing and neighborhood  
options to meet the needs of  
existing and future residents**

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# Action Items

1. Adopt and Implement a Growth Mindset
2. Build a Spectrum of Housing to Unlock Growth
3. Establish a Housing Trust Fund
4. Support Commercial Centers with Dense, Walkable Housing
5. Manage Growth at the Edge
6. Continue the Conversation

## Action Item 1: Adopt and Implement a Growth Mindset

Adopting and implementing a growth mindset is essential for LaPorte County to reverse decades of population stagnation and unlock its full potential. This mindset encourages communities to embrace and move forward with strategic investments, modernization of housing policies, and promotion of inclusive development that aligns with economic opportunity and infrastructure capacity. It fosters a shared sense of purpose among residents, professionals, and leaders, empowering elected officials and giving developers the confidence to invest boldly in the County's future.

### Proposed Implementers:

Municipal and county planners, elected officials, philanthropic leaders, economic development agencies, housing advocates, and regional infrastructure partners.

### Measure

Number of jurisdictions and organizations formally integrating growth mindset principles into housing policy, zoning updates, and strategic plans; tracking new housing starts aligned with growth corridors and TOD zones.



## Action Item 2: Building a Spectrum of Housing to Unlock Housing Options

LaPorte County must expand its housing supply to meet both current needs and future possibilities. While household growth projections remain modest, new housing is essential to accommodate demographic shifts, support household formation, and maintain a healthy vacancy rate of 3%. This includes housing for ownership and rental across income levels and life stages.

By planning for a range of growth scenarios—whether driven by economic development, migration, or changing preferences—LaPorte County can ensure its housing stock is flexible, inclusive, and resilient. Building a spectrum of housing types will unlock opportunities for low-income families, middle-income workers, and higher-income households alike, strengthening the county's ability to attract and retain residents.

### Proposed Implementers:

Nonprofit and for-profit home builders and developers, plan commissions, staff planners

### Measure

Build or approve 1,000 units in two years

## OVERALL GOAL:

Estimated additional housing units needed by 2035 based on a status quo, maintain population or growth mindset: **3,203-4,183**

### How was this number determined:

- Projected households in 2035: 44,968-45,858
- Adjusted for desired vacancy rate of 3% and accommodate seasonal housing (7%): 49,465-50,444 required housing units
- Current housing units: 46,261
- Units needed by 2035: 3,203-4,183 housing units

## Action Item 2: Building a Spectrum of Housing to Unlock Housing Options

To meet the demand for up to 4,183 new housing units in the next decade, we recognized that increasing supply alone isn't enough. We set tactical goals to address the County's housing system challenges, such as limited homeownership, unhealthy vacancy rates, and an imbalanced housing mix. These goals guide implementation efforts to ensure housing development meets quantity benchmarks and advances affordability, diversity, and community resilience.

## TACTICAL GOALS TO ACHIEVE A DIVERSE AND HEALTHY HOUSING STOCK:

- Maintain an overall vacancy rate of 3% (Vacancy rate of 1.5% for owner-occupied housing and 5% of rental housing as set by HUD)

Current State (2023):

	Homeowner Vacancy Rate	Rental Vacancy Rate
LaPorte County	0.3%	4.3%
City of La Porte	0.5%	2.8%
Michigan City	0.7%	5.8%

- Maintain an ideal tenure mix of 60-70% owner-occupied housing and 30-40% rental housing set by HUD.

Current State (2023):

	Owner-Occupied	Rental
LaPorte County	74.6%	25.4%
City of La Porte	62.9%	37.1%
Michigan City	58.2%	41.8%

- For urban areas, maintain an ideal mix of housing types as follows:

Housing Type	Target Share (%)	Rationale
Single-Family Detached	40 – 50%	Important, but should be less dominant to allow for density and affordability
Missing Middle Housing (Duplexes, Townhomes, Small Multi-Unit)	20 – 30%	Need to fill the gap that serves young couples and downsizing empty nesters
Multi-family Apartments (5+units)	20 – 25 %	Supports workforce housing and walkability
Accessory Dwelling Units	5 – 10%	Infill flexibility for aging in place, multi-generational living, or rental income
Senior / Assisted Living	5 – 10%	Responds to aging population and accessibility needs

Current State (2023):

	City of La Porte	Michigan City
Single-Family Detached	69%	65%
Missing Middle Housing (Duplexes, Townhomes, Small Multi-Unit)	12%	16%
Multi-family Apartments (5+units)	19%	19%
Accessory Dwelling Units	No Data Available	No Data Available
Senior / Assisted Living	No Data Available	No Data Available

- For rural areas (unincorporated County, Small Towns), maintain an ideal mix of housing types as follows:

Housing Type	Target Share (%)	Rationale
Single-Family Detached	60 – 70%	Reflects land availability and rural character
Missing Middle Housing (Duplexes, Townhomes, Small Multi-Unit)	15 – 20%	Need to fill the gap that serves young couples and downsizing empty nesters. Should be focused in town centers and fringe areas of cities
Multi-family Apartments (5+units)	5 – 10 %	Limited by infrastructure, but still needed in town centers and fringe areas of cities
Accessory Dwelling Units	5 – 10%	Infill flexibility for aging in place, multi-generational living, or rental income
Senior / Assisted Living	5%	Responds to aging population and accessibility needs

Current State (2023):

	LaPorte County
Single-Family Detached	97%
Missing Middle Housing (Duplexes, Townhomes, Small Multi-Unit)	1%
Multi-family Apartments (5+units)	2%
Accessory Dwelling Units	No Data Available
Senior / Assisted Living	No Data Available

## Action Item 2: Building a Spectrum of Housing to Unlock

### The Two-Year Plan

To meet long-term goals, smaller steps in the near term will ensure the County is on track.



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#### 240+ affordable units

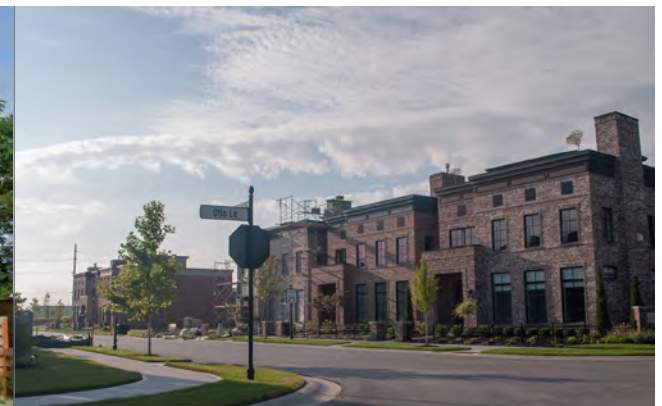
Affordable to families making less than 80% AMI, or about \$44,000 for a family of 2.



\$\$

#### 660+ workforce units

Affordable to families making 80%-120% AMI, or about \$44-\$66,000 for a family of 2.



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#### 240+ upper income units

Affordable to families making over 120% AMI, or about \$66,000 for a family of 2.



## Action Item 2: Building a Spectrum of Housing to Unlock Housing Options



### Build Subsidized Mixed-Income Housing

\$

#### Problem

Low-Income households lack quality options at affordable prices near economic opportunity. 56% of low-income households have unaffordable housing payments.

#### Result

Families and workers cannot build wealth and take care of basic needs. Landlords get away with charging high rent as housing stock continues to deteriorate instead of selling to first-time homes or other investors willing to rehab



### Build Attainable and Workforce Housing

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#### Problem

Existing middle-income residents have few options if their housing needs change, and the workforce LaPorte County needs to attract has few options to move into the county, closer to work.

#### Result

Constrained hiring means constrained economic development. Population numbers may not grow until this need is sufficiently met.



### Build Attainable and Workforce Housing

\$\$

#### Problem

Many older households with means wanting to “move up” into a nicer house cannot. This higher priced housing is in short supply generally, including many newer formats in walkable locations in the heart of La Porte or Michigan City.

#### Result

Existing middle priced homes do not enter the market for the next family or investor to renovate. These residents may eventually leave.

## Action Item 2: Building a Spectrum of Housing to Unlock Housing Options

### What Local Planners and Elected Officials Can Do Today

To unlock a full spectrum of housing options, local planners and elected officials must take immediate, coordinated action to remove barriers and enable diverse, attainable housing development. While long-term strategies are essential, there are practical steps communities can take now to accelerate progress toward housing goals.

#### Modernize Zoning and Land Use Regulations

Outdated zoning codes often restrict the types and densities of housing that can be built. Local governments can:

- Allow “missing middle” housing types—such as duplexes, triplexes, and cottage courts—by right in residential zones.
- Reduce minimum lot sizes and setback requirements to enable more compact, walkable development.
- Eliminate or reduce off-street parking minimums, especially near transit or in walkable areas, to lower construction costs and increase land efficiency.
- Permit accessory dwelling units (ADUs) in more neighborhoods to support aging in place, rental income, and multigenerational living.

#### Streamline Development Review and Permitting

Lengthy and unpredictable review processes delay housing delivery and increase costs. Municipalities can:

- Establish clear, predictable timelines for development review and permitting.

- Consolidate reviews across departments to reduce redundancy and improve coordination.
- Implement digital permitting platforms to improve transparency and efficiency.
- Offer pre-application meetings to identify issues early and reduce costly revisions.

### Align Fees and Incentives with Housing Goals

Permitting and impact fees can disproportionately affect smaller or affordable projects. Local leaders can:

- Review and adjust fee structures to ensure they are transparent, predictable, and aligned with actual service costs.
- Offer fee waivers or reductions for projects that meet affordability, accessibility, or sustainability criteria.
- Create local housing trust funds or gap financing tools to support predevelopment and land acquisition for priority projects.

### Lead with Vision and Community Engagement

Political will and public trust are essential to advancing housing solutions. Elected officials and planners can:

- Adopt and promote a shared vision for housing growth that reflects community values and future needs.
- Engage residents early and often through workshops, open houses, and visual storytelling to build support and reduce opposition.
- Empower trusted local voices—such as educators, employers, and healthcare providers—to advocate for housing that supports the broader community.



### Action Item 3: Establish a Housing Trust Fund

**The cost to build or renovate old housing stock is high, which impacts the availability and quality of affordable housing for residents throughout LaPorte County.**

Establish an affordable housing trust fund to support the demolition, construction, and rehabilitation of homes for lower and middle-income residents, either for-sale or for-rent.

This initiative aims to raise home values, support the rehabilitation industry, and ensure safer living conditions for residents who currently have limited options among landlords.

#### **Proposed Implementers:**

Elected officials, staff planners, and non-profit partners

#### **Measure:**

Study trust fund feasibility and complete needs assessment

### Case Study: Washington State Housing Trust Fund

Washington State

This statewide fund uses recording fees collected at the county level to build and preserve affordable housing for extremely low-income and very low-income households. Two thirds of the funds go straight back to the county, while the remainder stays at the state for administrative and technical support. In 30 years, over 50,000 units have been built or preserved.

*Source: Washington State Department of Commerce*



## Action Item 3: Establish a Housing Trust Fund

### What is the right creation model for LaPorte County?

Establishing a housing trust fund is a critical step toward addressing LaPorte County's growing need for affordable and workforce housing. The right creation model should reflect the County's unique development challenges, funding landscape, and community goals. Below are several viable models, each with distinct advantages and implementation pathways.

#### 1. County-Level Recording Fee Model

This model uses a portion of document recording fees collected at the county level to fund affordable housing initiatives. This model provides a sustainable, locally controlled revenue stream without requiring new taxes. It aligns with LaPorte County's goal of supporting both new construction and rehabilitation of existing housing stock.

#### 2. General Fund Allocation or Budget Line Item

Counties can allocate a portion of their annual budget to seed a housing trust fund. This approach is flexible and can be scaled based on fiscal conditions. This model allows for immediate action while longer-term funding mechanisms are developed. It also demonstrates political will and commitment to housing equity.

#### 3. Public-Private Partnership Model

This model combines public funds with philanthropic contributions, developer fees, and employer investments. It often includes a governance board with cross-sector representation. LaPorte's housing strategy highlights philanthropic leaders, elected officials, realtors, and builders as key implementers. A partnership model would leverage these relationships to maximize impact.

#### 4. Tax Increment Financing (TIF) Districts

TIF districts capture the increase in property tax revenue from new development and reinvest it into affordable housing. TIF can be used in targeted redevelopment areas, especially near commercial centers where denser, walkable housing is encouraged.

#### 5. Developer Impact Fees or Inclusionary Zoning In-Lieu Fees

These fees are collected from developers in exchange for zoning variances or as part of inclusionary housing policies. This model ensures that new development contributes to housing affordability. It's particularly effective in growing markets or where zoning reform is underway.

## Action Item 4: Support Commercial Centers with Dense, Walkable Housing

### What is the right creation model for LaPorte County?

Commercial centers need to be the center of something: a market to serve. Provide easier access to jobs and commercial services for more people by allowing denser, walkable developments near existing commercial centers. This lowers transportation costs for residents, improves labor access for employers, and makes commercial centers more viable.

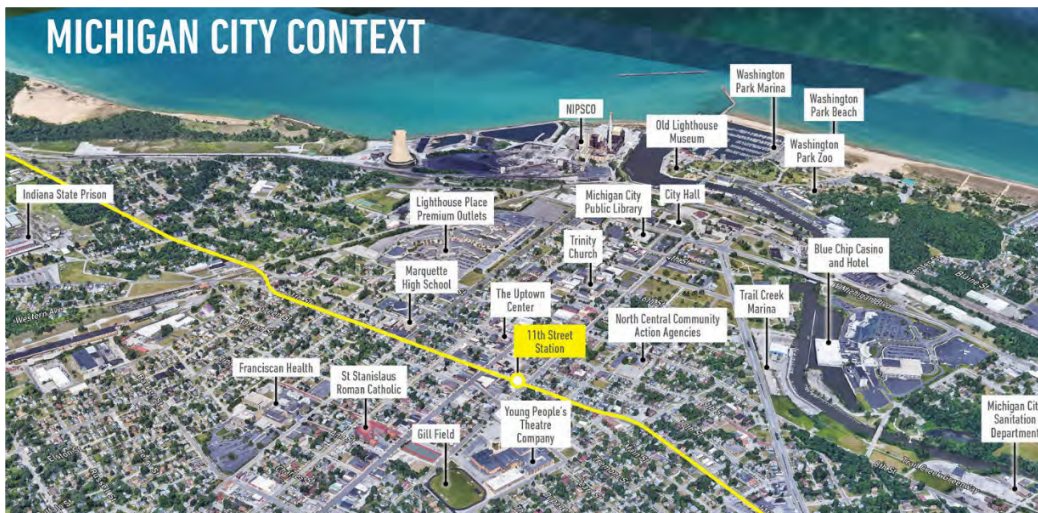
Additionally, integrating public transit and other alternative modes of transportation, such as biking and shared mobility services, can further support lower transportation costs and enhance labor access. This approach can also unlock infill housing investment, taking advantage of current infrastructure instead of new expansions.

### Proposed Implementers:

This model uses a portion of document recording fees collected at the county level to fund affordable housing initiatives. This model provides a sustainable, locally controlled revenue stream without requiring new taxes. It aligns with LaPorte County's goal of supporting both new construction and rehabilitation of existing housing stock.

### Measure

Zoning and other regulations promote walkable density; Commercial centers become vibrant



Source: CNT Housing and Transportation Affordability Index

Commercial and civic centers, including Franklin Street and the 11th Street South Shore Line Station need to be supported with jobs and residents to be successful. This means promoting dense residential infill nearby.

Read More:

[Smart Growth America](#)  
[American Planning Association](#)  
[NWI TOD](#)



## Action Item 4: Support Commercial Centers with Dense, Walkable Housing

The need for **walkable housing near commercial centers** is illustrated by the new model for shopping mall development and redevelopments. Most now have numerous housing types integrated into the shopping and working areas.

Housing, along with class-A office space and hotels (not pictured), helps keep shopping centers like Crocker Park active throughout the day and more resilient to economic disruptions. The variety of uses, each with its own peak activity period, supports shared parking arrangements. This reduces the amount of land required for parking and allows for more space to be dedicated to buildings and public amenities.

*Below: Apartments and office space above ground floor retail mimic a historic building type*



*Above: Townhomes line the edges of big-box stores and parking areas to create more inviting streets. Most have parking in the rear.*

## Action Item 5: Manage Growth at the Edge

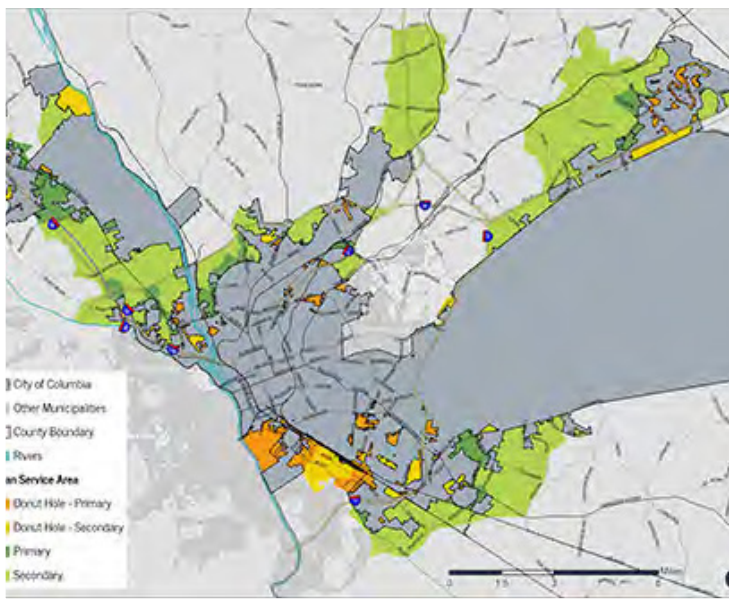
To grow their boundaries and infrastructure, LaPorte County's cities and towns should use tools like Urban Service Areas to define where city services can extend. Some services, such as water and sewer, may be available at higher out-of-city rates, while others are exclusive to city properties. By strategically planning police, fire stations, and waste routes, cities can better serve nearby areas and manage growth. In places without city water and sewer, promoting different development patterns can prevent large rural lots in areas that may be annexed. This approach protects agricultural and natural lands, ensures efficient service delivery, and supports new housing development.

### Proposed Implementers:

City and County elected officials, staff planners

### Measure:

New housing production in annexed areas;  
Municipal population growth



Source: CNT Housing and Transportation Affordability Index

## Case Study: Urban Service Area Columbia, South Carolina

"The Urban Service Area defines areas outside the City of Columbia that reasonably could be provided with City services. Some of these services, such as water and sewer, may already be available beyond the City limits but are subject to out-of-city rates. Other services are only available to properties within the City of Columbia. While all properties adjacent to the City limits are eligible for annexation, the location and staffing of existing or proposed City services, such as police stations, fire stations, and solid waste routes, means that the City can more readily serve some adjacent areas than others."

Source: <https://www.columbiasc.net/planning-preservation/annexations/urban-service-area>



# Case Study: Compact Rural Development

## Serenbe, GA

Serenbe focuses on farming and social interaction in a town setting nestled in the Georgia hillcountry. Five neighborhoods are nestled amongst 1,200 acres of forest and meadows, connected by over 15 miles of nature trails. The town center is made up of more than 30 shops and businesses including The Inn, five restaurants, and a playhouse.

It's success has made the local organic farm and restaurants a regional destination. "We created plans for 20% more residential units than would have been possible with traditional development practices and preserved over 70% of 'developable' land for agriculture and open space—all of this within 30 minutes of the world's busiest airport."

-Steve Nygren, President and Founder, Serenbe.



## Action Item 6: Continue the Conversation

### PROPOSED IMPLEMENTERS

LPC Association of Realtors, Municipal Leaders, Vibrant Communities of LPC, Health Foundation La Porte, non-profit partners, staff planners, housing providers

### MEASURE

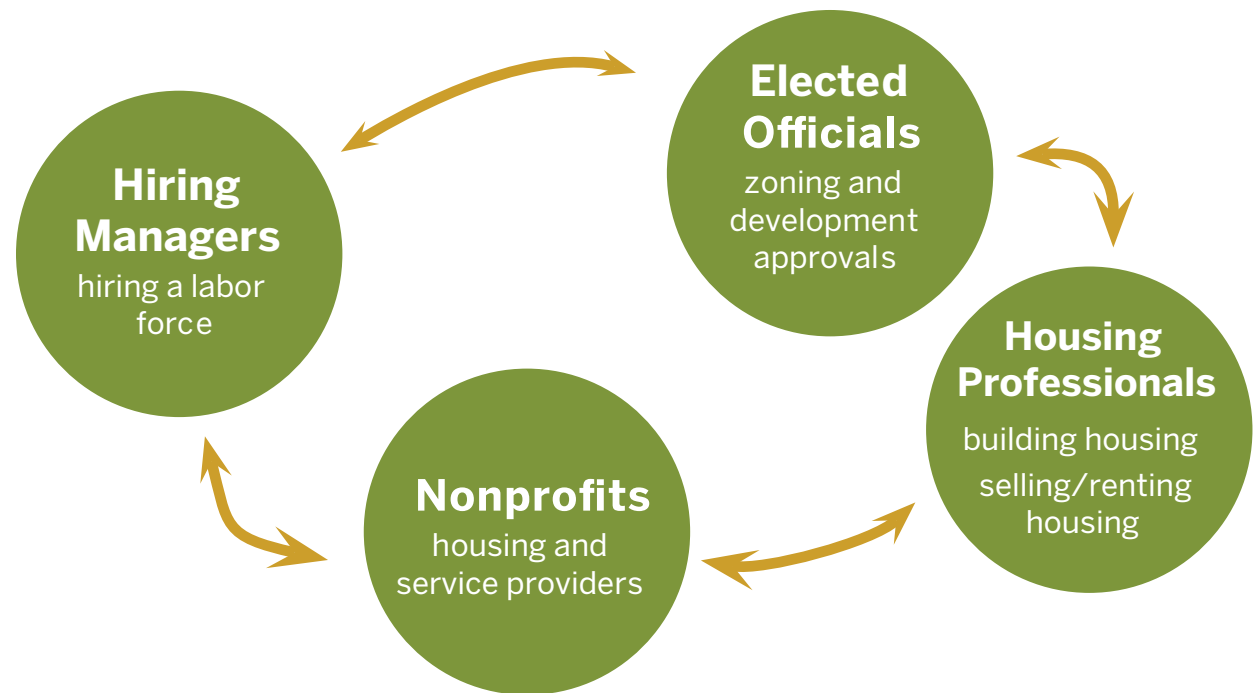
Annual summit, quarterly roundtable with key stakeholders: elected officials, employers, housing professionals

To retain or grow our population, LaPorte County needs to attract new households that may have different tastes.

**Keep housing production aligned with demand by keeping elected officials, housing professionals, and the business community informed.**

Regular communication between these groups can keep everyone on the same page, including when priorities shift.

**KEEP ALL  
STAKEHOLDERS  
INFORMED OF  
THE VISION AND  
LATEST TRENDS**



# Building a Better World for All of Us<sup>®</sup>

Sustainable buildings, sound infrastructure, safe transportation systems, clean water, renewable energy, and a balanced environment. Building a Better World for All of Us communicates a company-wide commitment to act in the best interests of our clients and the world around us.

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