COMPREHENSIVE HOUSING MARKET ANALYSIS

Gary, Indiana

U.S. Department of Housing and Urban Development,
Office of Policy Development and Research

As of April 1, 2021

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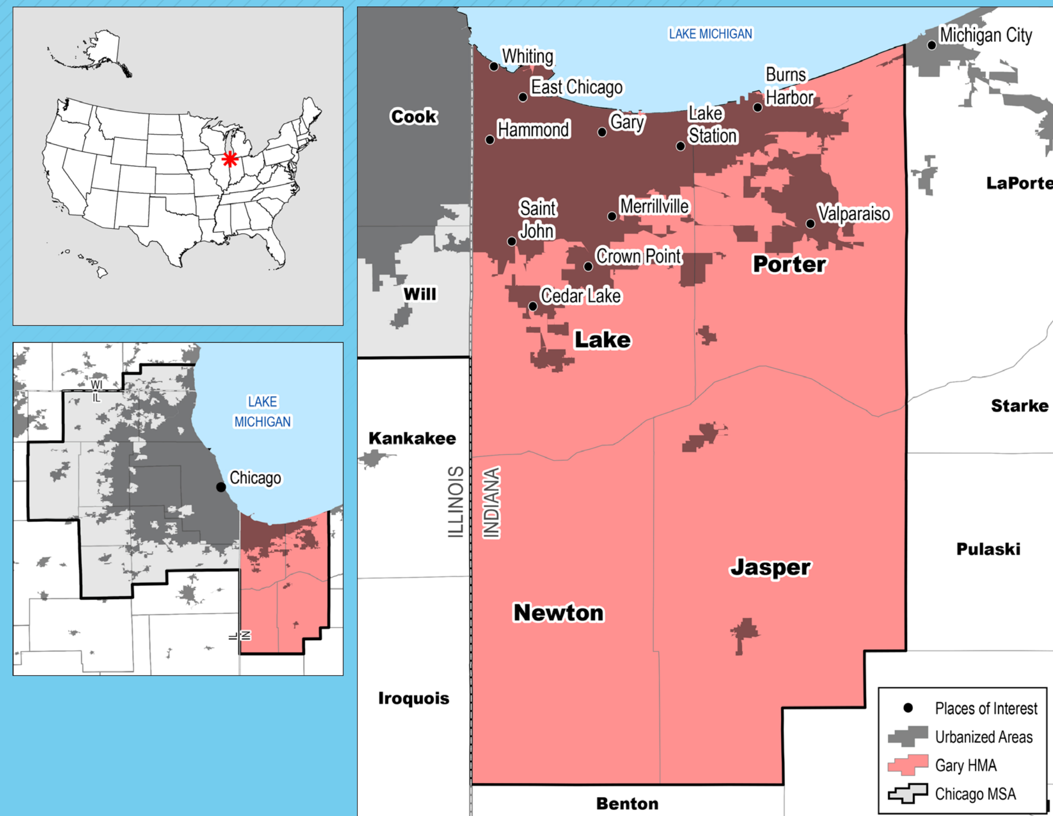
Executive Summary

Housing Market Area Description

The Gary, Indiana Housing Market Area (hereafter, Gary HMA) in northwest Indiana consists of four counties: Lake and Porter—the two most populous, with coastline along Lake Michigan—and Jasper and Newton, which are mostly rural. The HMA is part of the 14-county Chicago-Naperville-Elgin, Illinois-Indiana-Wisconsin Metropolitan Statistical Area (Chicago MSA). In 2018, about 19 percent of workers living in the Gary HMA commuted to jobs in the Illinois portion of the Chicago MSA.



Important industries in the Gary HMA include iron and steel mills and casino gambling. In terms of the entire Chicago MSA, the HMA represents 7 percent of the population, 6 percent of the nonfarm payroll jobs, and 26 percent of the new single-family homes built in 2020. The current population of the Gary HMA is estimated at 706,300.

Tools and Resources

Find interim updates for this metropolitan area, and select geographies nationally, at PD&R's Market-at-a-Glance tool.
Additional data for the HMA can be found in this report's supplemental tables.
For information on HUD-supported activity in this area, see the Community Assessment Reporting Tool.

Market Qualifiers

Economy

Weak but Improving: Monthly nonfarm payrolls were down 15 percent in April 2020 compared with February 2020 (not seasonally adjusted), but payroll numbers have improved in recent months and were down only 6 percent in March 2021 from pre-pandemic levels in February 2020. Monthly payrolls have been rising since May 2020, when some measures that had been implemented to limit the spread of COVID-19 in Indiana were relaxed.

Economic conditions weakened during the 12 months ending March 2021 compared with the previous 12 months, partially because of measures to limit the spread of COVID-19. Average nonfarm payrolls during the most recent 12 months are down 8.2 percent from the previous 12-month period. All nonfarm payroll sectors except the transportation and utilities sector remain down from a year ago. During the 3-year forecast period, nonfarm payrolls are expected to increase an average of 1.3 percent annually, nearing but not exceeding pre-pandemic levels.

Sales Market

Tight: The inventory of homes for sale was 0.6 month in March 2021, down from 2.4 months a year earlier (Greater Northwest Indiana Association of REALTORS®).

The average home sales price increased to $226,900 during the 12 months ending March 2021, up 14 percent from a year ago and the fastest increase in more than 15 years (Zonda). The recent price increase is above the average annual increases of 5 percent from 2017 through 2019 and 1 percent from 2010 through 2016. During the 3-year forecast period, demand is expected for 6,625 for-sale homes, including single-family homes, townhomes, and condominiums. The 930 homes currently under construction are expected to meet a portion of that demand. To meet expected demand, home construction, as measured by the number of homes permitted, will need to be above the average annual level from 2017 through 2019.

Rental Market

Balanced: The average apartment rent increased 1 percent, and the average 3-bedroom single-family home rent increased 2 percent, from a year ago.

The rental market is currently balanced with an estimated vacancy rate of 7.2 percent, down from 9.3 percent in 2010. The rate is slightly above what would be considered balanced, based on national trends, because rental units in the HMA are on average older than rental units in the nation, resulting in some units being less competitive. Single-family homes and units in small buildings with 2 to 4 units account for 61 percent of rental units in the HMA, or more than 10 percentage points higher than the shares for the Chicago MSA and nation. The vacancy rates for 3-bedroom single-family homes and professionally managed apartments in the HMA were both relatively unchanged from a year ago despite weaker economic conditions. The apartment market is a relatively small share of the total rental market, and conditions are balanced. During the 3-year forecast period, demand is expected for an additional 570 rental units. The 100 units currently under construction are expected to meet a portion of the demand.

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3-Year Housing Demand Forecast

		Sales Units	Rental Units
Gary HMA	Total Demand	6,625	570
	Under Construction	930	100

Notes: Total demand represents estimated production necessary to achieve a balanced market at the end of the forecast period. Units under construction as of April 1, 2021. The forecast period is April 1, 2021, to April 1, 2024.
Source: Estimates by the analyst

Economic Conditions

Largest Sector: Education and Health Services

During the 12 months ending March 2021, the average number of nonfarm payrolls was down 22,400 jobs, or 8.2 percent from the average from a year earlier. Payrolls declined sharply during the second quarter of 2020 but have risen in recent quarters.

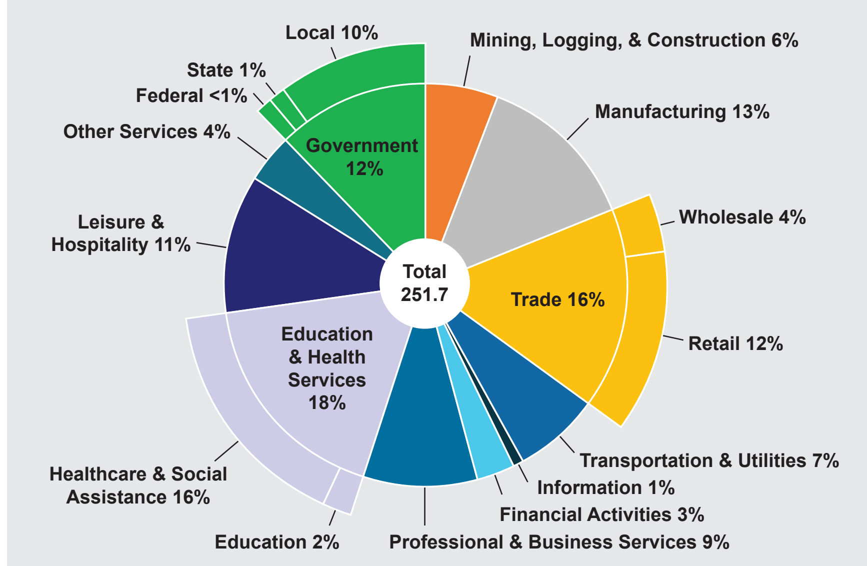
Primary Local Economic Factors

The city of Gary was developed in 1906 by the United States Steel Corporation (U.S. Steel) to support the Gary Works steel mill, part of a growing steel industry on the south shore of Lake Michigan. At the steel industry peak in the 1970s, the Gary Works mill employed 30,000 workers. Jobs in the manufacturing sector in the Gary HMA averaged about 100,000 in the 1970s, including nearly 70,000 in the primary metals manufacturing industry, which includes steel mills. Payrolls in the manufacturing sector fell 50 percent in the 1980s and have not recovered. In 2019, prior to the onset of the pandemic and subsequent economic downturn, the manufacturing sector in the HMA had 35,600 jobs, and the primary metals manufacturing industry had 16,000 jobs. Although employment in the industry has fallen substantially since the 1970s, Indiana has been the top steel-producing state in the nation during that time (American Iron and Steel Institute), mostly because of the integrated steel mills on the south shore of Lake Michigan.

The gambling industry also has an impact on the local economy. Casino gambling was legalized in Indiana in the mid-1990s, and three casinos opened in the HMA in the late-1990s. All three casinos are along the Lake Michigan waterfront overlooking smokestacks of the steel mills. In 2019, the gambling industry employed approximately 3,600 workers and supported employment at on-site hotels and restaurants.

Jobs in the education and health services sector have grown recently. Since 2005, the education and health services sector has been the largest nonfarm payroll sector, accounting for 18 percent of nonfarm payrolls (Figure 1), and 4 of the 10 largest employers are healthcare providers (Table 1). The sector has added jobs

Figure 1. Share of Nonfarm Payroll Jobs in the Gary HMA, by Sector



Notes: Total nonfarm payroll is in thousands. Percentages may not add to 100 percent due to rounding. Based on 12-month averages through March 2021.
Source: U.S. Bureau of Labor Statistics

Table 1. Major Employers in the Gary HMA

Name of Employer	Nonfarm Payroll Sector	Number of Employees
ArcelorMittal	Manufacturing	5,000–9,999
Franciscan Health	Education & Health Services	2,500
Horseshoe Hammond	Leisure & Hospitality	1,866
Northwest Health–Porter	Education & Health Services	1,600
BP America Inc.	Manufacturing	1,500
Purdue University Northwest	Government	1,109
Ameristar East Chicago Casino	Leisure & Hospitality	1,000–4,999
Community Hospital	Education & Health Services	1,000–4,999
Saint Margaret Mercy Healthcare	Education & Health Services	1,000–4,999
United States Steel Corporation (U.S. Steel)	Manufacturing	1,000–4,999

Note: Excludes local school districts.
Source: Go Hammond, 2019

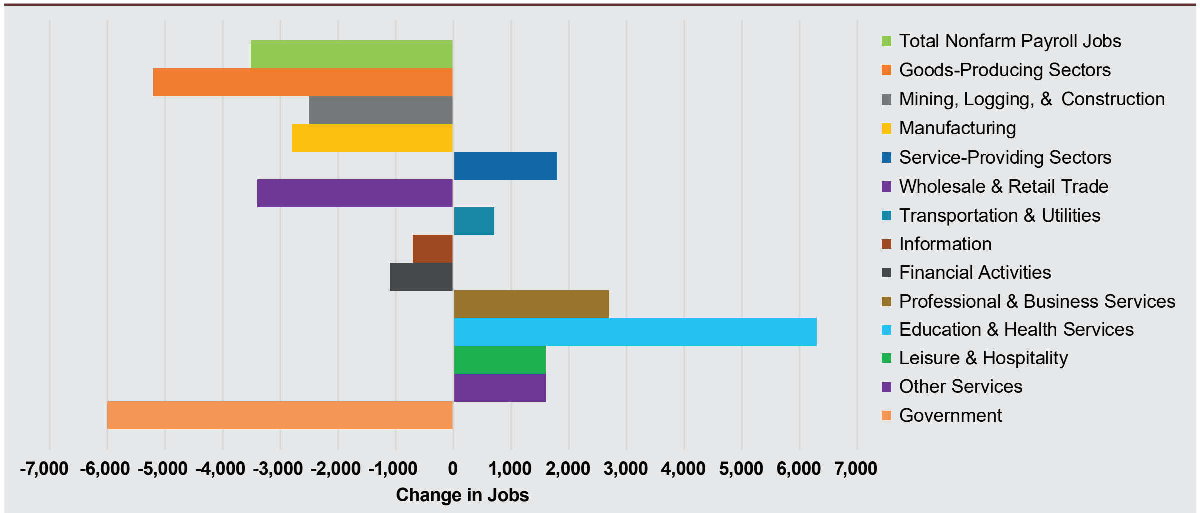
nearly every year since 2000 and led job growth since the previous payroll peak in 2007. From 2008 through 2019, the sector expanded by 6,300 jobs (Figure 2), an average gain of 500 jobs, or 1.1 percent annually, the largest job gain among all sectors. The senior population aged 60 and older, a group that typically uses more healthcare services, increased by an average of 3 percent annually since 2013, supporting job growth in the sector.

The transportation and utilities sector has become more economically important and was the only sector to add jobs during the past 12 months (Table 2). Expansions at two transportation hubs in the HMA—Gary/Chicago International Airport in Gary, and the Port of Indiana-Burns Harbor in Burns Harbor—supported job growth in the sector.

Current Conditions—Nonfarm Payrolls

Economic conditions weakened during the past 12 months, partially because of measures intended to slow the spread of COVID-19, which was declared a global pandemic in March 2020. During the 12 months ending March 2021, nonfarm payrolls averaged 251,700, a decline of 22,400 jobs, or 8.2 percent from the previous 12-month period. The rate of job decline in the HMA during the most recent 12 months was less than the 9.5 percent rate of decline for the Chicago MSA overall. Restrictions on service-oriented and hospitality businesses were eased sooner in Indiana than in Illinois, contributing to the more modest decline in the HMA.

Figure 2. Sector Growth in the Gary HMA, 2008 to 2019



Source: U.S. Bureau of Labor Statistics

Table 2. 12-Month Average Nonfarm Payroll Jobs (1,000s) in the Gary HMA, by Sector

	12 Months Ending March 2020	12 Months Ending March 2021	Absolute Change	Percentage Change
Total Nonfarm Payroll Jobs	274.1	251.7	-22.4	-8.2
Goods-Producing Sectors	53.0	47.4	-5.6	-10.6
Mining, Logging, & Construction	17.6	14.9	-2.7	-15.3
Manufacturing	35.4	32.5	-2.9	-8.2
Service-Providing Sectors	221.1	204.3	-16.8	-7.6
Wholesale & Retail Trade	42.4	39.9	-2.5	-5.9
Transportation & Utilities	16.0	16.7	0.7	4.4
Information	1.9	1.7	-0.2	-10.5
Financial Activities	8.8	8.5	-0.3	-3.4
Professional & Business Services	25.4	23.4	-2.0	-7.9
Education & Health Services	49.7	46.1	-3.6	-7.2
Leisure & Hospitality	33.4	27.7	-5.7	-17.1
Other Services	10.3	9.5	-0.8	-7.8
Government	33.2	30.8	-2.4	-7.2

Notes: Based on 12-month averages through March 2020 and March 2021. Numbers may not add to totals due to rounding. Data are in thousands.
Source: U.S. Bureau of Labor Statistics

The largest share, at nearly one-third of the total job losses during the past 12 months, was in the leisure and hospitality sector, down by 5,700 jobs, or 17.1 percent, from the previous 12 months. Casinos closed temporarily in the spring of 2020 and have operated at limited capacity since. Popular leisure activities such as the Gary SouthShore RailCats minor league baseball team and all restaurants and bars temporarily closed in the spring of 2020. Some bars and restaurants, including 3 Floyds Brewpub, which drew visitors from around the nation, closed indefinitely, contributing to the decline in the sector.

Notable losses also occurred in the manufacturing sector. Payrolls averaged 32,500, down 2,900, or 8.2 percent, from the average 12 months earlier. In April 2020, steel manufacturer ArcelorMittal USA temporarily laid off 877 workers, and in May 2020, U.S. Steel temporarily laid off 3,765 workers. Social distancing restrictions have eased, and steel prices have risen (Figure 3), leading manufacturers to recall some workers in more recent months.

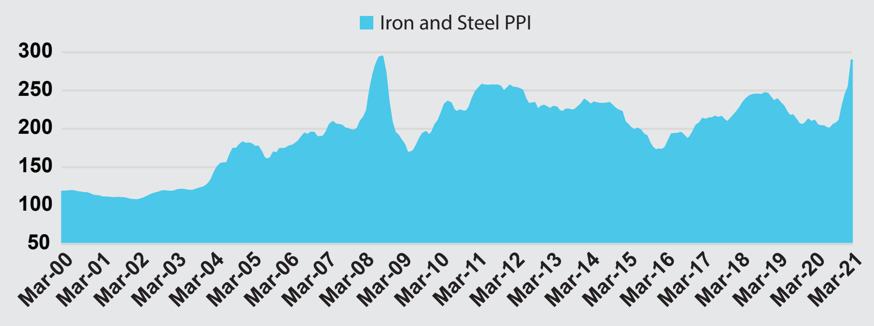
The only nonfarm payroll sector to add jobs from a year ago was the transportation and utilities sector, up by 700 jobs, or 4.4 percent. Some of the gain is attributed to the opening of United Parcel Service (UPS) Next Day Air Service at the Gary/Chicago International Airport. The airport is mostly used for cargo and private jets, so payrolls in the HMA were relatively unaffected by the September 2020 layoffs in the passenger airline industry.

Current Conditions—Unemployment

The unemployment rate in the Gary HMA has been elevated since the beginning of the pandemic. The rate averaged 9.9 percent during the 12 months ending March 2021, well above the 4.4-percent rate during the previous 12 months, which was the lowest since 2007 (Figure 4). The current rate in the HMA is below the 11.0 percent rate for the Chicago MSA but above the national rate of 8.7 percent.

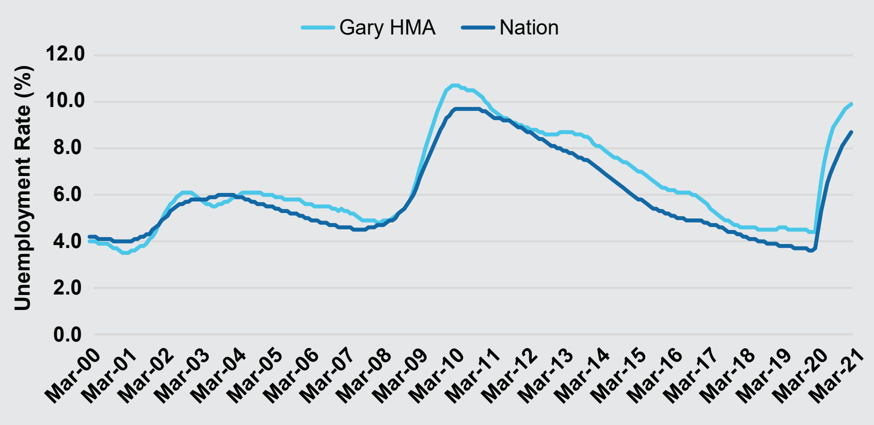
A portion of the decline in the unemployment rate between the end of the Great Recession and the beginning of the COVID-19 pandemic was due to limited growth in the labor force in the HMA. From 2011 through 2019, the labor force expanded by an average of 400 workers, or 0.1 percent, annually. By comparison, the labor force in the nation grew an average of 0.7 percent annually and was relatively unchanged in the Chicago MSA.

Figure 3. National Monthly Iron and Steel Producer Price Index



Note: PPI data indexed 1982=100.
Source: U.S. Bureau of Labor Statistics, Producer Price Index (PPI)—Metals and metal products

Figure 4. 12-Month Average Unemployment Rate in the Gary HMA and the Nation



Note: Based on the 12-month moving average.
Source: U.S. Bureau of Labor Statistics

Economic Periods of Significance

2001 Through 2007

Since 2000, nonfarm payroll growth in the Gary HMA has been weaker than that of the nation. Jobs declined by an average of 4,300, or 1.6 percent, during 2001 and 2002 in the HMA. This decrease was largely because of reductions in the manufacturing sector, which averaged losses of 4,300 jobs, or 9.0 percent, annually.

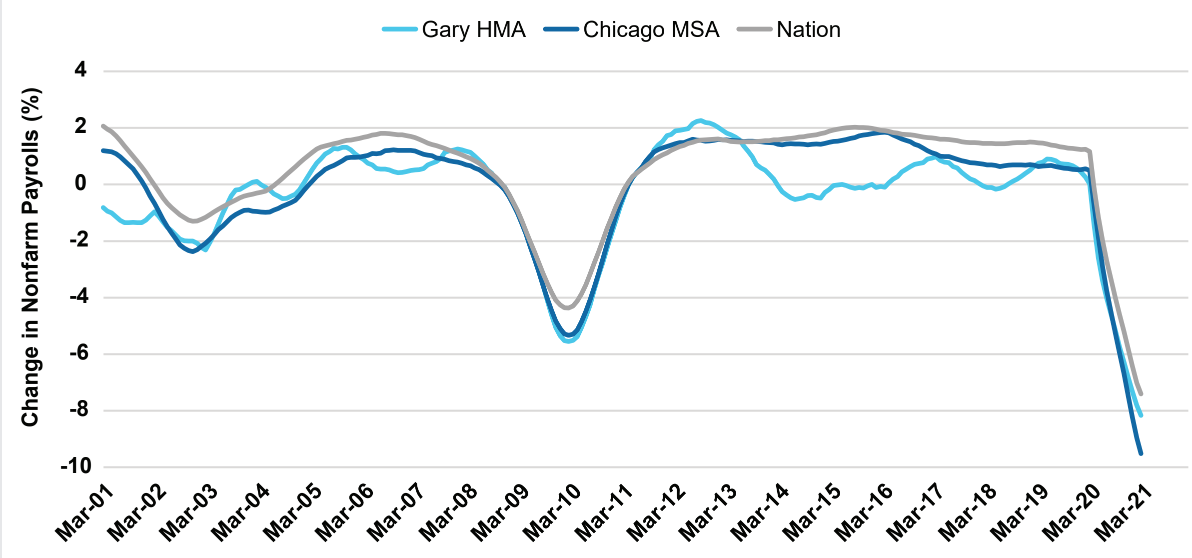
From 2003 through 2007, the economy grew because of rising interest in suburban living within the Chicago MSA and the relative affordability of housing in the HMA compared with elsewhere in the MSA. The education and health services and the mining, logging, and construction sectors led growth with average annual job gains of 1,300, or 3.2 percent, and 600 jobs, or 3.3 percent, respectively. Job losses in the manufacturing sector slowed to 600, or 1.5 percent, annually, which was more than offset by growth in other sectors, resulting in average annual job gains of 1,900, or 0.7 percent.

Jobs and the population in suburban areas in central Lake and Porter counties grew, benefiting from the ease of access to home loans during the mid-2000s. New residents were drawn to the HMA partially because home prices were 40 to 45 percent below the average for the Illinois portion of the Chicago MSA, and barriers to obtaining a mortgage were relatively low. The new residents, some of whom commuted to jobs elsewhere in the Chicago MSA, supported local jobs in the service sector. In 2007, total nonfarm payrolls were at a two-decade high of 278,100, a level that has not been attained since that time.

2008 Through 2010

Influenced by the Great Recession, nonfarm payroll jobs fell by an average of 6,700, or 2.5 percent, annually from 2008 through 2010. Every sector except the education and health services sector lost jobs. During the same period, payrolls in the Chicago MSA and the nation declined an average of 2.3 and 1.9 percent, annually, both slower rates of decline than the HMA (Figure 5).

Figure 5. Change in 12-Month Average Nonfarm Payrolls in the Gary HMA, the Chicago MSA, and the Nation



Note: 12-month moving average.
Source: U.S. Bureau of Labor Statistics

2011 Through 2013

Coinciding with the beginning of recovery nationally, nonfarm payrolls in the Gary HMA grew by an average of 3,800 jobs, or 1.5 percent, annually from 2011 through 2013. Job gains in the Gary HMA were similar to those of the Chicago MSA and the nation, where payrolls increased by average annual rates of 1.5 and 1.6 percent, respectively, but the HMA had lost a larger portion of jobs during the downturn and was farther from recovery.

The leisure and hospitality sector recovered nearly all jobs lost during the previous downturn, with an average annual gain of 600 jobs, or 1.8 percent. The manufacturing sector, which had been steady or declining each year since 2000, added jobs at an average annual rate of 700, or 2.1 percent, recovering nearly one-half of the jobs lost during the 2008 through 2010 period. The mining, logging, and construction sector also added back about one-half of the jobs lost during the previous period, with an average annual gain of 800 jobs, or 4.5 percent. Construction at the BP North America Inc.-owned Whiting Refinery, including $400 million in pollution control and emissions reduction projects, contributed to the job gains.

The government sector was the only sector to decline, down by an average of 700 jobs, or 1.9 percent, annually, with most of the losses concentrated in the local government subsector. A statewide property tax cap amendment was approved by Indiana voters in 2010, limiting property tax bills to a defined percentage of gross assessed value. The cap on taxes constrained local government budgets and contributed to the decline in jobs in the sector.

2014 Through 2015

A reduction of jobs in the goods-producing sectors and a continued decline in the government sector led to an overall decrease in payrolls in 2014 and to relatively unchanged payrolls in 2015. During the 2-year period, payrolls fell by an average of 400 jobs, or 0.2 percent, annually. The goods-producing sectors were down by an average of 1,600 jobs, or 3.0 percent, annually. Completion of the large construction project at the Whiting Refinery and falling steel prices contributed to the decline. Jobs in the Chicago MSA and the nation continued to grow during the period, with payrolls in the nation exceeding the pre-Great Recession high in 2014, followed by the MSA in 2015.

2016 Through 2019

Nonfarm payrolls expanded from 2016 through 2019. Job growth in the HMA averaged 1,500, or 0.6 percent, annually, slower than the average gains of 0.9 percent in the Chicago MSA and 1.6 percent in the nation. Growth by sector in the HMA was mixed. The professional and businesses services, education and health services, and mining, logging, and construction sectors each added an average of 500 or more jobs annually, and the manufacturing, wholesale and retail trade, and government sectors each declined by 200 or more jobs annually.

Expansion projects at major transportation hubs supported job growth. The main runway at the Gary/Chicago International airport was expanded to allow for larger airplanes to land at the airport. An international customs facility and a new corporate hangar were also opened during the period. The Port of Indiana-Burns Harbor began a $20 million expansion project in 2019 that will increase cargo capacity at the port, with expanded rail yards and a longer dock to accommodate larger ships. In 2019, the port supported nearly 31,000 jobs, including direct, indirect, and related jobs, providing an economic impact of $5.2 billion (Ports of Indiana).

Jobs By ZIP Code and Commuting

Both jobs and population are concentrated in the northern and central portions of Lake and Porter Counties. ZIP Codes with the most jobs in 2018 were 46410, 46383, and 46307, which correspond to Merrillville, the eastern portion of

Valparaiso, and Crown Point (Map 1). The healthcare and social assistance industry, which led job growth during the past two decades, is among the three largest industries in each ZIP Code. In the Valparaiso and Crown Point ZIP Codes, jobs are up 14 and 38 percent, respectively, and in the Merrillville ZIP Code, jobs have declined 3 percent since 2002.

Jobs in the manufacturing sector are concentrated in the ZIP Codes adjacent to Lake Michigan. The 46312, 46402, and 46304 ZIP Codes, which correspond to East Chicago, downtown Gary, and Burns Harbor, each have 5,000 or more jobs in the sector and 9,000 or more total jobs. Jobs in the East Chicago and downtown Gary ZIP Codes are down from 2002, partly because of declines in the manufacturing sector, whereas jobs in the Burns Harbor ZIP Code are up, in part because of expansions at the Port of Indiana-Burns Harbor.

Working residents of the HMA have become increasingly reliant on jobs outside the HMA. In 2002, about 70 percent of residents worked at a job within the HMA, falling to 68 percent in 2010 and 65 percent in 2018. The most common place for a resident to work outside the HMA was in the Illinois portion of the Chicago MSA, with 19 percent of working residents commuting to the area in 2018. Most of the remaining share of workers traveled elsewhere in Indiana for work.

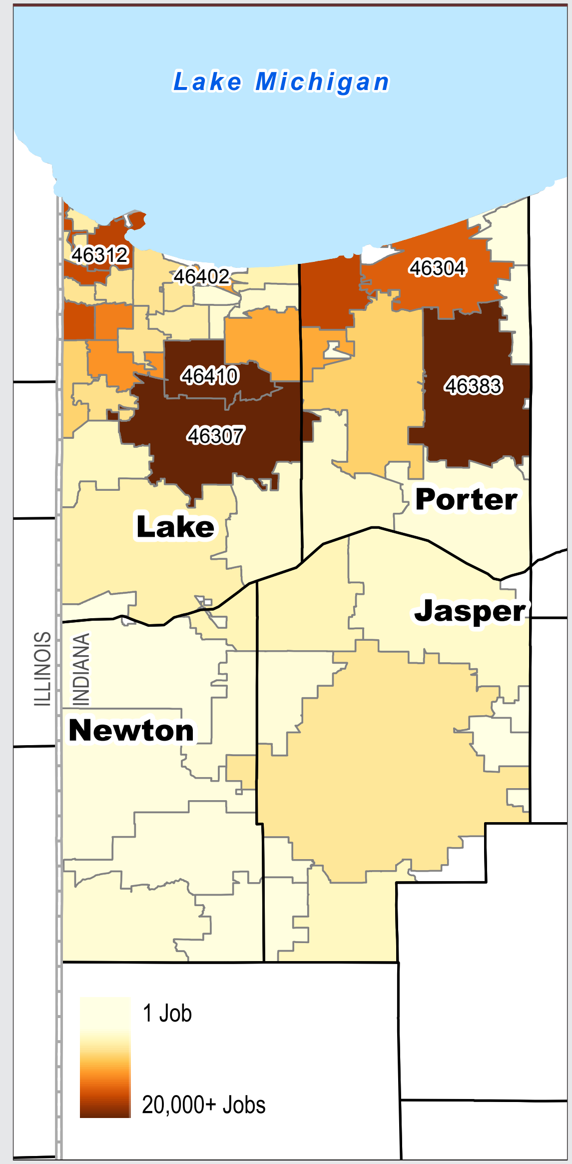
Employment Forecast

During the 3-year forecast period, nonfarm payrolls are estimated to expand at an average rate of 1.3 percent annually as measures to limit the spread of COVID-19 are further reduced. The easing of capacity restrictions on hospitality businesses is expected to support job growth in the leisure and hospitality sector. A new casino, the Hard Rock Casino Northern Indiana, is scheduled to open in Gary in May 2021, replacing the Majestic Star Casino, which is scheduled to close in April 2021. The new $300 million facility is larger than the older casino and is expected to result in a net increase in jobs in the industry.

The steel industry is recovering from the slowdown in production that occurred in early 2020. Gary Works restarted a blast furnace in December 2020 because of rising prices and a demand for steel. By March 2021, steel prices more than doubled compared with January 2020 prices. Prices are expected to remain at elevated levels in the near term, supporting a return to work for steelworkers who were laid off in early 2020.

The local economy is also expected to benefit from the increase in telework. Residents from parts of the Chicago MSA that were previously constrained by commuting time to offices, especially from areas with higher housing costs, can move into the HMA. The new residents are expected to support additional service sector jobs.

Map 1: Jobs by ZIP Code in the Gary HMA, 2018



Source: U.S. Census OnTheMap, 2018

Population and Households

Current Population: 706,300

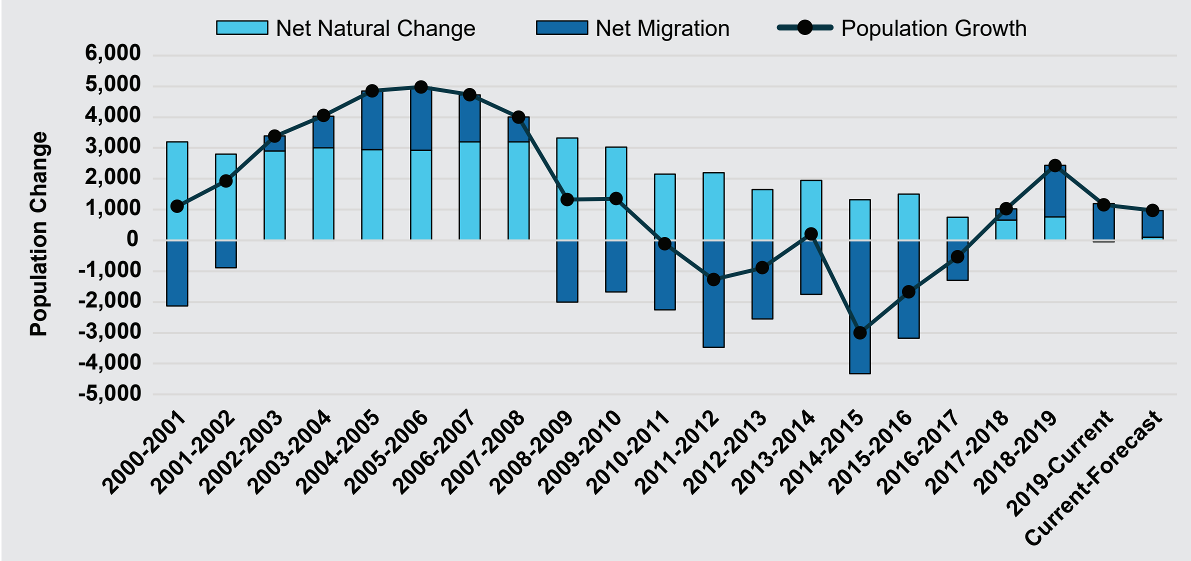
Net in-migration, primarily from people who previously lived elsewhere in the Chicago MSA, has occurred each year since 2017.

Population Trends

Population growth, and specifically migration, in the Gary HMA is affected by two factors: job growth in the HMA relative to the nation and demand for suburban living within the Chicago MSA. Below-average housing prices relative to the MSA, and lower taxes relative to Illinois, have resulted in a large share of migrants moving into the HMA from elsewhere in the Chicago MSA. In recent years, population growth has been dampened by a decline in net natural change (resident births minus resident deaths). The number of births fell an average of 1 percent annually, and deaths increased an average of 2 percent annually during the past decade.

From 2000 to 2008, population growth was at the highest level in more than two decades, rising by an average of 3,575, or 0.5 percent, annually (Figure 6). Net natural change accounted for 85 percent of the growth, averaging 3,025 people annually. Net in-migration averaged 550 people annually. Net in-migration was highest in the middle of the period, from 2003 through 2007, which coincides with the period of payroll expansion in the service-providing sectors and elevated single-family home construction.

Figure 6. Components of Population Change in the Gary HMA, 2000 Through the Forecast



Notes: Data displayed are average annual totals. The forecast period is from the current date (April 1, 2021), to April 1, 2024.
Sources: U.S. Census Bureau; current to forecast—estimates by the analyst

From 2008 to 2017, the local economy was in decline from the Great Recession, was slower to recover relative to the nation, and then had a short period of decline in the mid-2010s when other areas continued to grow. The population declined by an average of 525, or 0.1 percent, annually as residents moved away for economic opportunities and net natural change slowed. Weak economic conditions in the HMA relative to the nation contributed to net out-migration that averaged 2,500 people annually. Net natural change declined by 35 percent compared with the 2000 to 2008 average, to an average of 1,975 people annually.

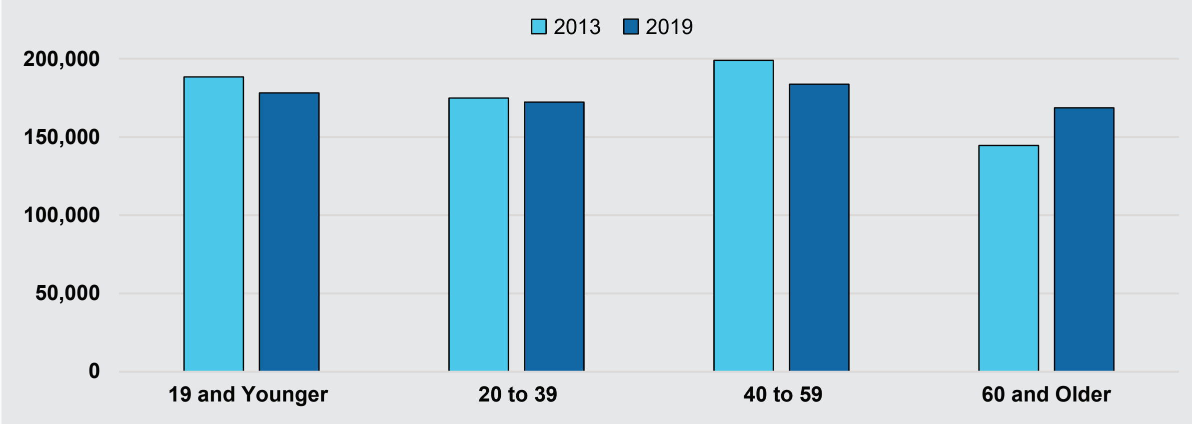
Since 2017, the population has been rising. Growth averaged 1,450, or 0.2 percent, annually. Net in-migration accounted for about 75 percent of the growth, averaging 1,100 people annually. The increase in telework since early 2020 has allowed some households to move farther away from higher cost parts of the Chicago MSA, supporting in-migration to the HMA. In 2020, Cook County, IL, the county with the largest share of in-migration into the HMA, had a 16 percent increase in moves within 100 miles, which includes the HMA, compared with 2019 (United States Postal Service, address change data). Net natural change continued to slow, averaging 350 people annually.

Age Cohort Trends

The number of youth and working-age adults has declined in recent years, whereas the population of seniors has grown. Youth, ages 19 and younger, declined an average of 1 percent, or 1,675, annually from 2013 to 2019 to 178,200 in 2019 (Figure 7). The number of younger working-age adults in the 20- to 39-year-old age cohort declined less than 1 percent annually, and older working-age adults in the 40- to 59-year-old cohort declined 1 percent annually. The senior population, adults aged 60 and older, increased by an average of 3 percent, or 4,000 people, annually, to 168,600 in 2019.

Residents of the HMA are, on average, older than residents of the Chicago MSA and the nation. The median age of a resident of the HMA was 40.1 in 2019, up from 38.7 in 2013. By comparison, the median ages in the Chicago MSA and the nation were 38.0 and 38.5, respectively, in 2019, up from 36.5 and 37.5 in 2013.

Figure 7. Population by Age Range in the Gary HMA



Sources: 2013 and 2019 American Community Survey 1-year data

Migration Trends

Migration into the Gary HMA is primarily from other counties in the Chicago MSA, whereas migration out of the MSA is primarily to the Indianapolis-Carmel-Anderson MSA and the Michigan City-LaPorte MSA, the latter of which is adjacent to the east of the HMA. In 2018, net in-migration from elsewhere in the Chicago MSA was approximately 2,625 households (Table 3). Conversely, net out-migration to the Indianapolis-Carmel-Anderson and Michigan City-LaPorte MSAs were 410 and 280 households, respectively.

Table 3. Household Migration Flows in the Gary HMA: 2017–18

Area	In	Out	Net
Chicago MSA	5,825	3,200	2,625
Indianapolis MSA	430	830	-410
Michigan City-La Porte MSA	680	950	-280

Note: Chicago MSA excludes the Gary HMA.
Source: Missouri Census Data Center Single County IRS Migration Profile

Population by Geography

Population growth is concentrated in the central and southern portions of the HMA. The fastest growing ZIP Code is 46373, up an average of 3 percent annually (Map 2). The ZIP Code corresponds to Saint John, where there has been elevated single-family home construction during the past decade. ZIP Codes where the population is declining are concentrated in northern Lake County. The 46409, 46406, and 46407 ZIP Codes, all of which are in the city of Gary, had the largest declines, down by an average of 2 percent or more annually. Jobs in these Gary ZIP Codes are down approximately 30 to 45 percent from nearly two decades earlier and are proximate to the Lake Michigan waterfront ZIP Codes that were the center of manufacturing 50 years ago but have lost jobs in more recent decades.

Population change in the city of Gary has been closely related to manufacturing payrolls, which have declined sharply over the past 50 years; the population of the city has fallen from approximately 175,000 in 1970 to slightly below 75,000 currently.

Population Forecast

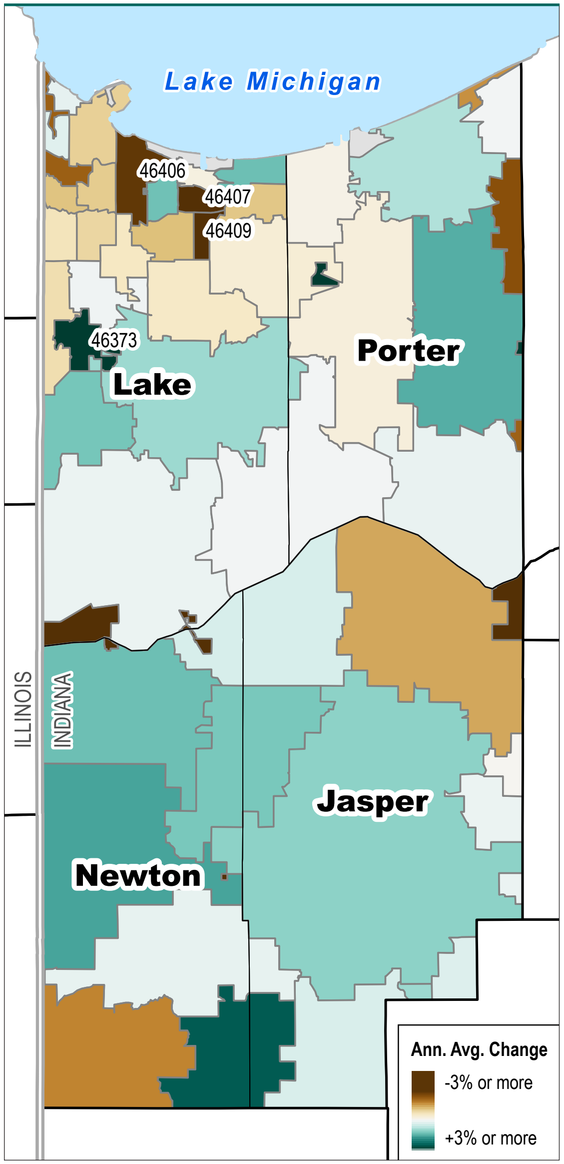
During the 3-year forecast period, population growth is expected to remain moderately positive, but slow from the 2017 to current level. Population growth is expected at an average of 970 or 0.1 percent annually (Table 4). Relative housing affordability compared with the Illinois portion of the Chicago MSA, where the largest share of in-migrants come from, and continued opportunities to telework and therefore live farther from an office, are expected to support in-migration. Payrolls in the HMA are expected to rise, also supporting net in-migration. However, a portion of jobs will be filled by existing unemployed residents, reducing the number of people who

Table 4. Gary HMA Population and Household Quick Facts

		2010	Current	Forecast
Population Quick Facts	Population	708,070	706,300	709,200
	Average Annual Change	3,200	-160	970
	Percentage Change	0.5	0.0	0.1
		2010	Current	Forecast
Household Quick Facts	Households	267,890	276,300	279,000
	Average Annual Change	1,550	770	900
	Percentage Change	0.6	0.3	0.3

Notes: Average annual changes and percentage changes are based on averages from 2000 to 2010, 2010 to current, and current to forecast. The forecast period is from the current date (April 1, 2021), to April 1, 2024.
Sources: 2000 and 2010—2000 Census and 2010 Census; current and forecast—estimates by the analyst

Map 2: Population Change by ZIP Code in the Gary HMA



Source: 2010–2014 and 2015–2019 American Community Survey 5-year data, with adjustments by the analyst move to the HMA for work. Net natural change is expected to continue to fall as the share of older residents increases and the current weak economic conditions influence family planning in the near term.

Household Trends and Forecast

Household growth has moved in the same direction as population growth, slowing in the 2010s. Supported by net in-migration and relatively higher net natural change in the early and mid-2000s, household growth averaged 1,550, or 0.6 percent, annually from 2000 to 2010. As population growth slowed because of net out-migration during most years of the early to mid-2010s, net natural increase also declined. Household growth slowed to an average of 770, or 0.3 percent, annually from 2010 to the current date. Continued population growth and net in-migration are expected to support an increase in household growth to an average of 900, or 0.3 percent, annually during the 3-year forecast period.

The homeownership rate has increased slightly over the past two decades, partially because of people moving to the HMA from elsewhere in the Chicago MSA for lower-cost housing. In 2000, the homeownership rate was 71.2 percent, rising to 71.5 percent in 2010 and is currently estimated at 71.7 percent.

Home Sales Market

Sales Market

Market Conditions: Tight

The low inventory of homes for sale and a 14-percent increase in the average home sales price during the most recent 12 months to $226,900 indicate tight market conditions.

Current Conditions

The home sales market in the Gary HMA is currently tight. The vacancy rate is estimated at 0.9 percent, down from 2.1 percent in 2010 (Table 5). The inventory of homes for sale was 0.6 months in March 2021, down from 2.4 months a year ago (Greater Northwest Indiana Association of REALTORS®), whereas a balanced market typically has 6 months of inventory. In response to the low inventory of homes, the average home sales price was up 14 percent compared with the previous 12 months, the highest year-over-year increase in 15 years (Zonda). Home sales increased 3 percent to 17,750 during the most recent 12 months, the same rate of increase as the two previous 12-month periods. Sales were constrained by the low inventory of homes for sale and a faster than usual decline in REO sales. Mortgage forbearance and other provisions to limit foreclosures first enabled through the CARES Act beginning in March 2020 contributed to the reduction in REO sales. During the most recent 12 months, REO sales declined 49 percent compared with an average annual decline of 24 percent during the previous three 12-month periods.

The Gary HMA is considered more affordable relative to other parts of the Chicago MSA. A median income household in the HMA could afford 82.2 percent of homes for sale during the fourth quarter of 2020 (NAHB/Wells Fargo Housing Opportunity Index). By comparison, a median income household could afford only 64.0 percent of homes for sale in the Chicago-Naperville-Arlington Heights, IL metropolitan division, which includes Cook County, IL (home to the city of Chicago), and is the largest source of net in-migration to the HMA. In the Elgin, IL and Lake County-Kenosha County, IL-WI metropolitan divisions, which are also suburban areas in the Chicago MSA, 76.8 and 68.4 percent of homes were affordable to a median income household, respectively. Partially because of the relative affordability, single-family permitting in the HMA accounted for 20 percent of single-family construction in the Chicago MSA since 2010, despite the area accounting for only 7 percent of the MSA population.

Table 5. Home Sales Quick Facts in the Gary HMA

		Gary HMA	Nation
Home Sales Quick Facts	**Vacancy Rate**	0.9%	NA
	Months of Inventory	0.6	2.1
	Total Home Sales	17,750	6,010,000
	1-Year Change	3%	12%
	Existing Price	$216,000	$355,200
	1-Year Change	15%	12%
	New Construction Price	$335,700	NA
	1-Year Change	11%	NA
	Mortgage Delinquency Rate	4.4%	3.7%

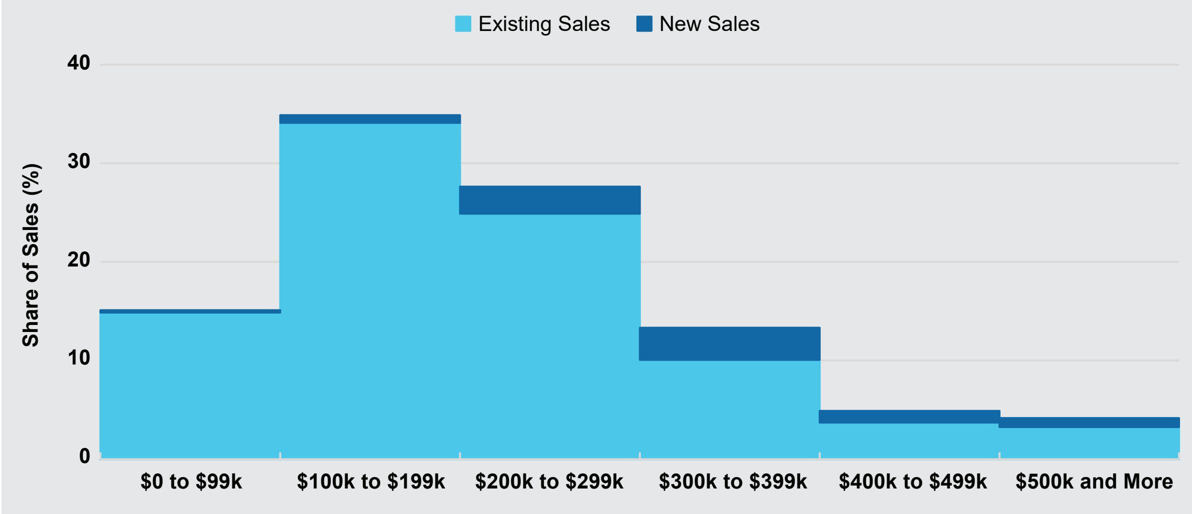
NA = data not available.
Notes: The vacancy rate is as of the current date; home sales and prices are for the 12 months ending March 2021; and months of inventory and mortgage delinquency data are as of March 2021. The current date is April 1, 2021.
Sources: Zonda; National Association of Realtors; CoreLogic, Inc.

During the most recent 12 months, approximately two-thirds of existing home sales in the HMA were in the $100,000 to $299,000 range, and approximately two-thirds of the new homes sold were in the $200,000 to $399,999 price range (Figure 8). By comparison, only 55 percent of existing and new sales were in the same price ranges in the Illinois portion of the Chicago MSA.

Home Sales

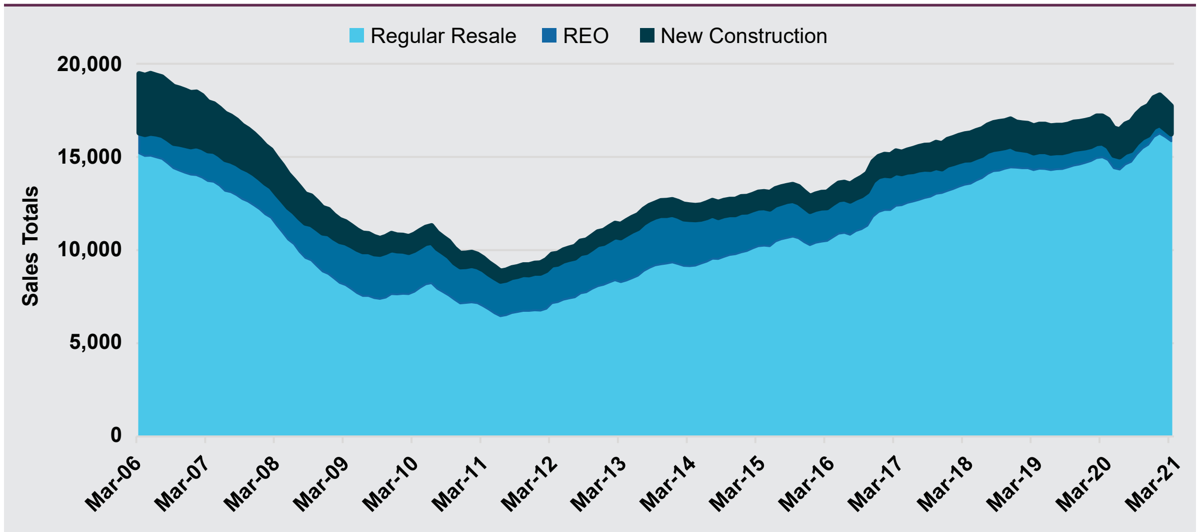
Total home sales tend to rise and fall with economic conditions in the HMA. In 2005, before the Great Recession, home sales peaked at 18,700 (Figure 9). Regular resales, new homes, and REO sales constituted 80, 15, and 5 percent of all home sales. From 2006 through 2011, home sales fell by an average of 1,575, or 11 percent, annually. In 2011, the year after the end of the economic decline in the HMA, home sales were at their lowest level, 9,300, with new construction accounting for 5 percent of sales and REOs accounting for 21 percent of sales, a reversal from pre-Great Recession portions. Home sales began to increase in 2012, rising by an average of 960, or 8 percent, annually from 2012 through 2019. Larger increases in sales occurred in years when the local economy expanded and were relatively unchanged in 2014 and 2015, when economic conditions were weaker. In 2019, sales totaled 16,950, with new construction rising to 9 percent of sales and REOs falling to 5 percent.

Figure 8. Share of Overall Sales by Price Range During the 12 Months Ending March 2021 in the Gary HMA



Note: New and existing sales include single-family homes, townhomes, and condominium units.
Source: Zonda

Figure 9. 12-Month Sales Totals by Type in the Gary HMA



REO = real estate owned.
Source: Zonda

Delinquent Mortgages and REO Properties

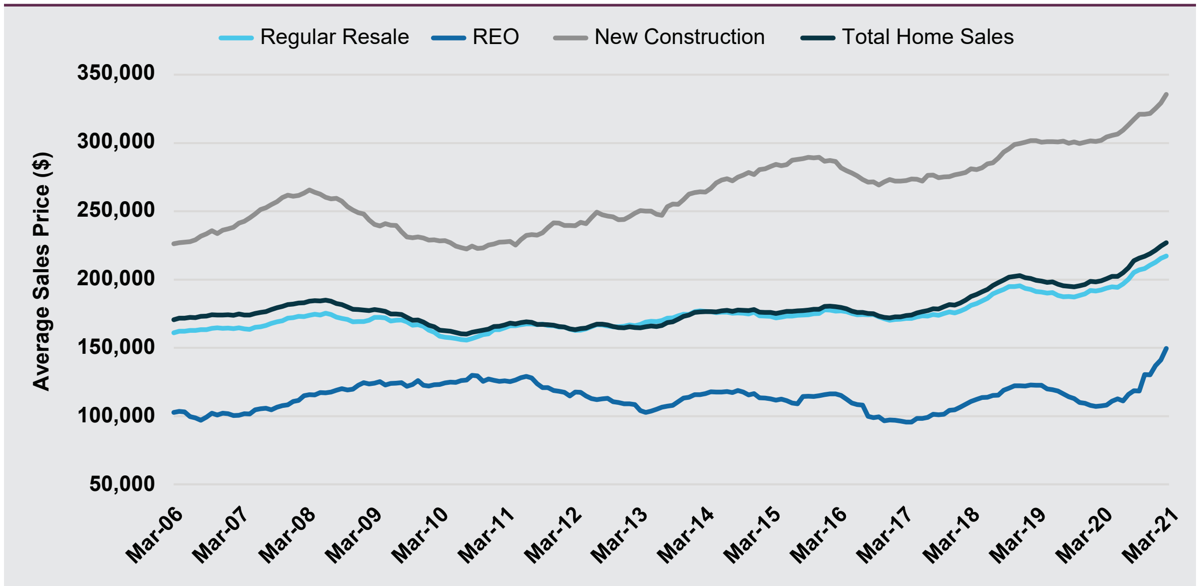
The impact of the pandemic on job losses has led to a significant increase in the rate of seriously delinquent mortgages and REO properties. In March 2021, 4.4 percent of mortgages in the HMA were seriously delinquent or had transitioned into REO status, up from a 20-year low of 2.2 percent a year earlier. Despite the increase in the past year, the rate remains below the previous peak of 9.4 percent in January 2010. The rise in delinquencies partly reflects an increased reliance on mortgage forbearance by borrowers, which was enabled by the CARES Act. Approximately 4,200 mortgages in the submarket were 90 or more days past due in March 2021, twice the number from a year earlier. However, the number of foreclosures declined 16 percent, continuing a period of decline that began in 2013, in part because the CARES Act limited foreclosures among federally backed mortgages. For context, the Chicago MSA and national rates of seriously delinquent mortgages and REO properties increased from 1.7 and 1.3 percent to 4.5 and 3.7 percent, respectively, during the same period.

Home Sale Prices

Home sales prices were slow to recover in the years after the Great Recession because the population declined in the early and mid-2010s, and economic growth lagged behind the Chicago MSA. The average home sales price peaked at $183,000 in 2007, the same year as the economic peak, and then fell by an average of 5 percent, or $8,825, annually from 2008 through 2009 (Figure 10).

Home sales prices stabilized, rising an average of 1 percent, or $940 annually, from 2010 through 2016 as economic conditions improved during most years of the period. Net out-migration occurred during most years, which reduced demand for housing, and an elevated number of REO sales slowed price gains. The types of homes sold also affected the average price in the HMA. New home sales, which tend to have average prices 40 to 60 percent greater than regular resale prices, accounted for only 6 percent of sales in the 2010 through 2016 period, well below the peak of 15 percent in 2005. In addition, REO sales, which tend to have average prices 25 to 45 percent less than regular resales, increased to 17 percent of sales in the 2010 through 2016 period, well above the low of 5 percent in 2005.

Figure 10. 12-Month Average Sales Price by Type of Sale in the Gary HMA



REO = real estate owned.
Source: Zonda

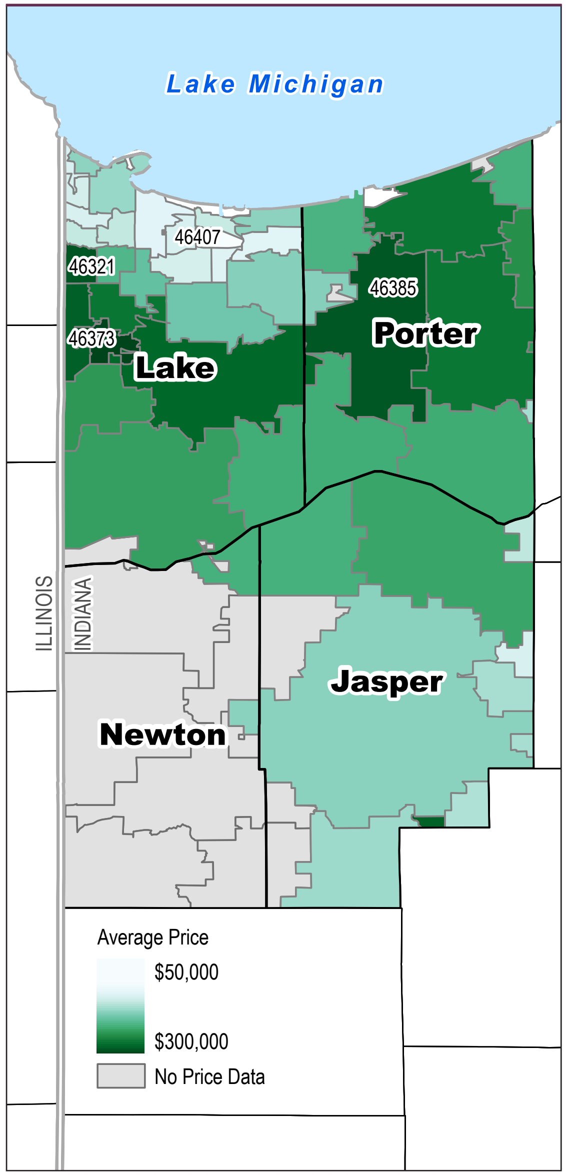
Price growth accelerated from 2017 through 2019, rising an average of 5 percent, or $8,150, annually. Falling REO sales, which accounted for only 6 percent of sales, and rising new home sales, which increased to 9 percent of total sales, supported the gain. Additionally, in-migration contributed to rising prices as demand for for-sale housing increased.

Average Price and Other Vacant Units by ZIP Code

In the Gary HMA, the highest priced areas are in central Lake and Porter counties, and the lowest priced areas are in northern Lake County. In 2020, the 46373 ZIP Code, which corresponds to the town of Saint John, had the highest average sales price at $357,000 (Map 3). The ZIP Code with the lowest average price was 46407 (southern-central Gary) at $50,000, followed by three other ZIP Codes in the city of Gary, one in Hammond, and one in Lake Station, all of which are in northern Lake County. The average price in each ZIP Code was between $83,000 and $99,000. ZIP Codes with relatively low housing prices tend to be in areas with population decline and are proximate to ZIP Codes with a decline in jobs, especially in the manufacturing sector.

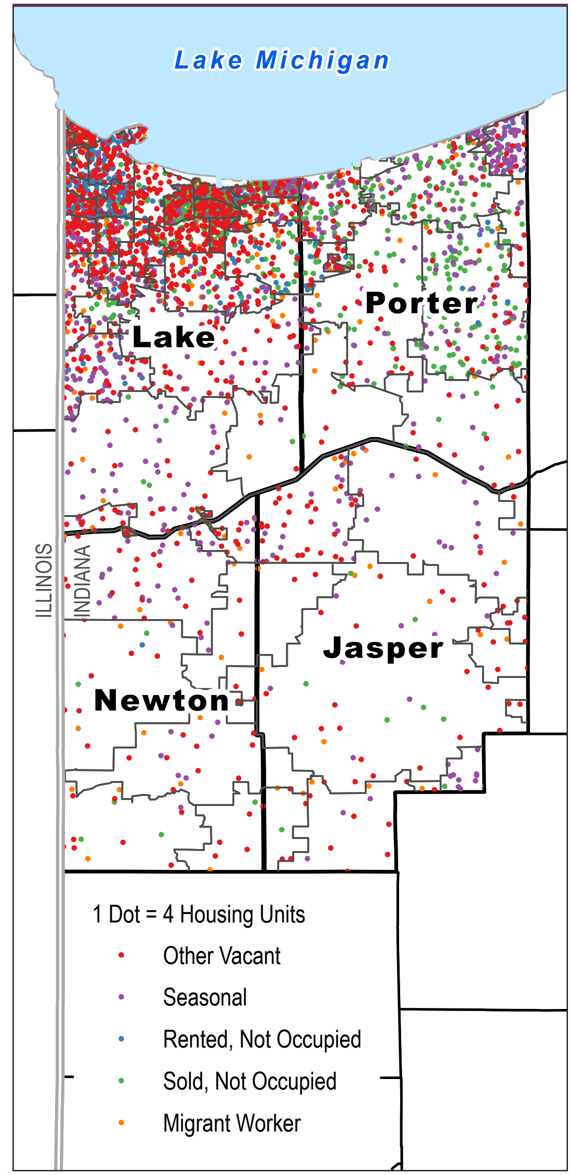
ZIP Codes with low housing prices also tend to have many vacant units not actively being marketed for sale or rent, known as other vacant. In the 46407 ZIP Code, which had the lowest average price in 2020, approximately 10,000 homes, or 35 percent of all housing units, were other vacant (Map 4). In each of the ZIP Codes with

Map 3: Average Home Sales Price by ZIP Code in the Gary HMA During 2020



Note: Data not available for ZIP codes in Newton County.
Source: Zonda, with adjustments by the analyst

Map 4: Other Vacant Units by ZIP Code and Type of Vacancy in the Gary HMA

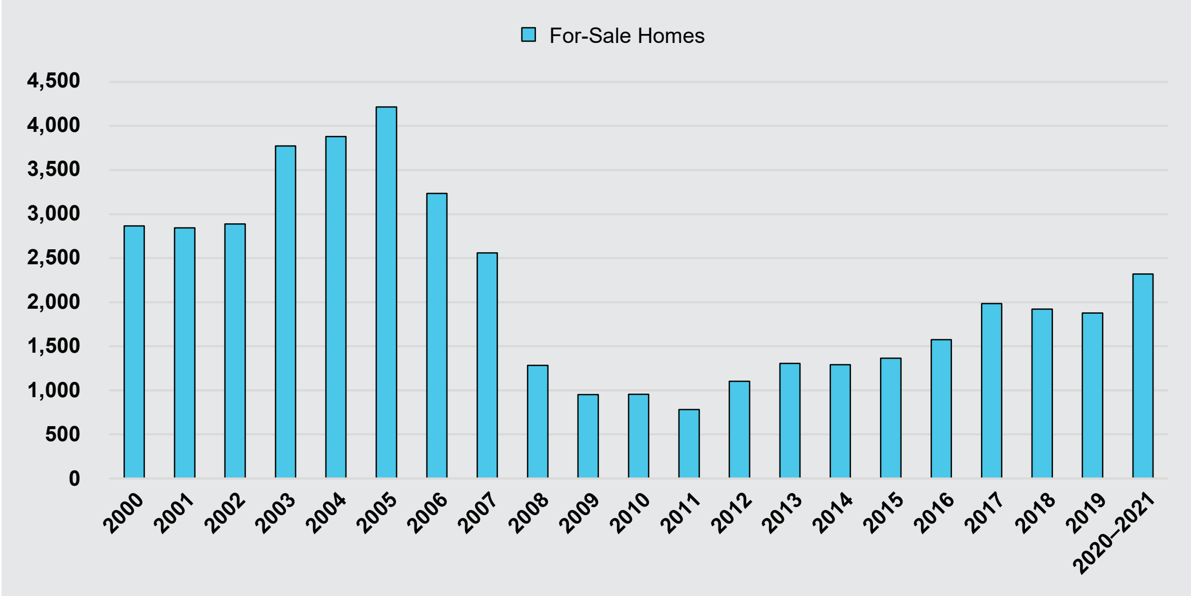


Source: 2019 American Community Survey 5-year data prices at or below $99,000, there were at least 5,000 other vacant housing units, or 10 percent or more of the housing units in the ZIP Code. In the Saint John ZIP Code, where prices are highest in the HMA, only 1 percent of homes were vacant and not for sale or rent.

Sales Construction Activity

Construction of for-sale housing, as measured by the number of homes permitted, has increased in the past 12 months in response to the rapid price growth and low inventory of homes for sale. During the 12 months ending March 2021, there were 2,550 homes permitted, up from the 1,900 homes permitted during the previous 12 months (preliminary data). Home construction has generally increased since 2012 but is well below levels from the early to mid-2000s. From 2000 through 2007, a period that included elevated in-migration and looser credit requirements to obtain a mortgage, permitting averaged 3,275 homes annually (Figure 11). From 2008 through 2011, weak economic conditions contributed to an average decline of 440 units, annually, to a low of 780 in 2011. From 2012 through 2016, permitting increased by an average of 160 homes annually, which included limited gains in 2014 and 2015 because of weak economic conditions. Permitting was relatively stable, but higher than the previous period, averaging 1,925 homes annually from 2017 through 2019.

Figure 11. Average Annual Sales Permitting Activity in the Gary HMA



Notes: Includes single-family homes, townhomes, and condominiums. Data for 2021 are through March 2021. The 2020–21 period is annual average for December 2020 through March 2021.
Sources: U.S. Census Bureau, Building Permits Survey; 2000 through 2020—final data and estimates by the analyst; 2021—preliminary data and estimates by the analyst

New Single-Family Construction by Geography

New single-family construction, like job growth and higher home sales prices, is concentrated in central Lake and Porter Counties. From 2017 through 2020, the town of Saint John had the most single-family homes permitted, with 1,400, or 18 percent of all single-family homes permitted in the HMA (Map 5). Crown Point and Cedar Lake, both in central Lake County, had the second and third most homes permitted with 890 and 840 homes, or 11 and 10 percent, respectively. Gary, the historic economic center, had only 30 homes, or less than 1 percent of all homes permitted. Combined, single-family permitting in the HMA accounted for 20 percent of all single-family homes permitted in the Chicago MSA.

The Gates of Saint John in the town of Saint John, originally platted in 2006, with construction paused the same year and restarted in late 2015, is the largest active subdivision in the HMA, with 1,075 lots. Approximately three-fourths of the lots are built-out, 100 are under construction, and the remainder are vacant and available for development. In 2020, 103 single-family homes were sold in the subdivision with an average price of $404,600, and 9 townhomes were sold with an average price of $330,900 (Zonda).

Forecast

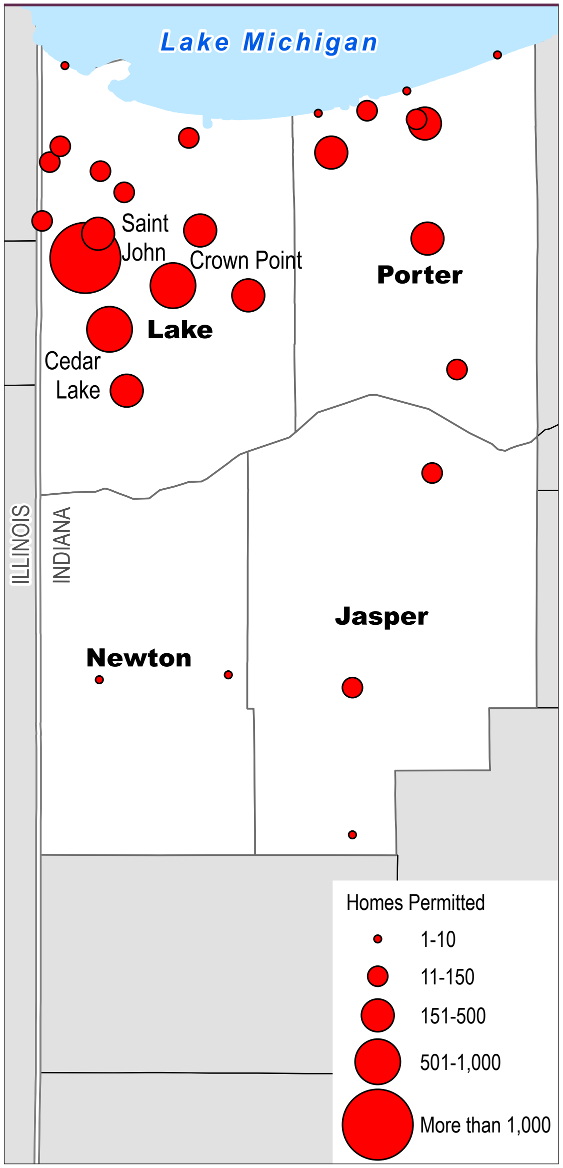
During the 3-year forecast period, demand is expected for an additional 6,625 for-sale housing units (Table 6). The 930 units under construction are expected to meet a portion of demand. New home construction during the forecast period would need to exceed the average annual level from 2017 through 2019 to meet expected demand and return the home sales market to balanced conditions. Demand is expected to be highest in the earlier part of the forecast period to address the current extremely low inventory of homes for sale. Despite the large number of other vacant units, most are in disrepair and the cost to repair exceeds any potential profit from the sale or rent of the units. No measurable portion of other vacant homes are expected to return to the market to meet forecast demand.

Table 6. Demand for New Sales Units in the Gary HMA During the Forecast Period

	Sales Units
Demand	6,625 Units
Under Construction	930 Units

Note: The forecast period is from April 1, 2021, to April 1, 2024.
Source: Estimates by the analyst

Map 5: Single-Family Permitting by Municipality in the Gary HMA, 2017 to 2020



Source: State of the Cities Data Systems (SOCDS)

Rental Market

Market Conditions: Balanced

Market rate apartment construction has been relatively limited since 2018 compared with earlier in the 2010s, but the properties that were recently completed have vacancy rates below 3 percent (RealPage, Inc., and ALN).

Current Conditions and Recent Trends

Rental market conditions in the Gary HMA are currently balanced. The vacancy rate is estimated at 7.2 percent, down from 9.3 percent in 2010 (Table 7). Improving economic conditions in the late-2010s, and the nationwide ban on evictions enacted in mid-2020 by the Centers for Disease Control and Prevention (CDC), contributed to the reduction in the rental vacancy rate.

On average, rental units in the HMA are older than rental units in the nation, with 1970 being the median year built in the HMA and 1977 for the nation. Because many units are older and therefore potentially less competitive, the balanced market vacancy rate is slightly above what would be considered balanced in a rental market similar to the national average.

Table 7. Rental and Apartment Market Quick Facts in the Gary HMA

		2010 (%)	Current (%)
Rental Market Quick Facts	**Rental Vacancy Rate**	9.3	7.2
	Occupied Rental Units by Structure		
	Single-Family Attached & Detached	40	45
	Multifamily (2–4 Units)	21	16
	Multifamily (5+ Units)	36	36
	Other (Including Mobile Homes)	2	3
		Current	**YoY Change**
Apartment Market Quick Facts	**Apartment Vacancy Rate**	3.7	3.6
	Average Rent	$931	1%
	Studio	$617	-1%
	One-Bedroom	$813	1%
	Two-Bedroom	$974	1%
	Three-Bedroom	$1,245	4%

YoY = year-over-year.
Notes: The current date is April 1, 2021. Percentages may not add to 100 due to rounding.
Sources: 2010 and 2016 American Community Survey, 1-year data; Reis, Inc.

Additionally, market-rate apartment construction in the Chicago MSA has been concentrated in the city of Chicago. Nearly 65 percent of multifamily units permitted since 2010 in the MSA were in the city of Chicago, whereas units in the HMA accounted for only 3 percent of multifamily construction. The relatively small number of new units built in the HMA, combined with household growth, allowed for the absorption of existing rental units, also contributing to a reduction in the vacancy rate.

Non-Apartment Rental Market

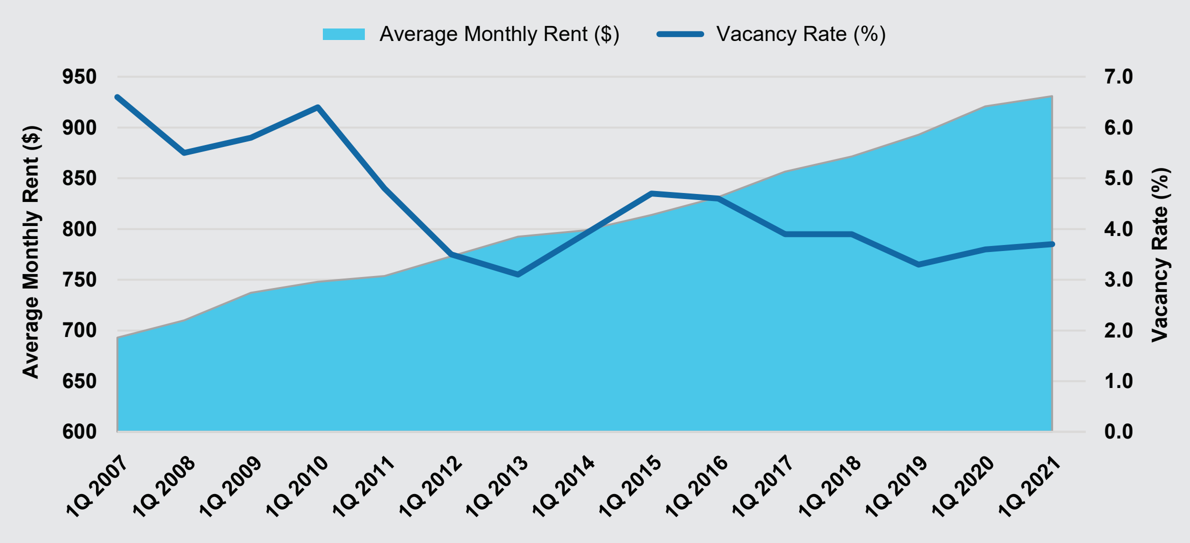
Most rental units in the HMA are single-family homes or small buildings with two to four units, making up 61 percent of the total rental units (2019 American Community Survey 1-year data). These types of units are a larger share of the rental market in the HMA compared with the Chicago MSA overall and the nation, where single-family homes and small buildings account for 47 and 50 percent of rental units, respectively. In the HMA, mid-size rental buildings with 5 to 19 units account for 25 percent of renter-occupied housing units and large buildings with 20 or more units, which are most likely to be professionally managed apartments, account for 11 percent of all rental housing.

The average rent for a 3-bedroom single-family home advertised through the multiple listing service (MLS) was $1,301 in March 2021, up 2 percent from the same month a year earlier, but rising more slowly than the average annual increase of 3 percent from 2013 through 2020 (CoreLogic, Inc.). The vacancy rate for 3-bedroom single-family homes has been relatively steady at approximately 5 percent since 2013. The vacancy rate for 4-bedroom homes tends to be about 1 percentage point lower, and the vacancy rates for 1- and 2-bedroom homes are slightly higher because of competition from apartments.

Apartment Market

Apartment market conditions in the Gary HMA are balanced. The apartment vacancy rate during the first quarter of 2021 was 3.7 percent, relatively unchanged from the same quarter a year earlier, and has been below 4.0 percent since 2017 (Figure 12). In the late 2000s and early 2010s, the vacancy rate was higher, partially because of weak economic conditions and net out-migration. The average asking rent during the first quarter of 2021 was $931, up 1 percent from a year ago, rising slightly less than the average annual increase of 2 percent from 2010 to 2020.

Figure 12. Apartment Rents and Vacancy Rates in the Gary HMA



1Q= first quarter.
Source: Reis, Inc.

Compared with the Illinois portion of the Chicago MSA, the average apartment rent and vacancy rate is lower in the HMA. The average asking rent in the MSA was $1,471 during the first quarter of 2021, 60 percent higher than in the HMA and down 4 percent from the same quarter a year ago (Moody's Analytics REIS). The vacancy rate in the MSA was 5.7 percent, up from 5.5 percent a year ago and 2 percentage points higher than the current rate in the HMA.

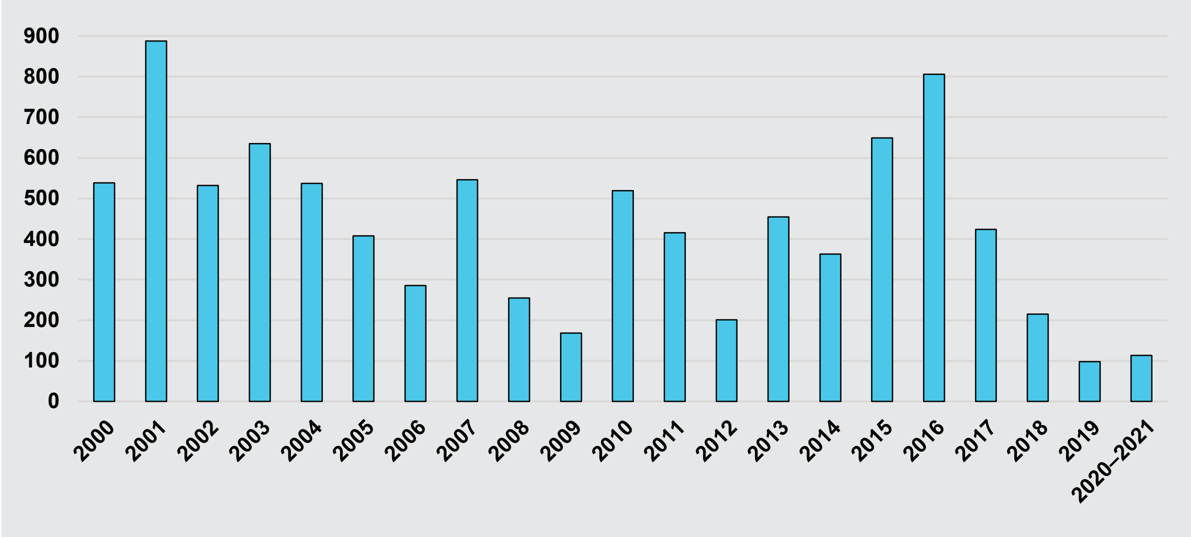
The HMA can be divided into the RealPage, Inc.-defined Gary/Hammond market area in the northwest portion of Lake County and the Merrillville/Portage/Valparaiso market area, which includes the remainder of the HMA, with most apartments in Lake and Porter Counties. Apartments in the Gary/Hammond market area are, on average, older and have lower rent than in the rest of the HMA. The average year built for a unit in the Gary/Hammond market area is 1966, compared with 1986 in the Merrillville/Portage/Valparaiso market area (RealPage, Inc.). The average rent in the Gary/Hammond market area during the first quarter of 2021 was $893, or 15 percent below the average rent in the Merrillville/Portage/Valparaiso market area, which was $1,061.

Rental Construction Activity

Rental unit construction (including general occupancy, affordable, and senior apartments), as measured by the number of units permitted, has slowed in recent years. From 2000 through 2007, a period of net in-migration and economic expansion, an average of 550 units were permitted annually (Figure 13). When the economy was weaker, and the population was declining, rental unit construction slowed to an average of 310 units permitted annually from 2008 through 2012. As the economy improved in the mid-2010s, permitting increased to an average of 540 units annually from 2013 through 2017. A portion of the increase in construction during the 2010s is attributed to an increase in the number of senior housing units built, which increased from an average of 25 units annually in the 2000 through 2007 period to 150 annually in the 2008 through 2012 period and 260 annually in the 2013 through 2017 period.

Rental unit construction slowed to an average of 150 units permitted annually from 2018 through 2020, with a decline in both senior and general occupancy construction. Part of the slowdown in construction is attributed to the relative affordability of for-sale housing compared with the cost of renting. In 2020, the monthly cost of homeownership, including mortgage and property taxes, after a down payment of 20 percent, was $1,150 for an average-priced home (analyst estimate), or only $220 more than the average apartment rent. During the 12 months ending March 2021, approximately 140 rental units were permitted, which was up from the 100 units permitted during the previous 12-month period (preliminary data).

Figure 13. Average Annual Rental Permitting Activity in the Gary HMA



Notes: Includes apartments and units intended for rental occupancy. Data for 2021 are through March 2021. The 2020–2021 period is the annual average for December 2020 through March 2021.
Sources: U.S. Census Bureau, Building Permits Survey; 2000–2020 final data and analyst estimates; 2021 preliminary data and estimates by the analyst

The most recently completed general occupancy apartment is The Illiana, a 32-unit property in Whiting completed in 2020 with ground-floor retail space. All units have two bedrooms and two bathrooms, and rents range from $1,600 to $1,700. The Illiana and the two other general occupancy, market-rate apartments completed since 2018 have vacancy rates below 3 percent. All other rental properties completed in 2020, and the properties currently under construction with anticipated completion dates later in 2021, are restricted to low-income and/or senior residents.

Forecast

During the 3-year forecast period, demand is expected for an additional 570 rental units (Table 8). The 100 units under construction are expected to meet a portion of the demand. For the market to remain balanced and meet the demand supported by improving economic conditions and population growth, rental unit construction will need to increase slightly from the current level. Demand is expected to increase in the latter part of the forecast period as economic conditions improve. Despite the large number of other vacant units, most are in disrepair and the cost to repair exceeds any potential profit from renting the units. No measurable portion of other vacant homes are expected to return to the market to meet forecast demand.

Table 8. Demand for New Rental Units in the Gary HMA During the Forecast Period

Rental Units	
Demand	570 Units
Under Construction	100 Units

Note: The forecast period is April 1, 2021, to April 1, 2024.
Source: Estimates by the analyst

Terminology Definitions and Notes

A. Definitions

Building Permits, Homes Permitted, Units Permitted	Building permits do not necessarily reflect all residential building activity that occurs in an HMA. Some units are constructed or created without a building permit or are issued a different type of building permit. For example, some units classified as commercial structures are not reflected in the residential building permits. As a result, the analyst, through diligent fieldwork, makes an estimate of this additional construction activity. Some of these estimates are included in the discussions of single-family and multifamily building permits.
CARES Act	The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020. The more than $2 trillion in federal funding provides economic assistance in response to the public health and economic impacts of COVID-19.
Cost Burdened	Spending more than 30 percent of household income on housing costs.
Demand	The demand estimates in the analysis are not a forecast of building activity. They are the estimates of the total housing production needed to achieve a balanced market at the end of the 3-year forecast period given conditions on the as-of date of the analysis, growth, losses, and excess vacancies. The estimates do not account for units currently under construction or units in the development pipeline.
Forecast Period	4/1/21–4/1/24—Estimates by the analyst.

Home Sales/ Home Sales Prices	**Includes single-family, townhome, and condominium sales.**
NAHB/Wells Fargo Housing Opportunity Index	**The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index represents the share of homes sold in the HMA that would have been affordable to a family earning the local median income, based on standard mortgage underwriting criteria.**
Other Vacant Units	**In this analysis conducted by the U.S. Department of Housing and Urban Development (HUD), other vacant units include all vacant units that are not available for sale or for rent. The term therefore includes units rented or sold but not occupied; held for seasonal, recreational, or occasional use; used by migrant workers; and the category specified as “other” vacant by the Census Bureau.**
Rental Market/ Rental Vacancy Rate	**Includes apartments and other rental units such as single-family, multifamily, and mobile homes.**
Seriously Delinquent Mortgages	**Mortgages 90+ days delinquent or in foreclosure.**

B. Notes on Geography

1.	**The metropolitan division definition noted in this report is based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated April 10, 2018.**
2.	**Urbanized areas are defined using the 2010 Census Urban and Rural Classification and the Urban Area Criteria from the U.S. Census Bureau.**

3.	The census tracts referenced in this report are from the 2010 Census.

C. Additional Notes

1.	The NAHB Housing Opportunity Index represents the share of homes sold in the HMA that would have been affordable to a family earning the local median income, based on standard mortgage underwriting criteria.
2.	This analysis has been prepared for the assistance and guidance of HUD in its operations. The factual information, findings, and conclusions may also be useful to builders, mortgagees, and others concerned with local housing market conditions and trends. The analysis does not purport to make determinations regarding the acceptability of any mortgage insurance proposals that may be under consideration by the Department.
3.	The factual framework for this analysis follows the guidelines and methods developed by the Economic and Market Analysis Division within HUD. The analysis and findings are as thorough and current as possible based on information available on the as-of date from local and national sources. As such, findings or conclusions may be modified by subsequent developments. HUD expresses its appreciation to those industry sources and state and local government officials who provided data and information on local economic and housing market conditions.
Cover Photo	Whihala Beach, Whiting, Indiana, by David Wilson from Oak Park, Illinois, USA

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