

# LANDSCAPE SCAN FOR LA PORTE COUNTY 2025 ATTAINABLE HOUSING

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URBAN HABITAT INITIATIVES



## Table of Contents

<b>Executive Summary</b> .....	i
<b>Introduction</b> .....	1
<b>Methods</b> .....	3
<b>Community Profile: Demographics, housing stock and condition, housing affordability and security</b> .....	4
Demographics .....	4
Housing Stock Characteristics and Condition .....	7
Affordable Housing Assets .....	8
Missing elements in the existing stock .....	10
Housing Affordability and Security .....	10
Neighborhoods and Social Cohesion .....	11
Highlighting greatest needs .....	12
<b>Affordable Housing Ecosystem in La Porte County</b> .....	13
Development Organizations: Developers and Owners .....	14
Government: Local, County, State .....	15
Community: Service Providers, Civic & Community Organizations .....	15
Funders: Banks, CDFIs, Government/Quasi-public .....	17
Opportunities to build and grow the ecosystem .....	18
<b>Appendix</b> .....	20

## Executive Summary

Good quality, affordable, and secure housing, located in safe and supportive neighborhoods, is a fundamental social determinant of health. Health Foundation of La Porte (HFL) identified attainable housing as a priority during its 2024-2025 strategic planning process.

This landscape analysis provides a summary of La Porte County residents' demographics and reported housing costs and offers an overview of current housing stock characteristics. It considers the elements needed to have a well-functioning local ecosystem that can develop and sustain affordable housing and how well those are represented in La Porte County.

A review of recent reports from La Porte County and S.B. Friedman indicates that after decades of little to no housing production the existing housing stock is old and much of it is in poor condition. Further, the existing housing stock was built for larger households and families, while today's household composition is smaller, with a growing number of one- to two-person households. A growing number of both renter and homeowner households are cost burdened. The combination of poor condition and high costs are particularly hard on low-income renter households. Nearly 50% of these households report either cost or condition problems with their housing, according to U.S. Census reports. Although low-income households are the hardest hit, the lack of new supply and the lack of housing types that meet current household configurations suggests opportunities to build up a set of policies and programs to create attainable housing more broadly. The landscape analysis identified another opportunity to strengthen neighborhoods. The City of La Porte does not have a recent history of neighborhood and civic associations advocating for their neighborhoods, while Michigan City has an emerging effort to strengthen neighborhood associations through a leadership training and mini-grant program.

Communities that are more successful at building and sustaining affordable housing for low- and moderate-income households have a local ecosystem of developer, funder, government and civic organizations that work together in a mutually supportive way to advocate for and develop the housing needed in their communities. This landscape analysis finds that La Porte County has the core organizations needed to build this ecosystem locally and would benefit from organizational capacity building and from strengthening connections to increase the local ability to expand production. The analysis also identified strong nonprofit organizations working elsewhere in Indiana that could be partners or service providers locally and contribute to local capacity building.



## Introduction

Attainable Housing is one of the three focus areas of HFL’s Community Investment Model. Reflecting the HFL Mission: *La Porte County Residents are Healthy and Well*, housing is integral as a key social determinant of health. Figure 1, from Healthy People 2030,<sup>1</sup> shows how both neighborhoods and the built environment are integral to health, and how they relate to other elements. Housing is a fundamental element of the built environment, and housing exists within the fabric of neighborhood and community.



Figure 1: Social Determinants of Health. Source: Centers for Disease Control & Prevention, Healthy People 2030

As noted in the *2023 US Playbook to Address Social Determinants of Health*, “Housing security and quality has an important impact on health and well-being, so the lack of adequate, affordable, and safe housing in communities across the country is a major challenge.” (p9)

One element of housing security is affordability relative to household income. Affordability can include rent or mortgage payments, cost of utilities, costs for maintenance and repairs, insurance, fees and taxes. The usual U.S. assessment for affordability is that these costs are 30-35% of household income. When these combined costs consistently exceed 35%, housing becomes unaffordable.

A second housing security element is being secure in one’s tenure—not feeling threatened by eviction or foreclosure. Rental tenure

insecurity can result from a lack of legal protections, such as an enforceable lease, from threat of eviction due to inability to pay rent, or due to landlord action such as no-fault eviction. Financial pressure from high utility costs and other unexpected bills can raise anxiety and increase housing insecurity. Homeowners face the fear of foreclosure when they fall behind on mortgage and tax payments due to a change in household circumstances.

Housing quality and safety has both physical building elements and neighborhood elements. Housing quality concerns related to health include pest infestations, moisture and mold, and poor indoor air quality—all of which are known risks for respiratory illnesses such as asthma; lead hazards in paint, pipes and soil; and thermally inefficient building envelopes that

<sup>1</sup> U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion, <https://odphp.health.gov/healthypeople>

contribute to discomfort from cold and drafts and don't protect from extreme heat. Often, homes in poor condition have one or more of these health-impacting conditions. Increasingly, a home's ability to withstand extreme hazardous conditions such as heavy rain, flooding, intense storms and high heat are critical for housing security and health.

In addition to housing quality and safety, people's health is influenced by the health of the neighborhoods and communities where they live. This includes public safety and the types and frequency of various crimes in a community, but also whether sidewalks, parks and other public infrastructure are well maintained, and whether there is "social infrastructure": associations, civic groups, schools, churches, events, and casual interactions that build and sustain social cohesion within the neighborhood and community.

Using the social determinants of health frame, this housing landscape analysis for La Porte County includes the following:

- Review of the recent analysis of others through the social determinants of health lens: to capture their assessments of demographics, housing stock characteristics, housing availability, housing affordability, and to identify the most pressing needs relative to security and quality. This includes an inventory of existing restricted affordable housing in La Porte County.
- Review of the current affordable housing ecosystem around La Porte to identify existing organizations and their current work and capacity. The review will assess how much of this ecosystem exists, how strong it is, and how well is it working as a system. A healthy ecosystem for advancing affordable housing includes:
  - Developers and rental property owners
  - Government at local, county, state and federal levels
  - Community service providers and advocates
  - Funders--public, quasi-public, banks and philanthropy

A review of work being done by foundations engaging in housing related work in other places and broad recommendations to consider for action were shared with HFL and used in conjunction with their planning for requests for proposals and grantmaking priorities.

## Methods

The county's demographics, housing characteristics, and affordability concerns have been documented and described in several recent reports by others. Rather than conducting our own data collection and analysis to build a community profile, we reviewed these other reports and extracted pertinent information and charts to include in this report. The materials used for the Community Profile include:

- City of La Porte Housing Strategy Briefing Book, S.B. Friedman, 2022
- La Porte Charrette Final Report, University of Notre Dame School of Architecture, Housing & Community Initiative, 2024
- La Porte County Housing Analysis & Action Agenda, SEH, 2025
- Ten2030 Website for additional data not included in the other reports

The assessment of the local affordable housing ecosystem relied on the professional experience of the authors, knowledge of HFL partner organizations, and conversations with many local organizations and leaders. After mapping out the key elements of a healthy ecosystem, local organizations in each of the four areas were identified. The authors then conducted meetings and calls to gain a better understanding of current activities and capacity, the interest of these organizations in doing more, and their assessment of the area's highest needs and potential responses. In August, representatives of several service organizations that support populations experiencing housing challenges were invited to participate in a focus group to share their experience regarding the current housing challenges of the program constituents that they serve. Local site visits to recent and in-progress affordable housing developments rounded out the assessment of local activities.

In addition, a scan of foundations engaged in housing and community development compiled by Inside Philanthropy was conducted. After identifying good candidates for further investigation, their websites were reviewed for information regarding approach to philanthropy and grantmaking and several interviews with foundation staff were conducted, both persons known to the authors from previous work and recommendations from HFL staff.

The information gathered from each of these investigations was then synthesized to develop recommendations for how HFL could further develop its strategies and approaches to build up local capacity and address the well-documented housing challenges in La Porte County.

# Community Profile: Demographics, housing stock and condition, housing affordability and security

Housing is for people: individuals, families, communities. We start with who lives here and then consider what types of housing are currently available. Next, we assess what condition the existing housing stock is in, how affordable it is and how secure housing tenure is. We conclude this section with identified housing needs.

## Demographics

The county currently has about 111,500 people. Overall, at the county level, La Porte’s population has slightly more people identifying as White and Black/African American than the state as a whole and fewer persons identifying as Asian or Other. Table 1 compares the county race breakout to the state.

Table 1: County and State Population by Race

	COUNTY	STATE
<b>Population by Race</b>	% of Population	% of Population
White	77.53%	75.04%
Black/African American	10.20%	9.92%
American Indian/Alaskan Native	0.43%	0.42%
Asian	0.73%	2.86%
Native Hawaiian/Pacific Islander	0.02%	0.05%
Some Other Race	3.46%	4.34%
2+ Races	7.63%	7.37%

Table 2 shows the Hispanic/Latino ethnicity identification for the county compared to the state and indicates that the county has somewhat fewer persons who identify as Hispanic/Latino.

Table 2: County and State Ethnicity

	COUNTY	STATE
<b>Population by Ethnicity</b>	% of Population	% of Population
Hispanic/Latino	8.25%	9.43%
Non-Hispanic/Latino	91.75%	90.57%

Table 3 reports median household income by ethnicity, again comparing the county to the state. Here, the overall median income is lower than the state median, as is the median for both White and Black/African American households. Black/African American household median income is substantially lower than White median income. However, the county’s small population of Asian, American Indian and Other race households are showing higher median incomes than the state. Hispanic/Latino-identifying households have higher median incomes in the county compared to the state, but their median income within the county is lower than non-Hispanic/Latino households.

Table 3: Median Household Income by Race & Ethnicity

Median Household Income by Race/Ethnicity	County: La Porte	State: Indiana
	Value	Value
All	\$68,628	\$71,469
White	\$71,884	\$75,490
Black/African American	\$42,604	\$45,713
American Indian/Alaskan Native	\$87,500	\$58,953
Asian	\$103,000	\$84,404
Native Hawaiian/Pacific Islander	\$35,000	\$57,359
Some Other Race	\$68,274	\$61,950
2+ Races	\$64,573	\$65,798
Hispanic/Latino	\$64,208	\$62,611
Non-Hispanic/Latino	\$69,091	\$72,155

Table 4 compares all families and families with children living below the poverty level in the county with the statewide figure.

Table 4: Families below Poverty Level, County and State Comparison

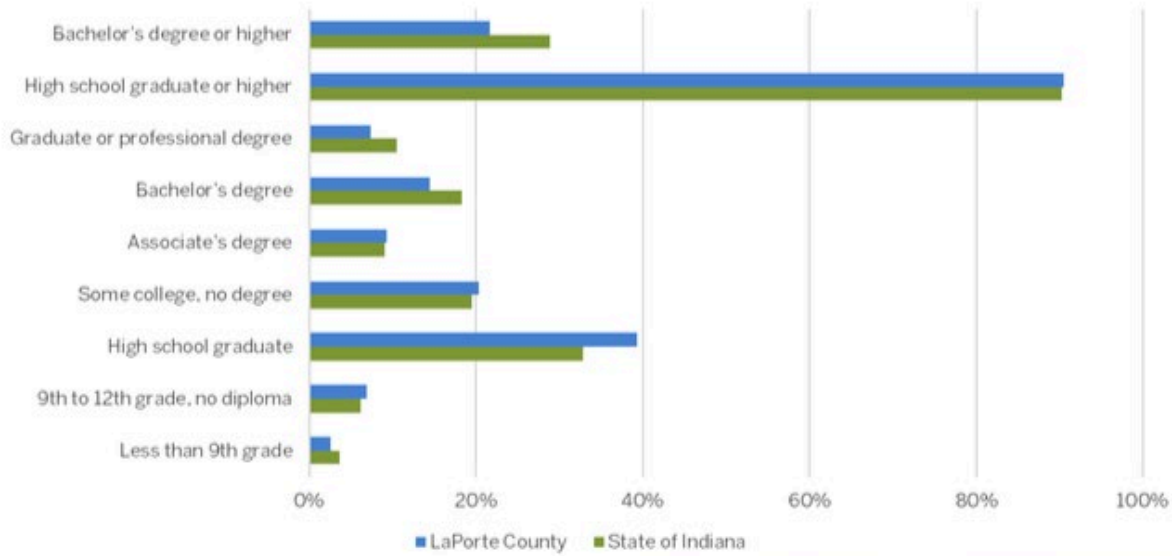
Families below Poverty		
	COUNTY	STATE
	3,156	151,953
	(11.21% of Families)	(8.55% of Families)
Families with Children below Poverty		
	COUNTY	STATE
	2,289	109,425
	(8.13% of Families)	(6.16% of Families)

Statistics about household incomes, race and ethnicity are pulled from the Ten2030 website.

Two recent reports offer additional insights into City of La Porte and La Porte County demographics. SB Friedman completed a City of La Porte Housing Strategy report in late 2022, funded by Health Foundation of La Porte. Unity Foundation and the La Porte County Office of Community and Economic Development (LPCOCED) have updated and released the Housing Analysis & Action Agenda 2025 (County Housing Analysis). Together, these two reports offer another window into who lives in La Porte and Michigan City and in the surrounding county.

The County Housing Analysis includes education attainment level, comparing the county and the state. The chart in Figure 2, taken from the report, indicates that La Porte County residents

are more likely to have completed at least ninth grade and 39% have achieved only a high school diploma as their highest education level compared to 33% statewide. But county residents lag the state in completion of bachelor’s or higher degrees, 22% to 29% statewide.



Source: U.S. Census Bureau, 2023 ACS 5 Year Estimates

Figure 2: Education attainment level County to State Comparison. Source, County Housing Analysis & Action Agenda 2025, p. 11

Both reports note the following:

*First*, at the county level, the population has been fairly stable, with a slight drop in population between 2020 and 2023.

*Second*, there have been dramatic shifts in household size, mirroring national trends, with many more one- and two-person households. Compared to the 1960s, when 43% of county households were married with children at homes, today that percentage is 26%.

*Third*, existing households are aging rapidly. As the bar charts in Figure 3 from the SB Friedman report show, the post-war families who set up housekeeping in La Porte in the 1950s and 1960s are rapidly aging, with the baby boomers born during that era right behind them. La Porte suffers from the Gen X “baby bust” like most other places, which is reflected in the anticipated loss of persons aged 55-64 in the coming years. Unfortunately, La Porte does not seem to have a Millennial “mini baby boom” so that only modest growth in persons 35 – 44 and loss of persons 45-54 are projected.

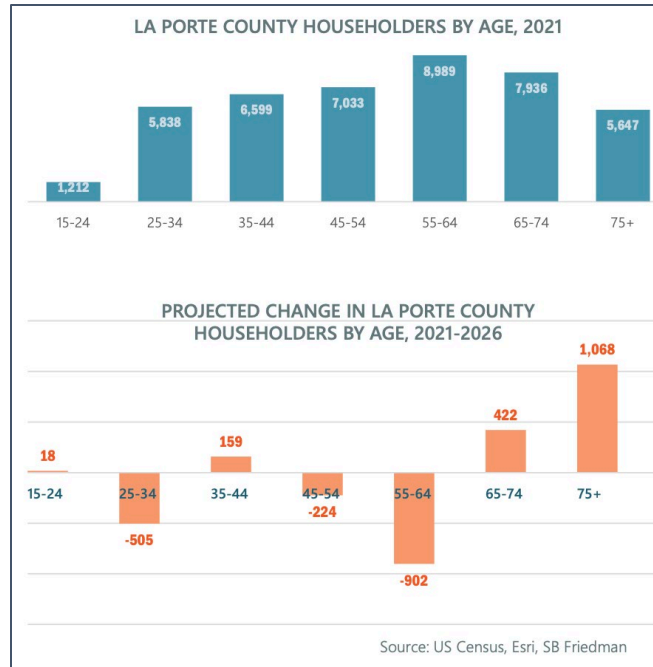


Figure 3. La Porte County Household Age Projections

*Fourth*, household composition mirrors national trends and today the average household size in La Porte County is 2.3 according to U.S. Census reports, while only 24% of households have children living at home.

### Housing Stock Characteristics and Condition

SB Friedman Development Advisors delivered a *City of La Porte Housing Strategy Report* to HFL in late 2022. Some of the key findings regarding the housing stock are:

- The City’s housing stock is old, with only 20% built since 1980
- The stock is dominated by single family homes, comprising 65% of total units
- 62% of units are owner-occupied, 38% are rental

The rental housing stock is also dominated by small one- to four-unit buildings, often single family homes that have been converted to multiple units. The report notes that this share of the rental housing stock is in generally poor condition while the limited number of units in larger apartment buildings (both market and affordable) are generally better managed and maintained. As noted earlier, a very large number of very low and extremely low income households face problems with housing cost and condition.

One conundrum is that the existing housing stock was built for families, but the emerging need is for empty nester options and housing for much older persons, perhaps with options for varying levels of independence and assistance, and for smaller households (one- or two-person) generally. This causes two problems: the older homeowner households are “stuck” because there are no suitable housing alternatives for them to move to, and there is probably not

enough new household formation following behind them to purchase their homes and enable them to move. One possibly off-setting demographic trend is the rise in multigenerational households. These households may find that the existing single family stock meets their needs.

Both the SB Friedman report and the County Housing Analysis report, as well as the Notre Dame charrette report, have pointed out the problem of “missing middle” housing throughout the county, but especially in Michigan City and the City of La Porte. The Housing Permits analysis in the County Housing Analysis, included here in Figure 4, shows the dearth of building anything except single family and large multifamily.

### Housing Permits Issued

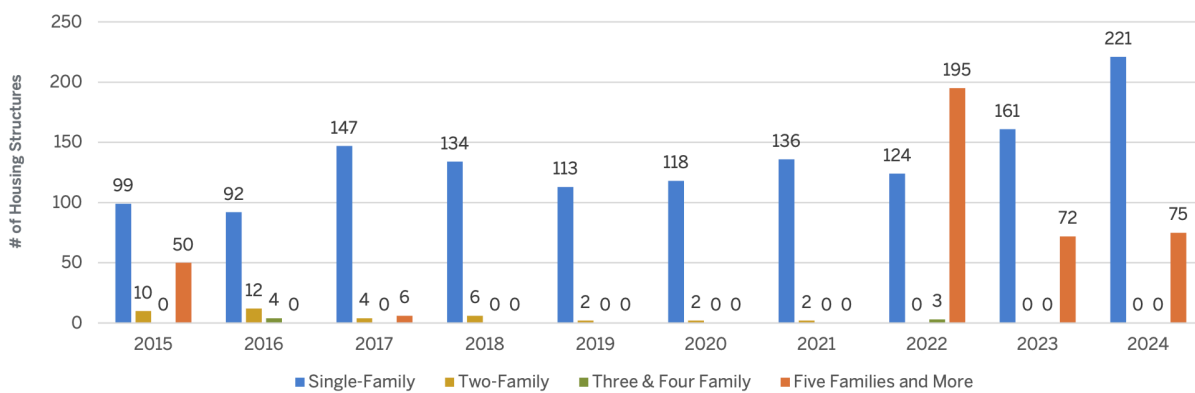


Figure 4: Housing Permits 2015 - 2024. Source: County Housing Analysis & Action Agenda 2025

For a variety of reasons that these reports describe, almost no small multi-unit housing, small to medium sized apartment buildings, cottage and courtyard housing models, or townhouses have been built in the past several decades. These are critical missing pieces in the housing stock that could meet the evolving needs reflected in the demographics and could be built cost-effectively.

### Affordable Housing Assets

Although historically La Porte County was considered a generally affordable place to live and has had a good supply of what is sometimes called “naturally occurring affordable housing,” it has very little restricted/regulated/subsidized affordable housing. Historically, the federal programs for low-income housing were public housing, various Federal Housing Administration (FHA) mortgage insurance programs, Section 236, and Section 8. Section 8 had both development subsidy and rent subsidy components. Today, the largest federal housing program is Low Income Housing Tax Credits (LIHTC), which are administered by state allocating agencies. In Indiana the allocating agency is Indiana Housing and Community Development Authority. La Porte County has been a modest user of these programs.

Michigan City has a housing authority that owns and manages restricted units and administers portable vouchers. La Porte does not have public housing or an entity that administers vouchers. Michigan City has about 10 properties that were built with FHA insurance, several of which are mixed-income, and between them they have 370 assisted units. La Porte has four FHA-insured properties with 364 assisted units.

Developers have used the Low Income Housing Tax Credit (LIHTC) to build six developments with a total of 574 units in Michigan City. One of the Michigan City developments is senior housing and another is assisted living. The remainder are family housing. One 28-unit LIHTC rental development was built in Kingsford Heights (year unknown). Until the current proposal from Advantix for a Low Income Housing Tax Credit (LIHTC) development, the only previous LIHTC development was in 1995, an acquisition/rehabilitation of Rumley Apartments.

For smaller developments, there are a few other funding sources, including HOME, CDBG and the National Housing Trust Fund. These programs can be used for rehabilitation and new construction. CoAction, and Housing Opportunities prior to their merger into CoAction, have been successful at marshalling these programs. In Michigan City they have completed three rehab projects with a total of 33 units, while in La Porte they completed an eight-unit new construction development. All of these are rental family housing units.

Homeward Bound, Habitat for Humanity and CoAction all have projects in construction..

The La Porte County assisted multifamily rental housing developments we identified are shown in the Appendix.

Another important source for making rental housing more affordable is the Section 8 voucher program. Households that receive a Housing Choice Voucher are eligible to find and rent a unit that meets the area Fair Market Rent limits and passes a housing quality inspection. CoAction is the voucher program administrator for a seven-county region that includes La Porte County, with the exception of Michigan City where the Housing Authority is the voucher administrator. The number of vouchers allocated to CoAction is determined by IHEDA based on low-income population. CoAction noted a need for landlord recruitment and education to have more rental options for voucher holders.

In terms of homeownership, perhaps because historically there was not much real or perceived need, the City of La Porte has little history of developing specifically affordable homeownership projects, using either acquisition/rehab/resale or new construction business models. There is a local Habitat for Humanity affiliate, serving La Porte County. According to its website it has built 57 homes to date and has a five-unit development in process in the City of La Porte.

### Missing elements in the existing stock

The County Housing Analysis, the SB Friedman report and a charrette report from the Housing & Community Regeneration Initiative at the University of Notre Dame all point out the mismatch between current household types, housing needs and the existing housing supply. In particular, housing types that bridge the distance between single family homes and larger multifamily development have not been built for many years or are not currently allowed by zoning in either Michigan City or the City of La Porte, including accessory dwelling units, stacked or side-by-side duplexes, triplexes and fourplexes, cottage courts, cluster homes, and small six- to 10-unit apartment buildings. Growing recognition of the potential benefits that making these types of buildings legal to build again is informing comprehensive planning efforts throughout the county.

In summary, the existing housing stock is not meeting the need, much of it is in poor condition and limited development is happening to fill the gaps.

### Housing Affordability and Security

The County Housing Analysis goes into detail on incomes and housing affordability. As with other communities, renter incomes are lower than homeowner incomes. The County Housing Analysis indicates (p 43) that 79% of extremely low and 76% of very low income renter households are cost burdened and/or occupy a unit with serious housing problems.<sup>2</sup> But homeowners are not immune to cost burdens. As noted in the County Housing Analysis, extremely low income owners are almost as cost burdened as renters, at 74%, while 44% of very low income homeowners are cost burdened. Overall, 23% of owner households are considered cost burdened, while that percentage increases to 45% of renter households.

One of the more striking findings in both the SB Friedman report and the County Housing Analysis is the impact that the lack of supply across all housing types and income is having on affordability. The diagram from the County Housing Analysis shown in Figure 5 captures the problem. Because there is so little housing for lower income households, they are pushed into higher priced middle tier housing. But because there is also so little housing for the higher income households, they are also gravitating to the middle tier housing. This further reduces the supply and pushes prices higher.

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<sup>2</sup> The U.S. Census reports used for this analysis do not distinguish between affordability and physical condition problems.

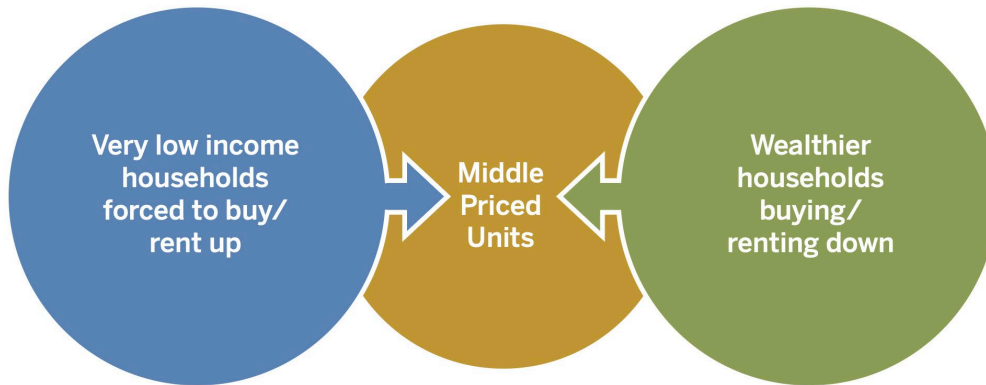


Figure 5: Housing Stock and Price Pressure. Source: County Housing Analysis & Action Agenda.

The limited inventory of permanently affordable rental housing presents cost, availability and housing quality challenges for local households. As the demographic highlights indicated, nearly 45% of renter households are cost burdened. The limited supply of affordable units means that they are often stuck in high-cost, and frequently poor quality, housing. The focus group with service providers surfaced examples of how local persons and families are experiencing these challenges. First, the focus group participants shared several stories of people and families doubling up—couch surfing or sometimes subletting rooms or basements, often in another renter’s home. Second, they relayed that these informal housing arrangements prevent access to some services because the doubled-up people don’t have leases or utility bills in their name to confirm they have legal occupancy of the housing. The focus group participants also noted that the paperwork necessary to qualify for available rental assistance programs and the overall lack of housing supply and housing vouchers create long wait lists and difficulty in accessing the limited resources that are available. Finally, if the household with the legal occupancy is evicted, everyone who is living there must leave.

In addition to cost and condition challenges for renters, the SB Friedman report indicates that use of leases is not widespread in the City of La Porte. This exacerbates housing insecurity, as people can be subject to arbitrary rent increases and evicted without notice. In many cases, the lack of leases prevents persons from receiving assistance because government-funded programs through township trustee offices and organizations such as Catholic Charities require leases as part of their documentation.

### Neighborhoods and Social Cohesion

Housing does not exist in a vacuum. Rather it is located on a block, in a neighborhood, in a community. How well those neighborhoods and communities function is an important contributor to the health of the people living there. Public safety and infrastructure such as sidewalks are also important but not considered in this report. Public health practitioners speak of social cohesion as an important element of health. In a heat wave, do neighbors check on each other? If there is an important local concern, can neighbors come together with a shared voice to raise it with government leaders?

In learning more about the City of La Porte, this neighborhood level engagement seems to be lacking. We did not learn of any existing neighborhood associations. It also appears that over time, the small local retail/commercial corners within neighborhoods that offer casual interaction and social connection have disappeared. The Park and Recreation Department runs a summer kids program at local parks, and local churches offer their members a sense of community, but overall, this is an area that needs improvement.

Michigan City is somewhat stronger in this regard. It has two community centers with active programming and some neighborhood groups and leaders. The Economic Development Corporation of Michigan City has been offering a successful Neighborhood Leadership Academy for interested residents as well...

### Highlighting greatest needs

The greatest needs identified from this analysis correspond to the social determinants of health described at the beginning of this section.

*First*, in terms of affordability, too many households, especially renters but also owners, are cost burdened. The lower the household income, the worse the housing affordability gap. The problem is widespread, but especially acute for families and minority households. The lack of affordable rentals and homes is making good housing options unattainable for too many.

*Second*, the cost burden, the lack of options, and the local market practice of not using leases all contribute to high tenure insecurity. In addition to leading to evictions, the high costs are causing people to double up and contributing to homelessness. This was highlighted in a focus group made up of local nonprofit and school service providers.

*Third*, in terms of housing quality, the existing housing stock is old, much of it is in poor condition, and increasingly the available housing does not meet the needs of the shifting demographics.

*Fourth*, good housing needs strong neighborhoods. The City of La Porte in particular needs neighborhood activation to strengthen connections and build social cohesion.

## Affordable Housing Ecosystem in La Porte County

Other communities facing similar challenges to those described in the previous section have responded with a wide range of housing programs and services that include encouraging the development of new attainable housing, including rental first-time homeownership and housing for specific populations, such as seniors and empty nesters and persons with physical or developmental disabilities. Other programs offer funding or incentives for home repair and weatherization of existing housing. And still others address immediate needs such as eviction and foreclosure prevention.

To develop programs and implement them consistently requires multiple players across multiple sectors, including developers and owners, government, funders, and community advocates and service providers working together in a sustainable and self-reinforcing ecosystem. A diagram of this ecosystem developed by the authors and shown in Figure 6 captures the four core elements of a system approach, and the types of organizations and entities within each segment.

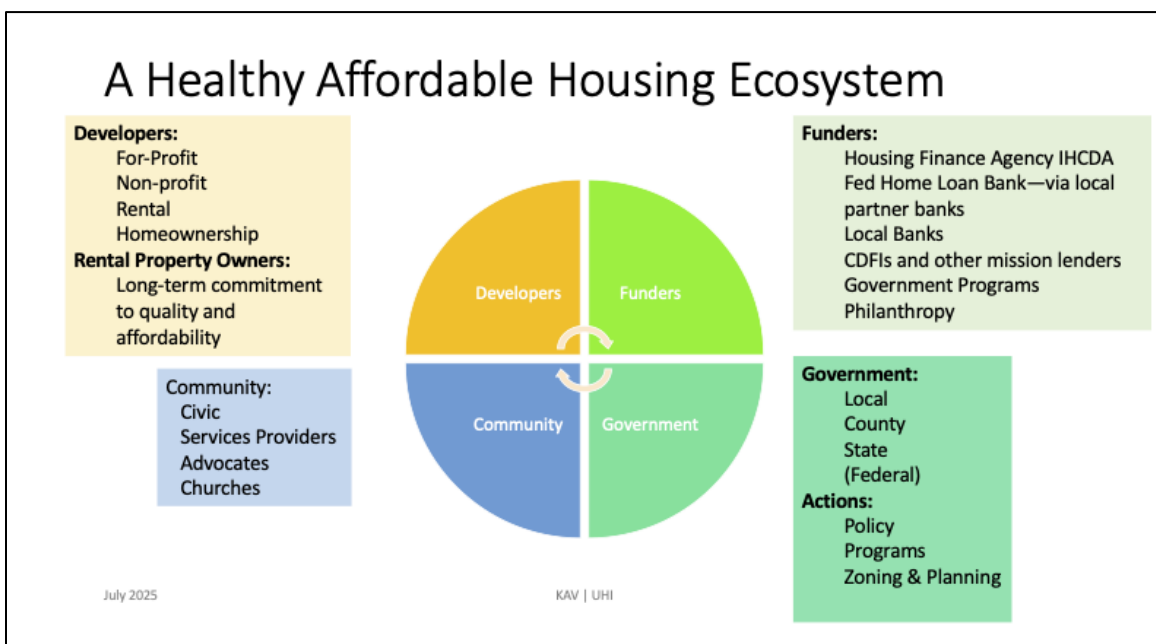


Figure 6: Healthy Affordable Housing Ecosystem

Given the lack of much housing development of any kind over the past several decades, especially in the City of La Porte, the poor condition of much of the housing stock, and the limited affordable housing development seen, the going-in assumption was that this kind of ecosystem did not exist here. To test this assumption, we identified local organizations within each quadrant and over several months held telephone calls, in-person and video meetings, and visited several in-progress or recent housing developments, to assess which organizations are present in La Porte County, and what services they are offering. What we found is that many of the desired organizational elements are present locally within each quadrant, but they

are challenged by organizational capacity and limited funding sources. We also looked further afield and identified regional and state-wide organizations that are beginning to or could be encouraged to do work in La Porte County. Descriptions of key organizations follow.

#### Development Organizations: Developers and Owners

La Porte County is beginning to see more interest from both for-profit and nonprofit developers and for all housing types, especially in Michigan City related to the South Shore train double-track expansion and the new development occurring near the stations as a result; however, the number of active local developers remains few.

Through this research we have identified three local nonprofit housing developers that have potential to increase their capacity and provide more affordable housing in La Porte County. Leaders from these three organizations served as an advisory group for a convening held by HFL in May 2025 and in follow-up conversations related to additional events.

*CoAction* is based in Lake County; their housing division was formed through a merger with Housing Opportunities, Inc. CoAction develops and manages housing, with more than 33 rental units in Michigan City and eight units in La Porte. They have the ability and experience to manage LIHTC, AHP, and HOME projects and have worked with local banks and recently opened a new apartment development in Portage. CoAction also provides permanent supportive housing, case management, HUD approved housing counseling, the housing choice voucher program through IHCD, IDA match savings programs, and act as one of three community loan centers in Indiana, which was introduced by Prosperity Indiana. CoAction currently has a grant from HFL to support their Ivy Flats project to build 16 permanent supportive housing units with on-site case management in La Porte.

*Homeward Bound* was established in 2017 and is currently taking applications for its first development of 12 small one- and two-bedroom homes at Karwick Village in Michigan City. As of November 2025, six of the homes are nearing completion and will be occupied by the end of the year. The other six, and a community center, will be completed in 2026. This has been supported by a grant from HFL and Unity's Open Doors to Housing, as well as other funding.

*Habitat for Humanity* is in the process of building five homes on lots provided to them by the City of La Porte. Two homes are complete, one is in the final phases of construction, one is under construction and will be complete in Spring 2026, and Habitat is currently recruiting a family for the fifth home. Habitat has built 57 homes in La Porte County since the local chapter was founded in 1986. The model for Habitat for Humanity has been changing over the years and there are many excellent examples of innovative practices in Indiana, including in St. Joseph County and in Greater Indianapolis.

SB Friedman is currently engaged to conduct a study and provide an implementation plan for new and rehabilitated housing in the City of La Porte's near downtown, as well as upper story activation above commercial properties in La Porte's downtown. To gauge interest in the

programs they put out a call for interviews to local building owners and developers and received an excellent response. They interviewed a mix of for-profit developers and building owners, 3 nonprofit developers, and additional community stakeholders. The response and willingness to participate in interviews suggests an interest in participating in these programs when they become available in 2026.

Regional and statewide nonprofit developers can also be attracted to La Porte County. Currently, Advantix, a development arm of the Evansville Housing Authority, is providing the first LIHTC project in the City of La Porte for several years. This project will bring 42 rental units, with the potential to convert to homeownership units after 15 years, to La Porte and there is potential for future projects with them or with similar organizations based on the relationship being built. They have done multiple projects in one city in the past so may be interested in more in our community. Both cities wish to update their zoning ordinances to remove barriers to new housing, which should make the communities more attractive to both local and regional builders.

#### Government: Local, County, State

Locally, City government has focused on affordable housing efforts when applying for state programs such as READI 2.0. The City of La Porte has embraced the charette done by Notre Dame as a guide for expanding housing, especially missing middle, and both the City of La Porte and Michigan City are working to update their zoning guidelines to remove barriers to new and expanded housing options. Both cities have dedicated Planning and Development Departments that focus on housing but are pulled in many directions due to small staff sizes.

La Porte's Urban Enterprise Association has been instrumental in working to activate downtown buildings, including upper story rentals, through their grant programs and Michigan City's Urban Enterprise Association has recently focused on owner-occupied rehabilitation.

La Porte County is served by three community action agencies: CoAction (Housing vouchers and WIC program), North Central Community Action Agency (Ramps, Weatherization, Utility Assistance), and REAL Services (Area on Aging). CoAction and NCCAA are also described in separate areas of this report. NCCAA offers several low-income housing assistance programs. It administers the federally funded energy assistance program, with roughly \$1 million/year to meet emergency energy needs for households in La Porte, Starke and Pulaski Counties. NCCAA also offers weatherization assistance in La Porte County. HFL has provided grant funding to support the pre-weatherization program that addresses critical code and safety issues that must be repaired before a home is eligible for the weatherization program. NCCAA also runs a ramps program, which HFL supports with grant funding.

#### Community: Service Providers, Civic & Community Organizations

La Porte County has a wide range of organizations that deliver housing and related services to county residents. Many of them and the work they do are described below.

*Nonprofit Engagement.* Feedback from a focus group made up of nonprofit service providers and school representatives, in addition to the input at the Attainable Housing Convening held at HFL in May 2025, cemented the need for more affordable housing supply, the concerns of unstable rental conditions and lack of leases, and the desire by the community to learn more about local resources for housing. These conversations also confirmed the belief that mental health disorders, including substance use disorder, impact peoples' abilities to maintain their homes and lead to substandard housing situations, such as couch surfing or ad hoc sublet situations, or homelessness.

La Porte County appears to have an active, connected network of nonprofits positioned to serve those in need of case management and housing navigation; the lack of affordable housing supply is the largest barrier to providing this support. For example, at the domestic violence emergency shelter, the planned timeframe is 30 to 45 days of shelter; however, if the client, with the help of a case manager, has not found a housing option in that timeframe, they may have nowhere safe to go upon exit.

*Homelessness Prevention.* To help prevent homelessness, La Porte County has an emergency overnight shelter, a family shelter, a domestic violence emergency shelter, and a domestic violence transitional housing apartment complex with 15 units. A list of emergency resources is maintained by the Home Team of La Porte County, which is a group that meets regularly and brings people together working to end homelessness, provide resources, and encourage collaboration for those serving our homeless and at-risk populations.

*Schools.* The McKinney-Vento representatives at each school corporation have a unique perspective as they work directly with student families that are experiencing homelessness, or who are couch surfing or doubled up in housing, and at risk of homelessness. McKinney-Vento representatives are often aware of the daily happenings while they are occurring and can provide intervention resources to help families maintain or acquire housing; however, their resources are through specific governmental funding and are limited. There seems to be capacity to do more through these offices at the schools with more funding.

*Faith-Based Organizations.* Churches and other faith-based organizations around the country and in Indiana are becoming more involved with affordable housing. Local churches, including Holy Family Parish in La Porte and New Hope Baptist Church in Michigan City, have begun inquiring about how to be part of the solution. Faith-based organizations are a group to engage with more directly, possibly through the organization First Step of La Porte. A church in South Bend has created a CDC and is building homes in their neighborhood; Englewood CDC in Indianapolis is a long-time successful neighborhood CDC born out of a church. These can be used as models to connect our local faith communities to learn more about ways to get involved.

One area of need that does not appear to have an organization focusing on it is eviction prevention and foreclosure prevention. There may be organizations that have the ability to add this to their offerings, but it did not surface as a program being offered currently.

**Funders: Banks, CDFIs, Government/Quasi-public**

In part because La Porte has not had a recent history of developing affordable housing, the local banks have not had a lot of engagement in projects. But there is interest and potential to engage the banks and nonprofit and philanthropic organizations in building a stronger network in La Porte.

*Banks.* Community Reinvestment Act and Commercial Loan officers at local banks have indicated an interest in learning about affordable housing projects to invest in. Several local financial institutions are members of the Federal Home Loan Bank, which has opportunities such as the Affordable Housing Program (AHP) that would be valuable in La Porte County. CoAction has experience with the AHP program. Recent AHP participation examples in nearby communities are shown in Table 5 on the following page.

*Table 5: Regional Bank AHP Participation*

<b>Regional Affordable Housing Program Awards 2022- 2024</b>	
<b>2024</b>	
	1 <sup>st</sup> Source – Near Northwest Neighborhood in South Bend (five homes; five affordable)
	Centier – Troop Town in Mishawaka (nine rentals; eight affordable)
<b>2023</b>	
	1 <sup>st</sup> Source—partnered w/Habitat in South Bend and Elkhart
<b>2022</b>	
	1 <sup>st</sup> Source-- partnered w/Habitat in Elkhart
	Centier—partnered w/Communities First—refi/repairs for existing 60-unit property in Gary
	Centier—partnered w/Housing Opportunities Inc for 36-unit new construction in Portage IN

It is likely that the lack of local participation in the AHP program stems from a lack of development proposals that would qualify, so it is that the banks have not been asked to support projects, rather than the banks choosing not to participate.

*CDFIs.* Community Development Financial Institutions (CDFIs) are nonprofit entities have received certification and funds from the U.S. Treasury to operate as lenders for community development purposes. There are 16 CDFIs listed for all of Indiana. Several large multistate CDFIs, including IFF, Intend Indiana, and Cinnaire, have shown interest in collaborating with developers (of all sizes) to invest in a project if one were presented and to assist in providing small developer education programs to build capacity in our community. Intend Indiana, a

community development corporation headquartered in Indianapolis, has two CDFIs, one focused on small business development and the other targeted to affordable housing development. In addition to its CDFIs, Intend does real estate development and has a consumer mortgage and education program. Intend staff have indicated an interest in providing services in La Porte County.

*Philanthropy.* Health Foundation of La Porte and Unity Foundation have committed significant resources to affordable housing and other local funders support many of the nonprofit organizations providing services to those at-risk of or experiencing homelessness. Safety-net funders such as United Way of La Porte County and those funding programs and operations such as Duneland Health Council, Barker Welfare Foundation, Michigan City Community Enrichment Corporation, and John W. Anderson Foundation are all contributing to these efforts.

#### Opportunities to build and grow the ecosystem.

Overall, key elements of the ecosystem are present in La Porte County and the people leading the organizations are expressing a desire to do more and work together more effectively. There are examples of ways to help the ecosystem expand that have been used in nearby communities, as well as examples regionally and statewide. One strategy is to mirror what other communities are doing by providing capacity building education programs for smaller builders, individuals that do remodels or house flipping who wish to grow into a business, and small developers, including both for-profit and nonprofit organizations. One model is Jumpstart, which originated in Philadelphia as a community development tool, and targets aspiring local developers for training and access to capital to improve their neighborhoods. It has been adapted in other communities, often supported by the local LISC (Local Initiatives Support Corporation) affiliate. Indianapolis has a Jumpstart group: [Jumpstart Martindale Brightwood](#). This program can also assist builders that focus on single family units in expanding to duplexes, fourplexes, or six-plexes which are an important part of the missing housing options.

Another model is to bring established regional and statewide developers to take the lead on larger housing developments or scattered site single family home projects, at all price points. This has worked successfully in South Bend and there is good indication that it would benefit La Porte County.

La Porte County would benefit from expanded tools to develop affordable homeownership targeted to lower income households and ensure long-term affordability. Community Land Trusts and Cooperative Living Housing Developments are concepts seeing success in other parts of the state that are worth more exploration.

There is a need for an expanded owner-occupied rehabilitation program, beyond weatherization and ramp-building, in both La Porte and Michigan City. Both St. Joseph and Porter Counties have Rebuilding Together organizations; however, the one that functioned for a short time in La Porte County is no longer active. Even these programs, however, typically have

capacity to help only 10 to 20 homeowners per year. The SB Friedman study currently in process will include recommendations for implementing a rehabilitation program for La Porte's near downtown neighborhood.

One barrier to infill development in La Porte's communities versus others is that its local governments do not own many lots that can be transferred at no or low cost as part of a project to lower the cost for affordably priced homes. South Bend has worked with St Joseph County to make changes to the county tax sale process that has resulted in South Bend acquiring many more sites. A future study should investigate how the tax sale process could be updated in La Porte County to achieve a similar result.

Focusing on the ecosystem's four areas, monitoring each area's growth, and assuring groups come together to share knowledge and resources while not duplicating one another is a worthy effort and could be taken on by a housing coalition or other focused group in the future.

In conclusion, no single solution on its own will fully address the housing challenges facing La Porte County. But as the information in this report illustrates, HFL can build on the work it has already been doing and continue to collaborate with partners to create a multi-pronged strategy that strengthens the affordable housing ecosystem and expands attainable housing production.

## Appendix

### La Porte County Affordable Housing Inventory

This table includes properties from HUD and IHCD lists of housing with various affordability restrictions and subsidies.

NAME	LOCATION	TYPE (Sr/Family)	PROGRAM	# UNITS	YEAR BUILT	COMMENTS
Kingsford Heights Apts	Kingsford Heights	Family	LIHTC	28		
Rumely Apartments	La Porte	Senior	LIHTC	80	1995— Acquis/Rehab	
Cambridge Square La Porte	La Porte	Senior +Disabled	<ul style="list-style-type: none"> <li>• 223a7 (old 221d4)</li> <li>• Section 8</li> </ul>	134	1978	
Carriage House La Porte I	La Porte	Family	<ul style="list-style-type: none"> <li>• 223a7 (old 221d4)</li> <li>• Section 8</li> </ul>	100	1977	
Country Acres Apartments	La Porte	Family	<ul style="list-style-type: none"> <li>• Section 8 (maybe original program?)</li> </ul>	100	1974	Received LIHTC allocation in late 2025 for a major rehabilitation plan in 2026
Maple City Square—	La Porte	Senior +Disabled	<ul style="list-style-type: none"> <li>• Section 202</li> <li>• Project-based Section 8</li> </ul>	30	1991	Owned by national nonprofit RHF
CoAction's La Porte Affordable Rentals	La Porte	Family	<ul style="list-style-type: none"> <li>• HOME, Aquis/Rehab</li> </ul>	8	2021—rehab	
Garden Estates West	Michigan City	Family	<ul style="list-style-type: none"> <li>• FHA insured loan</li> <li>• Project-based Section 8</li> <li>• LIHTC</li> </ul>	174/ 171 w/S8	1974	
Perm 5	Michigan City	Family, Supportive Housing	<ul style="list-style-type: none"> <li>• HOME</li> <li>• CDBG</li> <li>• CoC</li> </ul>	20	2010--rehab	CoAction property
Housing Authority	Michigan City	Family & Senior	Public Housing	143	Varies	
Shorewood Place	Michigan City	Senior +Disabled	<ul style="list-style-type: none"> <li>• Section 202/811</li> </ul>	12	1982	
Tall Timbers Apartments	Michigan City		<ul style="list-style-type: none"> <li>• Prev. FHA insured loan</li> <li>• Project-based Section 8</li> </ul>	100/ 72 w/S8	1969	

NAME	LOCATION	TYPE (Sr/Family)	PROGRAM	# UNITS	YEAR BUILT	COMMENTS
Uptown Artist Lofts	Michigan City	Artist/Family	LIHTC	44		
Washington St Apts	Michigan City	Family	HOME	4	2019--rehab	CoAction property
Wexford Homes	Michigan City		LIHTC	44		
Woodland East Apartments I, II, and III	Michigan City		<ul style="list-style-type: none"> <li>• FHA insured loan</li> <li>• Project-based Section 8</li> </ul>	I-136/ 27 w S8 II-48 III-40	I—1970 II-1980 III-1983	
Woodland Crossing	Michigan City	Family	LIHTC	64	2000	Owned by Glick
Canterbury House	Michigan City		LIHTC	160	2012	
Silver Birch of Mich. City	Michigan City	Assisted Living	LIHTC	119		
Westville Devt. and Westville Assoc.	Westville		LIHTC	24 each, 48 total		
<b>Known Pipeline and In Construction</b>						
Ivy Flats	La Porte	Family, Supportive Housing	<ul style="list-style-type: none"> <li>• Home</li> <li>• NHTF</li> </ul>	16	Pipeline—2026	CoAction property
Lake Pointe	La Porte	Family	LIHTC	42	Pipeline—starting 2026	Advantix
703 E Lincolnway	La Porte	Family	<ul style="list-style-type: none"> <li>• HOME</li> <li>• CDBG</li> <li>• CoC</li> </ul>	5	Pipeline--rehab	CoAction property
Karwick Village	Michigan City	Family		12	Completion—2026	Homeward Bound
MC Eastside	Michigan City	Family	HOME	9	Completion—2026, rehab	CoAction property