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OCTOBER / NOVEMBER 2025

Northwest Indiana Business Magazine

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Personality matters

*Community, cost important when
attracting companies to Region's spaces*

David Lasser
Managing broker
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GOOD BIT

\$83,000 The median annual income needed to afford the median priced house in Lake County, according to an IUN report. ► PAGE 37

IN THIS ISSUE

From Hammond to Merrillville to Michigan City to South Bend and towns in between, community leaders are building the infrastructure and planning support systems for workers and businesses to come.

They also are thinking about spaces where companies might like to build their dream facilities and the housing that will need to go with them. We discuss both topics in our cover story and in our economic development article on housing.

Those who sell commercial real estate say plenty of land is "shovel ready" in the Region, but they also point to the need for communities that offer the complete package: housing their workers can afford, entertainment options, good schools, access to transportation and placemaking.

Granger is one of them. While it is unincorporated, its residents are dedicated to creating outdoor spaces, schools and business opportunities in our "Future of" series.

Housing experts do say that affordability is one obstacle for attracting workers to companies. An Indiana University Northwest study reported that there is plenty of housing, just not the kind of housing that young people just starting their careers can afford. They also offer

some unique ideas on how to create spaces so everyone has a place to call home.

Companies also are concerned about their employees' wellness. Not only are happy workers more productive, they also are more loyal to the companies they serve. HR departments are getting more creative in efforts to help workers with work-life balance, primary care and other ways to stay healthy. One expert prescribes a "digital detox" might help, too.

Helping others also contributes to wellbeing. Horizon Bank's John Freyek says serving on nonprofit boards is so fulfilling that he encourages his employees to do the same.

Of course, end-of-year tax implications are on our minds too, so we talked to regional experts about changes in the tax code as a result of President Donald Trump's sweeping bill signed last summer. The consensus is that the changes are good for businesses big and small.

We also have a special section celebrating the Society of Innovators at PNW's 20th anniversary this fall, and profiles on Integrated Body and Medicine, and Flourish Community Hub in Gary.

Enjoy this issue!

— Heather Pfundstein, publisher/editor



Photo by Doug Ross

PICTURE PERFECT

In the unincorporated town of Granger, parks are an important part of the community's charm. Since there isn't a park district, Granger Paths has stepped up to help provide outdoor recreation for residents. Here, a native prairie is being restored at the Harris Township park on HG Road in Granger. ► PAGE 30

Professional advancement



READ STORY ON PHONE

Businesses and organizations share good news about new hires, promotions, accolades

HEATHER PFUNDSTEIN

Accounting

CPAs **Angela Grothaus** and **Lisa Human** were promoted to partner at **CLH, CPAs & Consultants** in Michigan City. Grothaus joined CLH in 2014 as a senior staff accountant. Human joined CLH in 2014 as a staff accountant. **Wyatt Stacy** was promoted to senior accountant. Stacy started at the firm in 2022. **Charlotte Dombrowski** of Valparaiso and **Kristina Sherpitis** of Beverly Shores interned last summer.

Agribusiness

Christy Wright was named the next president and CEO of **AgriNovus Indiana**, a nonprofit coalition focused on growing Indiana's agbioscience economy. She most recently served as the director of global food systems at **Corteva Agriscience**.

Banking

John Hatfield was appointed senior vice president and director of marketing at **Horizon Bank**, which has headquarters in Michigan City.

Lynnann Russo, manager of card issuance and disputes, was promoted to officer of **1st Source Bank**, which has headquarters in South Bend.

Russo joined the bank in 2018. **Lucas VanMatre**, senior credit analyst, was promoted to officer of the bank. He joined the bank in 2021.

Allen Stenberg was promoted to senior vice president of marketing at **Notre Dame Federal Credit Union**. He previously was vice president of marketing. He joined the credit union in 2014.

Lauren Beatty was promoted to retail banking officer at Warsaw-based **Lake City Bank's** South Bend northwest branch, and **Gregory Brown** returned as senior vice president, commercial Elkhart regional manager.

Jordan Sharp was promoted to the role of Community Reinvestment Act (CRA) officer at Converse-based **First Farmers Bank & Trust**, which has offices in Marshall and Starke counties.

Business services

Caleb Morris was named Goshen-based **Viewrail's** CEO. Morris' father, Len, founded the company in 2001. The elder will transition into an advisory role. Caleb most recently was president.

Samantha Roa, who served at **HDW** (now **HDW | An Office Interiors Company**) for eight years, transitioned to design manager for the Northwest Indiana location. **Kristen La Rocca** continues as the business development

manager for Northwest Indiana. La Rocca contributed to HDW's growth since 2019.

Construction

Matt Evans was promoted to president of Hammond-based **Korellis**. He most recently was vice president of operations of the commercial roofing and building envelope contractor that is 100 percent employee owned.

Justin LaPorte of Hebron, who drives for **Smith Ready Mix**, finished second in the 2025 Indiana Mixer Driver Championship, which was held by **Indiana Ready Mixed Concrete Association** July 19 in Fishers.

Joe Thompson joined La Porte-based **Larson-Danielson Construction** as a project manager. His background includes project management roles with **CORE Construction** and **Hasse Construction**. **John Nims**, who has been a Local 1005 Carpenter for 15 years, was hired as an estimator, including work with **Nims Construction**. **Alexandria Bucher** joined the accounting team as an accounting associate. She served in leadership and compliance roles with **Edgewater Health** and **Pinnacle Treatment Centers** before transitioning into the RV manufacturing industry. **Shawnique O'Dell** was hired as an estimating assistant.



ACCOUNTING
Angela Grothaus



BANKING
John Hatfield



BANKING
Lucas VanMatre



BANKING
Allen Stenberg



BANKING
Gregory Brown

Lori K Bath, a bathroom remodeling company, relocated its headquarters to a larger facility in Valparaiso.

Economic development

Niccole Zell was promoted to chief lending officer at the **Regional Development Co.** after 20 years with the organization. Most recently, she was vice president of lending.

The **South Bend – Elkhart Regional Partnership** appointed three new members of its board of directors: **Stan Klotz**, **Marshall County Commission**; **Natalie Tucker**, Marian University's **Ancilla College**; and **Matthew Wesaw**, **Pokagon Band Tribal Council**. **Susan Ford** was named co-vice chair of the board, sharing the title with **South Bend Regional Chamber's** President and CEO **Jeff Rea**. Ford is managing partner at **Quarterline & Rock**.

Education

John Gipson was selected the next chancellor of **Ivy Tech Lake County**. Most recently, he served as the chief of staff to the provost and associate vice



BUSINESS SERVICES
Caleb Morris

president for academic operations at **Purdue University**.

Terrell and **Chelsea Whittington** launched the **Cursive Academy** based in Gary. The program appeared on CNN's "First of all with Victor Blackwell" on Aug. 30.

Heather Hahn Sullivan, executive director of **Dunes Learning Center**, was the recipient of the 2025 **Association of Nature Center Administrators** Nature Center Leadership Award.

David Hernandez, the Eli J. and Helen Shaheen associate professor of classics at **Notre Dame University**, and **Morgan Munsen**, senior research and partnerships program manager at the Nanovic Institute for European Studies in the **Keough School of Global Affairs**, have each won an **NEH** Collaborative Research grant. **Thomas Stapleford**, associate professor in the program of liberal studies, is leading a team that has been awarded a Humanities Research Center on Artificial Intelligence grant.

Indiana University Northwest announced several promotions,



CONSTRUCTION
Matt Evans

including assistant professor to associate professor and tenure status — **Patrick Johnson**, communications; assistant clinical professor to associate clinical professor — **Jaclyn Barkow**, business and economics; associate professor to professor — **Brian O'Camb**, English; **Monica Solinas-Saunders**, public and environmental affairs; **Micah Pollak**, business and economics; and **Glenn Lauzon**, education. Faculty awards include: Distinguished Research/Creative Activity Award — **David Parnell**, professor of history; Distinguished Service Award — **Anja Matwijkiw**, professor of philosophy; Founder's Day Teaching Award — **Xiaofeng (Alex Wang)**, associate professor of mathematics; Trustees' Teaching Awards — **Katherin Arfken**, associate professor of Theatre; **Yllka Azemi**, associate professor of marketing; **Jen Fisher**, associate professor of biology; **Patrick Johnson**, assistant professor of communication; **Hannah Lee**, associate professor of psychology; **Daniele Rosso**, associate professor of mathematics; **Maureen Rutherford**,



CONSTRUCTION
John Nims



ECONOMIC DEVELOPMENT
Niccole Zell



EDUCATION
John Gipson



EDUCATION
Heather Hahn Sullivan



FINANCE
Keith Knight

AROUND THE REGION



FINANCE
Shawn Baldwin



FINANCE
Erin Schuster



HOSPITALITY
Jason Druso



PHILANTHROPY
Nicole Gladstone

associate professor of psychology; and **Erin Schaefer**, assistant professor of English.

Micah Koppang, a 2025 graduate of **Valparaiso University**, was chosen for the **Fulbright Scholar Program**.

Dr. **Jorge Peña** was hired as the assistant superintendent of school operations in the **Diocese of Gary**. Most recently Peña worked as a senior consultant and improvement specialist at **Koru Strategy Group** and served as

the Andrew Greeley Endowed Research Fellow at **Loyola University Chicago**.

Finance

CPA **Keith Knight** launched **CoreSource Capital**, a private commercial lending firm, in South Bend.

Shawn Baldwin joined the **TrueWealth Advising Group** team as a business development consultant. The financial services firm is based in Crown Point.

Erin Schuster, a client relations manager at **Harvest Wealth Partners**, passed her certified financial planner exam. She has worked at Harvest Wealth Partners, which has offices in Munster and Valparaiso, for 11 years. She also has Series 7 and 63 registrations through LPL Financial and Series 65 registration through Private Advisor Group.

Government

Gov. **Mike Braun** awarded the Governor's Century and Half Century Business Award in August. 2025 Century Award honorees from the Region: **Elkhart Brass Manufacturing Co.**, 122 years; **Kercher's Sunrise Orchards** in Elkhart County, 102 years; **Lebermuth** in St. Joseph County, 117 years; and **The Lerner Theatre** in Elkhart County, 100 years. 2025 Half Century Award honorees from the Region: **Holbert Engineering Co. Inc.**, St. Joseph County, 60 years; **LoveWay Inc.** in Elkhart County, 51 years; and **Porter-Starke Services**, Porter County, 55 years.

Braun announced appointments to various state boards and commissions. **Bill Hanna** was reappointed to the Commission on Higher Education, term expiring June 30, 2027. **Jeremy Lugbill** of New Buffalo, Michigan, was reappointed to the Ivy Tech board of trustees, term expiring June 30, 2028. **Jay Wilkinson** of St. Joseph County was appointed to the Northwest Indiana Professional Sports Development Commission, term expiring June 30, 2027. **Matt Murphy** of Porter County and **Tim Sexton** of St. Joseph County were appointed to the Indiana Ireland Trade Commission, terms expiring June

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AROUND THE REGION

30, 2029. **Malcolm DeKryger** of Jasper County was reappointed to the Purdue University Board of Trustees, term expiring June 30, 2028. **Raymond Lopez** of Lake County was reappointed to the East Chicago Waterway Management District, term expiring July 31, 2028. **Robert Ordway** of Lake County was appointed to the Northwestern Indiana Regional Planning Commission, serving at the pleasure of the governor. Dr. **Michael Nirenberg** of **Friendly Foot Care** was appointed to the Board of Podiatric Medicine, term expiring Aug. 31, 2029. **John De Souza** of **Cressy & Everett Real Estate** in St. Joseph County was reappointed to the Real Estate Commission, term expiring Aug. 31, 2029. **Jim Arnold**, who serves on the **La Porte Community Schools** board, was reappointed to the **Northern Indiana Commuter Transportation District**, term expiring May 31, 2029. **Ron Wamsley**, a retired teacher in Jasper County, was appointed to the Board of Registration for Soil Scientists, term expiring July 31, 2029.

HR/Workforce

Alyssa Eslinger is the new business development manager at **TalentSource** in Mishawaka. **Isabel Rodriguez** was named recruiting and marketing support specialist.

Hospitality

Noah Hoppe was hired as executive vice president and chief financial officer, and **Jared Garner** as executive vice president and chief legal officer of **White Lodging** based in Merrillville. **Bruce Hoffmann**, former executive vice president and chief financial officer, will transition to an emeritus role. **Jason Druso** rejoined the company as regional vice president. Druso worked for White Lodging from 2015 until early 2025. His most recent role was the vice president of food and beverage.

Manufacturing

ASA Electronics CEO and Co-Founder **Tom Irions** was inducted into the **RV Hall of Fame**. The Elkhart company has designed and manufactured electronics

for the RV, marine, fleet, construction and agricultural industries for almost 50 years.

Angela Perez, a graduate student at Purdue University Northwest, was named to the **Conexus Indiana** Rising 30 Class of 2025. Perez was nominated for her work as a part-time plant operator and engineer at **FiberX** in Merrillville. Other honorees include **Rod Baradaran**, CEO of **rScan** based in South Bend; and **Cristhian Padilla**, senior HSE engineer at **Cummins**, which has a Mishawaka location.

Marketing

Samantha Walker and **Onija Davis** were welcomed as social media managers at **JRS Mar/Com** in Crown Point. **Sameer Sheikh** joined the team as a web developer and content administrator. **Shawn Agyeman** was hired as a project manager.

Philanthropy

Opportunity Enterprises' President and CEO **Neil Samahon** was elected chair of the board of



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directors for **Indiana Association of Rehabilitation Facilities**.

The **Valparaiso Family YMCA** recognized **CeCe Arocho** and **Annmarie Severson** with 2025 Changemaker Awards. **Monica Rubio**, NWI market president and community lending market executive at **Old National Bank**, and **Mark Anderson**, an attorney at **Anderson & Anderson**, joined the **Legacy Foundation's** board of directors.

Nicole Gladstone was named president and CEO of Valparaiso-based **MAAC Foundation**, which is a nonprofit training campus for firefighters, EMS, law enforcement and K-9 units. Most recently, she served as the publicity superintendent for the **Lake County Fair** and vice president of operations and strategy at **Mixdesign Inc.** in Hebron.

The **YWCA of NWI** planned to honor the following awardees during its Circle of Friends Gala on Oct. 2 at the Hard Rock Casino Northern Indiana in Gary: Judge **Deidre Monroe** — Circle of Vision Award; **Shelice Tolbert**, attorney — Women who Lead Award; **Denise Dillard** — Safe Futures Award; **Susan Watkins**, — YWCA NWI Longevity Award; and **Chelsea Whittington**, CEO of C WHITT PR, Earline Rogers Trailblazer Award.

Bonita Schaaf, **Sophie Koss** and **CarolAnn Brown** were appointed to the board of directors of the **Center for Creative Solutions** in La Porte.

Laura Green was promoted to training and technical assistance specialist at **First Things First Porter County** based in Valparaiso. She started at the nonprofit in 2022 as an outreach coordinator.

Public relations

Jonathan Thomas was appointed chief digital officer, and **Marin Bruns**, digital content and public relations coordinator, at **South Shore Public Relations**, which opened an office in Michigan City.

Real estate

Dan Rohaley joined the commercial division of Coldwell Banker Realty-Northwest Indiana.

Small Business

Studio director **Shannon Williams** and staff opened **Transcend Dance Collective** in Chesterton.

Technology

Paul Miceli was promoted to director of **Pulse Technology's** audiovisual division.

Transportation

Todd Nuelle was named **Anacostia Rail Holdings'** chief commercial officer. Nuelle succeeds **Eric Jakubowski**, who is retiring after more than a decade of leadership. Nuelle joins Anacostia from **Canadian National Railway**, where

he served as senior director of supply chain operations, managing the Great Lakes business unit.

Dexter Salenda joined **Ports of Indiana** as the first foreign trade and economic development director. His most recent role was director of business development/key account management for **DHL Global Forwarding's** life science, health care and chemical sectors. ■

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PERSONALITY MATTERS

COMMUNITY, COST IMPORTANT WHEN ATTRACTING COMPANIES TO REGION'S SPACES



More than 300 jobs were created at the 174,000-square-foot Amazon last-mile distribution center at the AmeriPlex at the Crossroads business park in Merrillville.

Photo by Rick Bella

MICHAEL GONZALEZ

Anne Taylor smiled broadly, like a proud mama with bragging rights at a family reunion, as she ticked off Hammond's commercial real estate development wins.

There were big catches, like landing Meats by Linz, which supplies meats to upscale restaurants, casinos, golf clubs and more. The company eventually bought 10 acres and brought 400 new jobs to Hammond, said Taylor, who is executive director of the city's planning department.

United Hospital Services and Huhtamaki, a global food packaging supplier, also have been huge for the city.

And, there were small ones, like local mom-and-pop shops that bring something special to the community.

"We focus on developments that have a lot of jobs," she said. "We love bringing jobs to Hammond, but we also continue to support local businesses."

Ixxa Coffee, a stylish coffee shop and roaster that also sells plants and pastries, is one example. It opened its doors in a 1,000-square-foot shop in north Hammond in 2021.

From light industrial to office space, from warehousing to major and light manufacturing, down to small businesses and the local doctor's office, defining commercial real estate, or CRE, is almost like nailing jelly to a wall

— you're not likely to catch it all at once.

Generally, area experts broke CRE into three main categories: office space, industrial and retail — with each having multiple subcategories.

From Hammond to South Bend, regional experts agree Indiana's strengths are a business-friendly climate, infrastructure like good highways and freight and passenger rail lines, and access to Lake Michigan. This combination makes it attractive to do business in the Region.

"We're often the first call when companies are looking to relocate or expand," Taylor said, a sentiment shared by her colleagues across the Lake Michigan's southern shore.

Growing CRE

Experts repeatedly described the state of Indiana as pro-business and a not-so-conducive environment in neighboring states, particularly Illinois.

90% The occupancy rate of office space in Lake, Porter, La Porte, Jasper and Newton counties, according to Commercial In-Sites.

Indiana's lower taxes, good highway and rail infrastructure, lower workers compensation and more affordable workforce are big draws to the Region, according to area experts.

Affordable land prices and a business-friendly government mean more businesses come to the Region, but population increases also are a huge factor, said David Lasser, managing broker for Merrillville-based Commercial In-Sites.

When new people come in, they want restaurants, shops, doctors' offices and more, and that creates higher demand for commercial development in the area.

"The main driving force that's been good for Northwest Indiana for many years is a considerable amount of vacant land for development," said Lasser, who's been a broker for 37 years. "There's an ever-growing wave, over at least the last 15 years, of people moving from Illinois to Indiana. Every time somebody builds a home or occupies an apartment unit, it's that many more heads and bodies to go into restaurants and shops and fill office buildings."

Antony Miocic, director of Latitude Commercial's office group, described Northwest Indiana as a suburb of Chicago, but the similarities between the two areas stop there.

"We're a suburban market," he said. "We definitely feed off Chicago, for better or worse, so that helps us definitely versus other markets, being close to a large population center like that."

Office spaces are doing well in Northwest Indiana, with occupancy rates hovering around 90 percent, Lasser said. That average covers Lake, Porter, La Porte, Jasper and Newton counties.

"This means buildings are full," he said.

Costs count, and a report from Commercial In-Sites published last January indicated the asking price for full-service rental costs for office space

in the company's Lake County portfolio averaged \$26.18 per square foot and \$24.73 per square foot in Porter County.

By contrast, business renters in the Chicago area, which had a vacancy

rate of about 17 percent, could expect an average asking price of \$42.85 per square foot, according to the online Savills Research and Data Services.

Office space remains a draw in the Region, in large part because it's significantly cheaper than in the big city, and the pandemic prompted some trends that affect Indiana today, Miocic said.

For example, when more employees began working from home, a professional services firm paying for office space in Chicago could move across the state line and pay a fraction of the rental costs, Miocic said.

"It's going to be much cheaper here, so there was definitely that trend in 2020," he said.

to grow and how, and we help them make it happen," said Bailey

Tombers, vice president of business development for the Lake County Economic Alliance.

Typically, businesses already located within the county will contact the LCEA if they want to relocate or expand in the area, but there are plenty of calls from other states, Tombers said. The alliance discusses the site location with individual communities to see if there's a match in Lake County.

Tombers named community after community in Lake County, noting the kinds of CRE development they usually want.

In Gary, for example, with the Hard Rock Casino Northern Indiana and the upcoming convention center, "they're going to see rapid growth all around that area in a relatively short amount of time, which is going to be very positive for them, but the question is how do we help support that."

Farther south, Crown Point officials have encouraged preparing land for devel-



READ STORY ON PHONE



Photo provided by Alston Construction

Meats by Linz opened a 115,180-square-foot industrial cold storage building in Hammond in 2024.

Site location

A big part of encouraging commercial real estate development is knowing what works and what is welcomed in the many communities that make up the Region.

"So, we work with the communities to help them identify where they want

opment, and they're looking at different businesses that could use easy access to Interstate 65 and other infrastructure.

"The developers are working really well with the city to make sure that land is shovel ready," Tombers said. "They're putting up buildings and people are coming to look at them."

COMMERCIAL REAL ESTATE

“The communities are really trying to transition away from things that are going to have air emissions. They’re tired of having the reputation of being the place where dirty things go.”

—Bailey Tombers,
Lake County Economic Alliance



“We’re just a prime location for distribution centers. We have companies building (large structures) on spec, which is crazy, when you think about it, but they’re confident they’re going to find a tenant for them.”

—Antony Miocic, Latitude Commercial



One common refrain among communities in the state’s northwest corner, historically home to pollution belching mills, railroads and other heavy manufacturing, is a move toward something cleaner, she said.

“The communities are really trying to transition away from things that are going to have air emissions,” according to Tombers. “They’re tired of having the reputation of being the place where dirty things go. They like what they have, but they’re trying to diversify their economic clusters.”

About 45 minutes to the east, CRE brokers and experts also consider

communities’ needs and interests when helping companies expand or relocate to the area, said Shawn Todd, a longtime broker with Cressy Commercial Real Estate.

Different communities have different personalities, and it’s important to recognize that and guide appropriate businesses toward the communities that fit them, he said.

Elkhart, long known as the recreational vehicle capital of the world and a spot for automotive industry businesses, continues to be heavier in manufacturing, while the South Bend area leans toward office and professional spaces.

“Downtown South Bend is just a different area than Elkhart or even Mishawaka,” Todd said.

Office space

The pandemic upended a lot, including the traditional demand for office space. More people who worked in offices began working from home, but that’s beginning to change too, Todd said.

“This need for private office space is not as much as it was before, and it’s an expense on people’s books they now look at differently,” he said. “Before, they thought they had to have (office space),

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and now maybe they see they don't have to have it anymore."

Still, more businesses are getting tired of having meetings in local coffee shops and restaurants, and they seem to be requiring workers to return to their offices more.

While office rental rates are holding steady, office vacancy is still higher than it should be in the St. Joe area, so that's unfortunate for the office market, and the rates of office space deals have slowed down recently, Todd said.

"The velocity of deals is not there right now," he said. "It used to be you could count on a certain number of deals happening each year, but it's not really happening anymore. It is more challenging. The odd thing is we haven't seen leasing rates really drop."

Steel, data distribution

Steel manufacturing, with mills of various sizes dotting the lakeshore and its court of rail and other supporting businesses, still may be the Region's economic king, but big data and distribution are eyeing the throne.

"We still do steel," said Lasser, of Commercial In-Sites. "I'm told we make more steel of a higher quality than ever before, however, with less employees due to technology. Steel drives a lot of local vendors."

Indiana still leads the nation in steel manufacturing, according to the Indiana Economic Digest and the American Iron and Steel Institute. U.S. Steel and Cleveland-Cliffs still run massive integrated steel mills along Lake Michigan's southern shore, and there are plenty of more specialized mini-mills across the seven-county Region.

But, data and distribution are exploding in the area.

There have been giant distribution projects, recently, that capture the business imagination, like the 1-million-square-foot Amazon distribution center planned near I-65 and U.S. 30, the second such center in the area.

Another big catch is the Panduit distribution center — a \$76.5 million, 475,000-square-foot behemoth — that will rise on Mississippi Street in Merrillville.

Proximity to Chicago makes Northwest Indiana more attractive,



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especially for warehousing and distribution businesses, Miocic said.

"We're the crossroads of America," he said. "We're just a prime location for distribution centers. We have companies building (large structures) on spec, which is crazy, when you think about it, but they're confident they're going to find a tenant for them."

Data centers are driving some economic growth in places to some extent, Todd said.

"We're seeing it (in St. Joe County) and across NWI," he said. "Data center activity is big. I don't think there is a county in Northwest Indiana that doesn't have a data center project."

That's not a bad thing, Lasser said. There's a huge demand locally, regionally and nationally for data centers, even though they require

at the Crossroads park, built by Holladay Properties, in Merrillville in 2021, and this January, Amazon gobbled up a 1 million-square-foot building at The Silos at Sanders Farm development at the junction of I-65 and U.S. 30.

"Spec is still working," said the LCEA's Tombers. "It's still very attractive. We see a lot of food production, packaging and those types of things. It's making more sense in Lake County because of our proximity to Chicago."

Headquartered in South Bend, Holladay Properties has dozens of development properties across Northwest Indiana, said Mike O'Connor, senior vice president of development and leasing.

Holladay also operates properties across several states, many of them mixed-use developments. Holladay broke

planning by the community," O'Connor said. "We kind of stay close to the folks that are doing planning with local governments. There's a great desire in Michigan City to create more opportunities for business growth, including light industrial flex space."

Flex space is a versatile form of development that attracts a wide range of businesses, from office to warehousing, light industrial and distribution in a single area.

From business to community

Retail also is a big component of CRE, and it has the capacity to build communities where residents live, work and play.

Tucked into a strip mall, coffee shop Ixxa is within reach of a local plant of an international conglomerate that makes bar soap, a railroad yard, a casino and dozens of small businesses.

Jose Marin, who grew up in neighboring Whiting before moving to California, said he noticed a "missing link" in the community when he moved back to the area with his wife, Stephanie Mora.

"In every city where I've lived, whether it's Los Angeles or London, there was always that part of the community that was important, and it was a coffee shop," Marin said.

Marin and Mora decided to open their own unique coffee shop in 2021. Soon, they added a neighboring space in the strip mall to house their coffee roasting equipment, expanding the store by about 400 square feet.

Last year, they added an outdoor patio space. They could see the immense possibilities behind a community hangout, Marin said. One cool shop, restaurant or bar opens, and others soon follow.

"I've seen it before," he said. "You see this thing that just happens in front of your eyes. The neighborhood can grow and grow and grow, and it all starts with someone in the neighborhood just starting a little community of their own."

Taylor emphasized that small businesses are the key to commercial development. Getting people to live and work in Hammond requires services and activities that create a sense of community.

"We really want to see more amenities for people living in and moving to Hammond," she said. ■



Photo provided by Ixxa

Ixxa Coffee in Hammond started with 1,000 square feet of space for plants and a coffee shop but has expanded to house coffee roasting equipment and an outdoor patio.

huge amounts of power, and it means the Region is not putting all of its economic eggs in one basket.

"Diversification really helps the job market" Lasser said.

If you build it

Business parks and "spec buildings" still draw businesses to the area.

Spec properties are often massive structures developers build and subdivide to draw businesses. Sometimes, the developers don't have to divide them at all.

Amazon opened a 190,000-square-foot distribution center at the AmeriPlex

ground on the 385-acre AmeriPlex at the Port in Portage in 2020, and they began building AmeriPlex at the Crossroads in Merrillville four years later.

"We try to have a pretty balanced portfolio. It's somewhat influenced by the regional economy," he said. "I would say we have more light industrial and medical office than residential in Northwest Indiana."

Next up for Holladay Properties is another AmeriPlex-like business park in Michigan City. The company began developing the area after years of interacting with leaders in that city.

"It's about aligning with interests in



Unlock hidden savings

How business owners are improving the bottom line through energy efficiency

Successful business owners know that operational efficiency isn't just a buzzword — it's a critical component of long-term profitability. While many leaders are focused on staffing, marketing, and product innovation, another opportunity often goes overlooked: energy efficiency.

If you're a business owner, you could be missing out on savings every year. The good news? NIPSCO offers energy efficiency programs tailored specifically for businesses that can help reduce your energy usage, improve



your environmental impact, and even enhance your reputation — all while maintaining, or even improving, your business's performance.

The Hidden Cost of Energy Loss

Whether you manage a small retail shop or a large-scale industrial facility, energy is one of your largest controllable expenses. Lighting systems, HVAC units, refrigeration, and machinery have high energy consumption. Many businesses also operate with outdated or inefficient systems.

Every kilowatt hour or therm used inefficiently is money that could go to your bottom line.

Business Energy Efficiency Programs

These initiatives provide resources, incentives, and support to help you optimize your energy usage.

These programs typically offer:

No-cost energy assessments: Experts analyze your energy usage and identify inefficiencies or outdated systems.

Financial incentives: Cash-back offers and financing support for upgrading to energy-efficient equipment such as LED lighting, programmable thermostats, ENERGY STAR®-rated appliances, and smart building controls.

Implementation support: Some programs even provide contractors or project managers to help with the installation of upgrades and ensure you receive all available program benefits.

NIPSCO's Energy Efficiency Programs

NIPSCO offers a range of programs designed to meet the unique needs of businesses — whether you're looking for upgrades or custom solutions. Here are just a few of the programs we offer:

Free Energy Efficiency Kits — Eligible customers can order energy efficiency kits that will be shipped for free.

Small Business Direct Install — SBDI provides qualified small businesses incentives for installing energy-efficient electric and natural gas equipment.

Prescriptive Incentive Program — rewards qualified businesses for replacing older, inefficient systems with high-efficiency equipment on a one-for-one basis. Incentives are available to help cover project costs.

Bonuses on Lighting Projects — From August through Dec. 31, 2025, or until funds are exhausted, eligible NIPSCO business customers can earn bonus incentives on new lighting projects.

Benefits Beyond Cost Savings

While reducing your energy usage is a clear cost advantage, energy efficiency upgrades also have the potential to deliver other valuable benefits:

Boosted productivity: Better lighting and HVAC performance can help improve employee performance and customer comfort.

Environmental responsibility: Lower energy use can reduce your carbon footprint — something increasingly valued by both customers and investors.

Brand enhancement: More customers are choosing businesses that align with their environmental values.

Regulatory compliance: As energy codes and environmental regulations continue changing, energy efficiency improvements can help you stay ahead of the curve.

Who Is Eligible?

Most programs are available to a wide range of NIPSCO business customers, from retail and hospitality to manufacturing and agriculture. Whether you own a small office space or own multiple buildings, there's a NIPSCO energy efficiency program that fits your needs. Many are tailored for businesses that may not have dedicated facility managers, making the process simple and accessible.

How to Get Started

Getting started is easier than you might think. Here's a quick action plan:

Contact NIPSCO — Ask about commercial energy efficiency programs or visit [NIPSCO.COM/BUSINESS](https://www.nipSCO.com/BUSINESS) for program details.

Schedule a no-cost Energy Assessment — This is complimentary to eligible NIPSCO customers.

Identify and plan upgrades — with support from approved contractors or consultants.

Apply for incentives — Take advantage of financial incentives for qualifying projects.

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MINDFUL OF TAX CODES

ACCOUNTING PROFESSIONALS KEEP UP WITH COMPLEX NEW RULES THAT THEY SAY WILL BENEFIT BUSINESSES

ALEX KEOWN

In many professional fields, continuing education is essential to keep abreast of developments. That's particularly true for the accounting professionals who businesses and individuals rely on to mitigate unnecessary tax burdens each year.

For 2025, that extra learning will be vital with President Donald Trump's sweeping economic and tax reforms —

federal tax laws are pro-business and will benefit their clients. But to know what's in the 870-page bill, accountants must remain on top of what's going on in their profession. That's why continuing education is so important.

J.T. Eagan, managing director of NWI Tax and clinical assistant professor of accounting at Purdue University Northwest, said it's important for people in his profession to be lifelong

new legislation at the federal and state levels, so it's crucial to be informed.

"If you're not a lifelong learner, this isn't the career for you," said Eagan, who has been in accounting for 20 years. "Just to maintain your licensure, you have to maintain continuing education hours each year. We eat, live, breathe, sleep and die this stuff."

Matt Stosich, a certified public accountant based in Schererville, said there are numerous resources practicing accountants can use to continue their education.

Webinars and in-person seminars provide critical information about the tax landscape. Briefs issued by the Internal Revenue Service also provide important information, Stosich said. The Indiana CPA Society keeps its members informed of changes, and the American Institute

20% The percentage of the qualified business income deduction is made permanent for qualified businesses in the One Big Beautiful Bill Act.

known as the One Big Beautiful Bill Act, which was signed into law in July.

Accountants across Northwest Indiana acknowledge that the new

learners. He always tells his students that the rules governing their work are constantly shifting and evolving. The rules can change with the approval of

TAX IMPLICATIONS

The One Big Beautiful Bill Act was sponsored by U.S. Rep. Jodey Arrington, (R-Texas). President Donald Trump signed it into law July 4. The Congressional Budget Office reported that the deficit will increase by \$3.4 trillion over the 2025-2034 budget period as a result of a decrease in revenue of \$4.5 trillion compared to a decrease in spending of \$1.1 trillion. View the full text of the bill at www.congress.gov/bill/119th-congress/house-bill/1/text.

Some of the bill's changes to the 2025 corporate tax code include:

- Bonus depreciation/ R&D expensing: The bill restored 100% bonus depreciation and the expensing of certain research and development costs.
- Expensing for manufacturing structures: 100% expensing is allowed for certain manufacturing facilities on a temporary basis.
- Business interest deduction: Business interest deductions
- will revert to the earnings before interest, taxes, depreciation, and amortization standard.
- Section 179 limits: The IRS expensing code that allows businesses to write off some assets during the year it was purchased have been increased.
- Estate tax and gifting: Permanently increases the estate and gift tax exemption to \$15 million.

of Certified Public Accountants publishes the monthly "Journal of Accountancy" that includes pertinent information for the profession, he said.

"Being on top of when the IRS publishes their guidance for the year and making sure you're as current as possible is just part of the job," Eagan said. "You have to drink up as much as you can. Join a Zoom when you can. I listen to online webinars when I'm in the car. Getting that new information so you can better serve your clients is critically important."

Tax changes

The bill Trump signed is a collection of tax breaks, spending cuts and other Republican priorities that include new funds for national defense.

Containing about \$4.5 trillion in tax cuts, the legislation makes permanent business-friendly legislation passed during Trump's first term. It was scheduled to sunset next year. Under this year's bill, the existing corporate tax rates and individual income brackets become permanent.

The bill offers American businesses large and small some significant benefits.

The law preserves the 199A small business deduction, which is a tax deduction of up to 20% on qualified business income for owners of pass-through businesses, such as sole proprietors or S-corps. The act made the deduction permanent.

"That was a big relief. The QBID has been huge in the small business industry. To have someone say you only have to pay tax on 80% of your income is

a huge benefit," said Sue Voth, owner of Quincy, Illinois-based V&R Accounting and a faculty member of the Indiana University Tax Institute.

Other benefits include 100% expensing for U.S.-based manufacturing efforts, including new factories, factory improvements, equipment, and research and development.

The law also eliminates taxes on overtime and tips with some limits, which the White House estimates will provide some workers with an additional \$1,500 a year.

Voth said small businesses who employ tipped workers or pay overtime will need to pay careful attention to their paperwork.

Voth said that the rules on reported tips only apply to federal taxes. However, Social Security, Medicare and state income tax will still be taken. There is a limitation to what's considered tax free, she said.

The same goes for overtime pay. The only overtime that qualifies for the inclusion is the premium amount, which is about half the regular hourly pay. She said that's something of a misconception about this new rule. Voth also said the no-taxation rule is only up to \$12,500 in overtime pay for an individual. Anything earned over that will be subject to full taxation.

"Businesses will need to keep these in mind when they're filling out their paperwork," she said.

Other provisions within the law that benefit businesses include changes to 1099 reporting requirements for subcontract work. The \$600 threshold for filing 1099s will increase to \$2,000 on Jan. 1, 2026. Voth said that will bring some relief to businesses



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WHAT THE EXPERTS SAY

"Being on top of when the IRS publishes their guidance for the year and making sure you're as current as possible is just part of the job. You have to drink up as much as you can."

— J.T. Eagan, NWI Tax and PNW



"The QBID (Qualified Business Income Deduction) has been huge in the small business industry. To have someone say you only have to pay tax on 80% of your income is a huge benefit."

— Sue Voth, V&R Accounting and the IU Tax Institute.



TAX PLANNING

that use a significant number of subcontractors.

The bill also supports an expansion of Opportunity Zones, which are economically distressed areas designated by the states to attract private investment through the availability of federal incentives. This is expected to unlock more than \$100 billion in new investments, which the administration believes will lead to more than 1 million new jobs in rural and distressed communities.

Plenty of time

Eagan said he is grateful for the timing of the bill. Because it was signed in July, accounting professionals have time to meet with business clients to discuss how the laws will impact them and what options are available to take advantage of the changes.

He also praised the fact that some of the provisions within the law, including the bonus depreciation, are retroactive to Jan. 19, 2025, one day before Trump's second presidential inauguration. That provides businesses "a ton of opportunity," he said.

Bonus depreciation within the tax code became available to businesses after the Sept. 11 terrorist attacks. The idea behind the provision is that if a business purchases a pricey asset, such as a computer server, the cost could



PROFESSIONAL ADVICE

► CPA Marisa Smoljan, the director of tax services and a shareholder at McMahon & Associates CPAs in Munster, shares the American Institute of Certified Professional Accountants' highlights of key provisions of President Donald Trump's One Big Beautiful Bill Act. Read the full article by scanning the QR code above.



be depreciated over a five-year period, which Eagan said is a "long time for businesses to recover for that asset." Now, with 100% depreciation, businesses can immediately see the benefits.

"Businesses can go back to Jan. 19 and see which assets they've acquired to determine what they want to take the 100% depreciation on," Eagan said. "This could actually free up some additional

capital that was going to be put into a quarterly payment and can now be used to grow and scale their businesses. This is a potential cash flow that the businesses weren't expecting."

Stosich added that, with a few months left in the calendar year, businesses can elect to make some purchases they may have been delaying due to the depreciation advantages.

To provide a broad understanding of the changes brought by the bill for his business clients and others who are interested, Josh Belk, owner of St. John-based Lodestar Tax & Consulting, launched a YouTube channel, "Belk on Business." He shares his insights on the tax changes.

He explained that some of the changes in the law may be confusing and hopes the information contained within the video logs is informative to businesses and individuals. Belk calls the bill a "big win" for real estate pros and business owners.

Specific benefits

Beyond the benefits for businesses, the act also provides breaks for individuals and families.

The seven federal income tax brackets of 10%, 12%, 22%, 24%, 32%, 35% and 37% have been made permanent.

The act permanently increased the standard deduction. As of Jan. 1, 2025, the deduction is set at \$15,750 for single filers and married filing separately. The deduction for the head of household is \$23,625 and \$31,500 for married couples filing jointly.

There are also available deductions for the interest on automobile loans for vehicles that are made in the United States.

The Child Tax Credit has been increased to \$2,200 per qualifying child.

The cap on the State and Local Tax (SALT) deduction has been temporarily raised from \$10,000 to \$40,000 for tax years 2025 through 2029. However, this new cap starts to phase out when income exceeds \$500,000, Eagan said. This creates a tax penalty for higher earners in this income bracket.

While the bill was largely business-friendly, one area that did not fare as well is green energy. Stosich calls green energy "the biggest loser" of the legislation.

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During President Joe Biden's administration, electric vehicle ownership was incentivized through the tax plans. However, the current credit of about \$7,500 was scheduled to end Sept. 30.

Some other business deductions for energy efficiency will expire, as will any home improvement credits for energy efficient devices. Those expire Dec. 31, Stosich said.

Qualified professionals

When it comes to business taxes, the advice is clear — work with a professional tax preparer.

Stosich noted that business owners with complicated returns should trust a professional tax preparer who is familiar with the most recent changes in the law and what changes will be implemented over the next year or two.

He stressed that there is a significant amount of misinformation about tax benefits floating around on social media and warned that much of it is likely incorrect or does not apply to a business' situation.

"Take anything you see on social media with a grain of salt and work with a professional to see what the law really says," Stosich said.

In all, the bill contains more than 100 tax provisions that are detailed and full of nuance. The accountants agreed that it will take some time for businesses to fully realize how it will impact them, both positively and negatively.

Stosich said it's important for business owners to understand their current situations and what kinds of tax impacts they can expect to see this year, as well as in the near future.

Eagan said the biggest pitfalls many smaller businesses make is "being idle and not sitting down with their accountants" to discuss what actions should



"It's important to work with a qualified professional. That's just a reality of the situation with taxes."

— Matt Stosich, CPA

be taken throughout the year. With the changes from the act this year, it's even more important, he said.

"If you only get together once a year with me, then fire me. I'm not doing my job," Eagan said. "If you're only thinking about your books, your records and tax situation in the spring, then you're too late."

He said change can be hard especially when it comes to financial records.

"For some clients, it's never the right time to make a change and go with a proactive accountant, but it's better to go ahead and make that move," he said. "Ultimately it can be a good change."

That's a sentiment shared across the board. "Work with someone who is on top of things and will stay abreast of things," Stosich said. "It's important to work with a qualified professional. That's just a reality of the situation with taxes." ■

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WELLNESS

COMMITTED TO HEALTH

EMPLOYERS SHARE STRATEGIES, INSIGHTS ON HOW THEY HELP KEEP ASSOCIATES HAPPY, HEALTHY



Centier Bank hosts a Get Fit Fair to encourage employee education and wellness.

Photo provided by Centier Bank

LAUREN CAGGIANO

A decade ago, employee wellness was relegated to the yearly health fair, a gym membership discount or perhaps a blood pressure screening. This bare-bones approach has rapidly become a remnant of the past for many Northwest Indiana employers.

In the Region, forward-thinking companies have come to terms with the fact that comprehensive employee wellness extends far beyond the occasional check-in. Instead, these corporate players have integrated well-being initiatives into the corporate DNA.

At Merrillville-based Centier Bank, employee wellness has been a cornerstone since 1995. The family-owned financial institution launched its wellness initiatives with basic health screenings. It has since nurtured a robust

ecosystem of proactive wellness initiatives that support the whole person — mind, body and spirit.

“Our wellness programming is very robust,” said Tami Janda, Centier’s wellness director. “We offer a variety of initiatives that are based on our associates’ interests, as well as what the health threats look like. In the last year, we have shifted our approach to being more proactive versus reactive.”

That approach falls in line with the initiatives of the Wellness Council of Indiana, which offers an AchieveWell program to guide employers toward a “well workplace.” The program offers consultations to help businesses understand how employee health impacts productivity.

Programs like these are important to increasing the overall health

of Indiana’s residents. The state ranked No. 36 for overall wellbeing in 2024, according to America’s Health Rankings, which are published by the United Health Foundation.

While the smoking rate in Indiana has decreased, it is still above the national average — 16.2% versus 14%. More than a third of Hoosiers are affected by obesity, according to the report “Obesity’s Impact on Indiana” from consulting firm GlobalData, and 12% of the state’s residents live with diabetes, according to the American Diabetes Association.

Proactive revolution

According to Janda, Indiana employers have their work cut out for them. Centier’s move from reactive to proactive wellness marks a fundamental

shift in how organizations approach employee health and wellbeing. No longer satisfied with surface-level offerings, companies throughout Northwest Indiana are embracing comprehensive strategies that improve not only medical outcomes but also enhance overall quality of life.

A standout example of this approach in action is the Franciscan HEALTHeACCESS initiative, launched in partnership with the city of La Porte in June.

This employer-sponsored advanced primary care program is designed to keep employees healthier while managing and reducing organizational health care costs. According to the Franciscan's Employer Solutions Account Executive Alex Heaton, the program delivered results that underscore convenience, accessibility and engagement in workplace wellness.

La Porte city employees and their families completed 92 clinic visits in just two months — a clear sign that removing barriers to care encourages real participation. The lab performed 66 tests in July alone, ensuring early detection and management of health issues before they become serious.

Prescription access was another key performance indicator, with the number of medications dispensed rising from 49 in June to 85 in July. Blood pressure readings among participants improved from June to July. Plus, nearly one in five achieved a healthy BMI range, showing tangible positive health outcomes.

Perhaps most telling, 94% of users reported positive experiences with the clinic, praising everything from provider interactions to cleanliness and wait times.

Per Heaton, these numbers reflect more than just activity. They demonstrate how employees are receiving timely treatment and continual care. In

Heaton's estimation, these are key ingredients necessary to sustaining wellness.

"HEALTHeACCESS is building a healthier, more engaged workforce in

La Porte, and we're excited to keep the momentum going while gaining deeper insights into employee wellness in the months ahead," Heaton said.

La Porte Mayor Tom Dermody offered a firsthand account of the city's experience with HEALTHeACCESS, calling it "overwhelmingly positive."

"We've heard nothing but good things about the physicians and their attentive, compassionate approach to patient care," he said.

HEALTHeACCESS offers an element of peace of mind when it can be challenging to know what the future holds, said Dermody.

"In the ever-changing world of health care, it's

a comfort to know that our employees have dependable access to quality physicians and resources when they need it most," he said. "Maintaining high-level care for our employees is a top priority for our team — and doing it at a cost-savings to our city is a significant bonus."



"We always want to meet people where they are ... the world's changing at a fast pace, and that means we're all changing at a fast pace."

— Andrea Sherwin
Mental Health America of
Northwest Indiana

Engagement first

Other organizations across the Region are innovating as well.

This year, Centier Bank launched a health fair. Janda said the virtual event drew participation from more than 400 associates, incorporating education, self-assessment and strategies for self-care. Monthly "healthy habit" challenges keep engagement high, with activities like step counts, hydration, meditation and even stress management. As Janda noted, Centier's wellness platform boasts a 76% engagement rate, a testament to the relevance and accessibility of the offerings.

Recognizing growing mental health needs, especially in the wake of the pandemic, many companies are expanding their emotional and behavioral health programming. Centier's "mental matters" campaign, for example, covers topics ranging from anxiety and burnout to setting personal boundaries.

"Since COVID, we feel like the stigma around mental health has lightened up somewhat, and I think that society now has wrapped its arms around what mental and emotional health is and how it impacts our overall health," Janda said.

Partnerships with organizations like Mental Health America support suicide prevention training. In addition, ongoing education addresses emerging topics such as weight management and diabetes. To that end, the bank launched a three-part diabetes prevention workshop, drawing 110 participants virtually.



Purdue University Northwest maintains an on-campus herb garden in Hammond.

Photo provided by PNW

WELLNESS

Culture matters

Purdue University Northwest also has made significant strides in building a diverse, responsive and relevant wellness culture. Leadership there describes a true team approach. Management positions are shared among benefits administrators who handle everything from enrollments and claims to retirees. Purdue also employs a dedicated wellness manager and support staff who handle campus-wide wellness initiatives.

"It's a 'something-for-everyone kind of philosophy,' which I think is good," said Jan Hanchar, associate vice chancellor of human resources.

The range of offerings is impressive: from an on-site clinic that serves faculty, staff and students to educational herb gardens where employees learn about nutrition and healthy eating while connecting with the community.

"They maintain this garden and run educational sessions for faculty and staff on how to harvest, cook and dry herbs," said Colleen Robison, director of benefits and wellness. "It's a lot of work for a couple months, but we get outstanding feedback from employees who love the harvest."

The gardens have grown to serve students in hospitality and culinary classes as well.

Robison also highlighted the importance of new and inclusive wellness programming on campus. For instance, she's looking forward to an upcoming Northwest Indiana health partnership that will screen a menopause documentary, "The M Factor," with expert question-and-answer sessions afterward. The event, open to Purdue's faculty, staff, and eventually the public, is part of a broader aim to address employee needs across all stages of life.

"(Menopause is) just a topic that doesn't really get enough attention," Robison said. "It's for women who are pre-menopausal, in menopause, post-menopausal, or anyone who wants to learn more about what that experience is like."

Finding alignment

As experts advise, employee engagement should be at the heart of every program. Both Centier and Purdue take that charge seriously.

"We like to survey our associates a lot to kind of get a pulse on what their needs and interests are," Janda said.

Regular assessments and feedback not only support innovation but also ensure that programming is relevant and effective. In the case of Purdue Northwest, they seem to have cracked the code.

"We have significantly increased the number of programs and the attendance over the last couple of years," Robison said. "I'm not saying it went up ... 20%. I'm saying it more than doubled."

Accessibility and inclusivity are also front and center at Purdue, where staff make a point to offer programming that accommodates people of all abilities.

"If there's a walking challenge and someone wants to participate who's in a wheelchair, we absolutely make sure there are adjustments made so the person can participate," Hanchar said. "No doubt about it."

Innovative wellness programming doesn't stop with traditional activities, however. Purdue's team offers everything from yoga and March Madness-style competitions to hydration and nutrition challenges.

"It's not like we ever go into a program saying it's targeted for a particular group," Hanchar said. "(We welcome) anybody who wants to know more about (x or y) or wants to participate."

Embracing change

In the larger context of supporting employee wellness, sometimes that means adapting to shifting demographics and generational needs.

"In a world where there's a lot of generational angst ... we have multiple generations more than ever working together," said Andrea Sherwin, president and CEO of Mental Health America of Northwest Indiana. "There are some traditional misunderstandings between generations but also new opportunities for learning."

For instance, the younger generation is growing up in a time when it is safe for them to talk about their mental health, where Gen X or baby boomers didn't necessarily have that space. To create a healthy workplace environment where everyone can thrive, Sherwin encourages employers to put in the time to understand the differences in how generations communicate and receive information.

Burnout and mental health remain universal challenges regardless of age or other demographic traits, Sherwin said. Many organizations are finding that employees' needs change quickly



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— and that flexibility is essential.

“We always want to meet people where they are ... the world’s changing at a fast pace, and that means we’re all changing at a fast pace,” Sherwin said.

Her organization, for example, provides comprehensive mental health support for businesses and organizations throughout the Region via Wellness Works. By proactively addressing mental health challenges, Wellness Works helps create a positive, supportive workplace culture that improves employee satisfaction, productivity and overall well-being. According to Sherwin, the program touches on facets of mental health like anxiety, stress and self-care, as well as mental health first aid and suicide prevention training.

If you ask Sherwin, now is not the time to scale back on these offerings. The stakes are too high.

“Burnout has been the No. 1 issue,” she said. “I think (that factor) combined with ... the strain on families (in terms of) fear, constraints and job loss ... we’ll continue to see an exacerbation

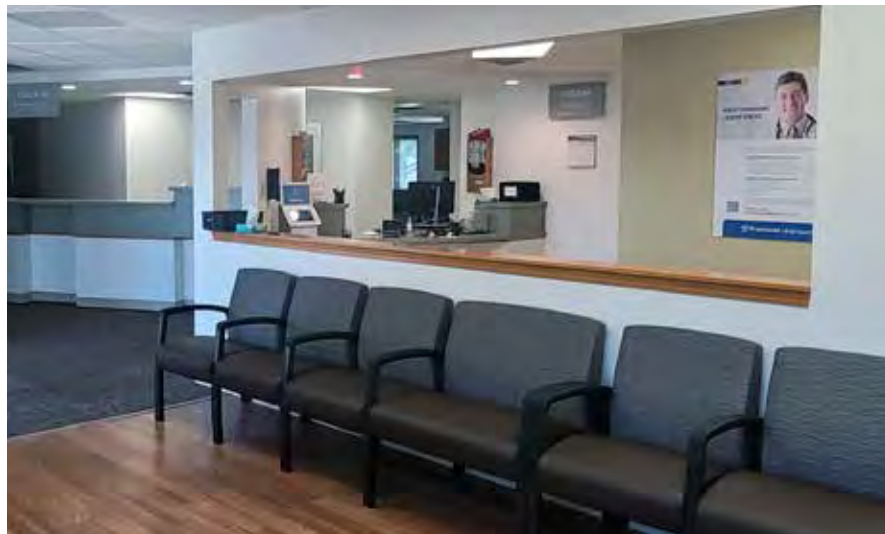


Photo provided by Franciscan

HEALTHeACCESS offers advanced primary care models with 17 clinics and more than 200 participating employers, like the city of La Porte.

of those personal issues showing up in the workplace.”

Survey data, regular user feedback and a growing acknowledgment of the importance of well-being at all career stages are helping stakeholders create engaging and effective wellness programs. With this in mind, Sherwin emphasizes the

need to prioritize time and space for reflection about what’s working and what might need attention. In other words, employee wellness should be a dynamic pursuit.

“We build, we change, we adapt,” Sherwin said. “And I honestly think that reflects the world we’re living in today.” ■



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Soulful benefits of nonprofits

Region's board members serve with patience, persistence and passion



The Crossroads YMCA broke ground in April on the new Tolleston Opportunity Campus in Gary. CEO Jay Buckmaster was joined by several board members: From left, Cynthia Polk, Steph Madison, Bob Bieker, Mark Bates, Tory Prasco, Buckmaster and Dean Niepokoj.

Photo provided by Crossroads YMCA

BILL DOLAN

The crowning moment of John Freyek's work on Opportunity Enterprises' board of directors didn't come easy. But persistence paid off with the grand opening of a respite center in Valparaiso for intellectually disabled children the nonprofit serves.

"It took years to raise \$8 million and build the Markiewicz Center to give their parents and the children a break to do fun stuff in a beautiful and safe environment," he said. "When we finally opened, some staff — angels (who) do incredibly important work — came up to me to thank all of us. Some cried.

"This is why I work on nonprofit boards of directors. It's good for the soul."

Indiana is home to tens of thousands of nonprofits that employ 10% of all paid workers and generate \$78.1 billion in annual revenue, said Maddison Miller, vice president of external relations at the Indiana Philanthropy Alliance based in Indianapolis.

That number includes 13,000 nonprofits in Lake, Porter, La Porte, St. Joseph and Elkhart counties, according to STATS Indiana. They distribute grants and scholarships and offer religious and spiritual development, education, science and technical research, arts, crafts and humanities.

All of these nonprofits must have a board of directors, according to state code. Many Region leaders are happy to take that call to serve.

Freyek, who is Horizon Bank's market president in Lake County, is one of them.

"I like to say I do banking so I can do the important stuff," he said. "My parents taught us that when you reach a certain level in life, it's incumbent on you to give back."

Board benefits

Chelsea Whittington, a veteran public relations consultant, said she has worked on many nonprofit boards.

"My first job out of college was at the Boys & Girls Club of Gary," she said. That experience led her to give back later.

The Legacy Foundation, a broad-based philanthropy managing \$80 million in assets, benefiting many Northwest Indiana nonprofits, recently recruited her to its board.

"When I received the call, I was floored," Whittington said. "I know the high profile of this organization that doles out millions of dollars to the community and organizations I already support."

She said the opportunity has led to other connections.

"I got so many phone calls and emails from well-wishers, and I've met some amazing people," Whittington said. "You don't get to hang out and lunch with a bank president every day and network."

Christina Wagner, associate vice president and marketing coordinator for Peoples Bank, has served on the Urban League of Northwest Indiana's board for about two years.

“(Serving on boards) has made such a positive impact in my life that it’s a requirement for my staff they all be on at least one nonprofit board. From a business perspective, it provides credibility in the marketplace.”

— John Freyek, Horizon Bank



Her employer helped her fulfill her desire for community service and connected her with the nonprofit that she has long admired. The Urban League provides education, financial stability and health care to underserved communities.

“As long as I can remember, I’ve always looked for ways to be part of something bigger, something I could do that would make the world a better place for my family, friends, and neighbors to live and grow,” Wagner said.

She said the Urban League’s diverse and engaged 20-member board “allows us to better understand and respond to the needs of those around us.”

“What I love most is knowing I’m making a real, tangible difference in someone’s life,” Wagner said. “If I can help just one person take a step toward their goals — or even simply make them smile — I feel genuinely fulfilled.”

Board decisions

Finding new volunteers isn’t always as easy as it sounds.

“Finding committed board members is a challenge every nonprofit faces,” said Kelly Anoe, president and CEO of the Legacy Foundation.

“We look for people who are able to give us their time, talent and can contribute and volunteer. Our board emphasizes looking for community connectors, people who can offer more technical expertise in investments and legal matters.”

Freyek said his calling came 25 years ago. “Everybody has someone who puts you on a path, and I was put on mine by a former boss,” he said.

That boss told him to go to the Valparaiso Chamber of Commerce that night to be a member of the small business committee.

“I said, ‘But I work in Hammond!’ Well, I did join that committee, which had me co-hosting ‘AM Valpo,’ a morning business networking program,” Freyek said.

He said that first opportunity led to stints on other nonprofit boards providing care for seniors, people with disabilities and encouraging entrepreneurs to start businesses locally.

He currently is chairman of the Legacy Foundation board.

“The responsibilities of a board member are generally the same no matter where you go,” he said. “You hire the CEO and make sure they are working in line with the strategic plan the board of directors have laid out.

“There are any number of committees that may go into board work that provides proper oversight.”

He said, as a banker, he always gets put on the finance committee.

“The committee work is constant, but the work I’ve done has given back to me tenfold,” Freyek said.

He also likes to be the person who puts others on a path.

“(Serving on boards) has made such a positive impact in my life that it’s a requirement for my staff they all be on at least one nonprofit board,” Freyek said. “From a business perspective, it provides credibility in the marketplace.”

Whittington has some tips for being the ideal board member.

“Don’t just attend board meetings,” she said. “Find other ways to volunteer your time and talent.

“Read materials shared with you thoroughly. You never know when you will be asked to weigh in on something or represent the organization while in the community.

“And most important, donate regularly and cheerfully!” Whittington urged.

Varied interests

Whittington said she’s proof that Northwest Indiana nonprofits represent the diversity of an ethnically variegated Region.

“There is under representation in terms of African Americans and Black women,” she said. “I gladly stepped into that role to ensure our voices are heard.

“When they talk about projects in Gary, the rest of the board turns



Photo provided by Legacy Foundation

Kelly Anoe, Legacy Foundation president and CEO (far left), and John Freyek, foundation board of directors chair (far right) pose with Heart of Lake County Award winners at the nonprofit's annual celebration in August.

Anoe said anyone fired up to be a nonprofit board member should sit down with the organization and “have a really candid conversation about their expectations.”

“Have a good understanding of the organization’s mission. Make sure it’s a good fit for you and them. If it is, it can be a really fulfilling experience both personally and professionally,” Anoe said.

around and looks at me to know what I think. I love that.”

Jay Buckmaster, president and CEO of Crossroads YMCA, which operates clubs across Lake County, said members of his board of directors represent a cross section of its service area and generational timeline.

“We have young volunteers who are in the early parts of their careers, and

PHILANTHROPY

board members who are retired and been with the Y for many years," he said.

Anoe said nonprofits are looking for board members willing to preserve a nonprofit's mission.

"Their greatest responsibilities are fiduciary, making sure all the governance documents are in order," she said. "They should be involved in strategic planning."

But managing staff is not one of them. "Allow the CEO to manage the rest of the organization," Anoe said.

Whittington said that three decades of nonprofit work have taught her that some things never change.

"Some (nonprofits) already have experienced cuts to funding after the state of Indiana approved their budget," Anoe said. "When the federal government did their efficiency audits, some contracts were immediately cut. We saw an immediate impact on organizations' food pantries, senior and child care, and health care was hit right away."

Wagner said the Urban League is feeling the effects.

"Sponsorships and donations are starting to decline, and there's uncertainty around whether funding will come through for programs like VITA," she

more public funding, may be particularly affected," she said.

Families will be impacted too, Miller said.

"As more parents leave the workforce due to childcare challenges, families are at greater risk of food insecurity and housing instability, which puts additional strain on nonprofits, food banks, and social service providers already facing public funding cuts," she said.

There is already a waitlist in the thousands for Indiana's state government-funded voucher program, which helps low-income working families afford some form of childcare. If funding is frozen and fails to keep up with inflation, childcare-related work absenteeism, which already costs \$3 billion annually, may grow.

"We have so many families that receive that funding," said Sharon Johnson, CEO of the Valparaiso YMCA said, "to be able to afford childcare in order to go to work and feed their families and put a roof over their head."

She hopes to address this in the YMCA's future fundraising.

Some organizations are using reserves to maintain services through 2025 but have indicated they may not be able to continue at current levels in 2026 without new funding.

"The financial impact is still unfolding, but already-strained human service nonprofits are bracing for reduced capacity," Miller said.

Freyek said some nonprofits may have to merge with others or fold. To negate some of those effects, the Legacy Foundation has allocated \$600,000 over two years to support organizations serving Lake County who have lost funding because of state or federal funding cuts.

By late August, the foundation already had awarded four Lake County resilience grants totaling \$137,809.

Between 2024 and 2025, the organization raised \$9.3 million for Lake County through donations from the public and a matching grant from Lilly Endowment Inc. — \$5.87 million of those funds will support community grants, and \$3.3 million will fund community projects and programs.

"Our Lake County donors came roaring out to help with that, and I have no reason to believe people are less philanthropic now," Freyek said. ■



The 2024-2025 Valparaiso Family YMCA board of directors included (from left) Nick Larson, Clay Patton, Jon Schmaltz, Bonnie Stephens, Jon Diston, LaTasha Coleman, Peter Anderson, Mark Ritzi, Lori Nicklas, Jim Mooney, Phrosini Samis-Smith, Eric Gibson, Dr. John Felton and Aco Sikoski.

During a Legacy Foundation board meeting, she was reintroduced to Valparaiso's The Caring Place, an emergency shelter for domestic violence victims. She first encountered the nonprofit in the 1990s through the Lake Area United Way.

"What a full circle moment for me," she said. "It made me feel good to see they were still in business, (but) dealing with the same issues of not enough funding to deal with homelessness and domestic violence on the rise.

"How do we find the money to ensure they won't go out of business? That is what we as board members are constantly wrestling with."

Government cuts

Those demands are likely to grow as nonprofits have to make do with fewer federal and state government subsidies.

said. "We processed more than 700 tax returns last year with the help of around 15 volunteer preparers."

The IRS's Volunteer Income Tax Assistance has helped qualified people for more than 50 years.

But funding uncertainty doesn't change the mission of these organizations.

"Even so, we remain committed to our core areas of service — education, financial literacy, health and wellness, and entrepreneurship," said Miller of the Indiana Philanthropy Alliance. "It can be challenging at times, but in a good way. It fills my heart with love, and that, alone, is enough to keep me here"

She said nonprofits in Indiana traditionally receive about 30 percent of their revenues in government funding.

"Counties such as Marion, Lake, and St. Joseph, which have historically received



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A comfortable pavilion overlooks a modern playground and nearby pickleball courts. The park on Elm Road, built in 2016, is one of two in Granger operated by the Harris Township trustee's office.

Photo by Doug Ross

CLOSE TO EVERYWHERE

GREAT SCHOOLS, GREAT LOCATION DRAW NEW RESIDENTS TO UNINCORPORATED TOWN

DOUG ROSS

Granger's 2023 population of 30,279 means it ranks 35th largest among Indiana cities, right between Michigan City and Schererville. Or it would, if it were an incorporated municipality.

It's about 26 square miles, but the borders are porous, with Mishawaka nibbling away at lucrative commercial properties.

"It's hard to define. Part of Granger is actually in Elkhart County," state Sen. Linda Rogers, R-Granger, said. "Granger

is kind of, gosh, it's hard to really figure out how far it goes.

"Very jagged when it comes to how it looks on the south side. Of course, the northern boundary is the state of Michigan."

Shelly Lindsay, board member and former executive director of Granger Paths, understands this well.

"I have said, oh, it would be so nice if we had a sign that said, 'Welcome to Granger,' but everybody said, 'where would you put it?'" she said.

The Granger community was founded in 1883 as a train depot. Talk of incorporating has come up occasionally since then, but nothing has come of it.

Harris Township Trustee Ken Lindsay said the Mishawaka annexation impact is "more complex than one might imagine."

With no mayor or town council, he's as close as it gets for Granger having an elected official to bring concerns to.

St. Joseph County Council President Dan Schaetzle also lives in Granger. The

\$302,500

Median value of owner-occupied housing units, 2023

\$117,348

Estimated median household income, 2023

21.6

Median travel time to work in minutes, 2019-2023



SCAN WITH YOUR PHONE

Republican has fought for road funding and a new county park, finally coming to fruition in Granger.

What drew Schaetzle to Granger is a combination of things that have brought others — great schools and a great location.

“The best thing about the community is the people,” Rogers said. “Everybody loves it here.”

Gateway location

Rob Meyers, president of Office Interiors and Vista Technologies, lives and works in Granger. His family is originally from Elkhart. Now he lives on the border.

“(Granger) really is kind of a gateway to different communities, which makes it attractive,” Meyers said.

The Indiana Toll Road runs right through Granger, making Northwest Indiana, Chicago, Ohio and Fort Wayne within an easy drive.

Shelly Lindsay loves being so close to Chicago, about 90 minutes away.

“I love Chicago. I absolutely love Chicago,” she said. “The riverwalk is just beautiful.

“I’m a big believer in you don’t want your world to get small.”

Rogers, who lives close to the Michigan state line, enjoys traveling to southwest Michigan for shopping and Lake Michigan, but she also is close to Indiana attractions.

Elkhart has an aquatics center and the RV/MH Hall of Fame. To the west, there’s the University of Notre Dame and Bethel University with a variety of sporting and cultural events, she said.

“I think we have really a little bit of everything here,” Rogers said.

Being close to everywhere drew Meyers not only to live in Granger but also to locate his business there.



“The best thing about the community is the people. Everybody loves it here.”

— State Sen. Linda Rogers, R-Granger

At one point, Office Interiors had two offices, one each in South Bend and Elkhart, only 14 miles apart. He chose Granger because it’s between the two with easy access to the entire market.

Office Interiors and its sister company, Vista Technologies, have a showroom and office space as well as a warehouse also in Granger.

Now Office Interiors has a second location again, having recently joined forces with HDW Commercial Interiors in Merrillville.

Office Interiors focuses on office furniture and commercial flooring while Vista Technologies deals with professional audio and visual gear. The popularity of Zoom and Microsoft Teams meetings has been a boon to business.

“We really try to make it easier for our customers by having an integrated approach,” Meyers said.

Outdoor recreation

Rogers owns the Juday Creek Golf Course but had little time for golfing this summer because of a fire that destroyed the clubhouse last year. She does take time, however, to enjoy tap

dancing at the Conservatory of Dance in Granger.

Ken Lindsay opened a township park on Elm Road in 2016.

“I conceived and designed it as a ‘destination on the Granger Path,’ nestled among many subdivisions, on land owned by the township, and consisting of play areas and, more recently, a restoration of the type of prairie and savannah that was once in the area — the Harris Prairie,” he said. “The park has been busy from the day it opened, and actually before it opened. It includes the first outdoor pickleball courts in the (much larger) area, and they are still among the best.”

Granger Paths gets a lot of credit for helping bring outdoor recreation to Granger. The nonprofit is working to connect the parks, library and other amenities. An annual 5K run and 1-mile walk helps the organization raise more than money.

“That’s kind of our fundraiser that keeps people aware of what we’re doing,” Shelly Lindsay said.

The kind of people who participate are the ones who enjoy using pathways.

Granger Paths also sells bricks as well as shaking the grants tree hard.

In many communities, the local parks and planning departments do this sort of thing.



Photo by Doug Ross

The Harris Township branch of Mishawaka-Penn-Harris Public Library serves Granger residents.

"It's not like we have a city. We're not a city. We don't have those amenities that South Bend or Mishawaka have," Lindsay said. The nonprofit sprung up to serve that need.

The current project for Granger Paths is raising funds for the first leg of the trail to the new county park being built on Anderson Road.

St. Joseph County Parks is developing the new 115-acre Anderson Road County Park, which will feature a fishing pier, playground, boardwalk, trails, sand volleyball court, native prairie and more.

Construction was set to begin in September with substantial completion by November 2026.

"It will be a very beautiful place," Schaetzle said.

The property was acquired by the county in 1999 for future development as a park. Schaetzle had to work hard to bring that park to fruition.

"I'm the one who got it done," he said, thwarting infighting in the Republican Party. "I have not had to break any arms; they've tried to break mine."

"I decided that I serve my constituents," he said, and formed a coalition with the four Democrats on the County Council to allocate money for the new park and roads in Granger.

That resulted in Schaetzle getting kicked out of the Republican caucus, he said, but with moderate Democrats, he succeeded in bringing those dollars to Granger.

The Democrats' compromise involved giving up on some pet projects that Schaetzle's fellow Republicans wouldn't agree to fund.

"Roads and parks are not Republican or Democrat issues," he said.

Infrastructure

In the future, Schaetzle hopes to see a highway garage built in Granger.

A Microsoft data center proposed for Granger has been controversial. Four water providers reached an agreement in late August to collaborate rather than continue to fight over the new customer.

The data center, while a potential windfall to the county's tax base, highlights one of Granger's biggest challenges. Most of Granger is on private wells and septic systems.

"It's not the same as having the municipal services, when you have municipal sewer and water," Rogers said.



Roads and parks are not Republican or Democrat issues."

— St. Joseph County Council President Dan Schaetzle

"I wouldn't say it's a negative. I don't like to look at it that way," she said. "As long as you maintain your systems, you're OK."

"We don't pay for water and sewer,"

Schaetzle said, but septic systems are costly when they need to be repaired or replaced. He knows of some homeowners who have to have the septic tank pumped every few months instead of every few years.

For the new clubhouse at Juday Creek Golf Course, Rogers is working with Mishawaka to connect to the municipal water and sewer systems.

"Economic development is good for any community," she said. Mishawaka bought a portion of the golf course property for a municipal well field and is

leasing it back to Rogers for the country club. Mishawaka's fieldhouse is right next to the golf course.

Mishawaka's annexation doesn't escape Schaetzle's attention. As he discussed Granger's future at a Martin's Supermarket location, he acknowledged that the "Gucci Martin's" with its upstairs dining area overlooking the deli is actually in Mishawaka. The city gobbled up a retail development and the subdivision behind it that was developed at the same time.

The appetite for annexation includes businesses but not so much for subdivisions, which tend to cost more for services than they generate in property taxes.

Reasons to move home

Among Granger's attractions is Penn-Harris-Madison School Corp., one of Indiana's top-performing districts. Heather Short, an educator and administrator in the district for 31 years, took over as superintendent in July.

Under the retired Jerry Thacker, the district reached a 98% graduation rate.

Northpoint and Prairie Vista elementary schools are in the top 10 statewide for English and language arts and math scores. Discovery Middle School ranked third.

"What brought us to Granger is basically the school system," Shelly Lindsay

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said. "We were extremely happy with the educational system around here."

Lindsay's daughter, who lived in Wisconsin, moved back to Granger, in part because of the school system, along with other quality-of-life considerations. When her daughter was listing things she was looking for in a community, Granger had them all.

"It's still kind of a Midwestern values, nice place to raise your family," Meyers said.

In addition to the K-12 schools, there are plenty of opportunities for higher education nearby, with Notre Dame, Indiana University South Bend, Bethel University, Ivy Tech Community College and others attracting students from Granger.

Community spirit

After moving to Granger 30 years ago, Rogers has seen a lot of changes.

"The biggest change, I think, is there are so many new homes since we've been here," she said. When the golf course was developed, Rogers and her husband

also developed the Juday Creek subdivision and its custom homes.

The community "kind of exploded" in the 1990s, with rapid population growth. "The infrastructure has grown with Granger." Indiana 23, which used to be two lanes, is now four lanes through Granger.

"People are friendly. They're great neighbors. Everybody helps everybody," Rogers said.

Volunteerism is strong in Granger, too. Shelly Lindsay is an example.

"I believe very strongly that you need to give back," she said. "You can be an agent for positive change through volunteering."

Lindsay is involved with For Michiana, run out of Granger Community Church. The ministry looks for agencies in need of volunteers and plans a service day, sending hundreds of volunteers on a Saturday to assist 13 different nonprofits.

Food Drop, another program, has sent six truckloads of food to be distributed throughout the area. More than 1,000 volunteers gather at the end of

January, some doing inside work and others out in the cold, packing food to be distributed to 30 different low-income apartments, food pantries and other destinations.

"I just believe it's really important to be involved in the community," Lindsay said. ■

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A PLACE TO CALL HOME

REGIONAL LEADERS CONSIDER HOUSING OPTIONS THAT WILL INCLUDE EVERYONE



The Banc in Hammond is a mixed-use community set in the former Bank Calumet headquarters, which opened in 1925.

Photo provided by the city of Hammond

KERRY SAPET

The housing landscape in Northwest Indiana is undergoing a fundamental transformation.

Historically rooted in single-family suburban development, the Region's housing future stands at a crossroads.

Echoing communities across the nation, Northwest and North Central Indiana face affordability and density challenges, economic pressures, shifting demographics and changing commuter patterns.

"Housing is under stress throughout the entire country. By under stress, I mean affordability," said Anthony Sindone, director of the Center for Economic Education and Research at IU Northwest. "We talk about there being a housing shortage. That depends on your perspective. There are plenty of houses out there. But people can't afford them."

The Region's housing infrastructure is further strained by the influx of people moving to Indiana, which saw a net increase of about 30,000 residents in 2023. New employers are drawing workers into the area. Businesses, young professionals, retirees and families from Illinois are attracted to the state's relative affordability.

Northwest Indiana's population is expected to grow to 900,000 by 2050, according to the Northwestern Indiana Regional Planning Commission. That is about the size of Austin or San Francisco.

"In 2024, I saw an uptick of inquiries from people moving into the area and from existing Indiana residents," said Chuck Vander Stelt, founder of Northwest Indiana real estate website Quadwalls. "Indiana is ripe to be picked. It's the perfect fruit."



With challenge comes opportunity. “We need to think about changing the way we supply housing,” Sindone said. “We need to put our heads together and try to come up with solutions and creative policies.”

Local governments, planners, developers, nonprofits and residents are coming together to rethink how, where and for whom homes are built. They are weaving together housing solutions that prioritize place, connection and inclusion.

Through smart transit-focused growth, innovative collaborations and empathetic leadership, the Region’s leaders are redesigning the future of housing. The housing renaissance in Northwest Indiana is not just a response to demand but an ecosystem thinking ahead.

Data-driven planning

In 2025, Indiana University Northwest released a housing study authored by Sindone and Interim Dean Micah Pollak of the School of Business and Economics. It provided a detailed snapshot of housing in the seven-county Region.

Backed by READI grant funding, the study mapped housing inventory, assessed local markets and diagnosed gaps in affordability and housing types.

According to the study, a household needs a median annual income of \$83,000 to afford the median priced house of \$245,000 in Lake County. About 32% of households in Lake County earn at least \$75,000. That means fewer than a third of households can afford the median-priced house in Lake County. Statistics in other counties, and across the U.S., are similar.

“There is limited housing stock when it comes to affordable housing for low- and moderate-income individuals,” said Diane Dalton, Peoples Bank community development officer. “And market rate housing keeps spiraling out of control when it comes to affordability.”

Sindone predicts that the days of building \$450,000 houses are numbered. “You have to take a holistic approach. You can’t just say here’s all this vacant land, let’s build housing,” he said. “People love big houses. The problem

still remains that a lot of people can’t afford those \$450,000 homes.”

Within the next 25 years, Lake, Porter and La Porte counties will need about 50,000 more homes, based on the NIRPC’s NWI 2050+ plan. The IU Northwest study recommended housing solutions to meet the two-fold challenge of affordability and demand.

“The Region currently has mostly single-family homes,” Dalton said. “To accommodate growth affordably, it is necessary to seek smaller-lot homes, infill and multi-unit housing near downtowns and transit corridors.”

Across Northwest Indiana, leaders are looking to this data to reshape the Region through a layered, collaborative approach. They have work to do.

“About 85% of Northwest Indiana’s housing stock is some form of single-family detached housing; about three-fourths of that is in large lot settings,” said Eman Ibrahim, NIRPC’s planning manager. “Only 16% of the housing stock in the Region consists of multi-family units, duplexes and townhomes.”

Drawing from the data, mayors in cities across the Region are championing dense, mixed-use development, infrastructure and revitalization. Their leadership is at the helm of change.

Vision and action

At the heart of the Region’s housing transformation lies transit.

Northwest Indiana is shifting away from its mid-20th-century model of isolated subdivisions and car dependency, moving toward a more integrated, sustainable and inclusive framework.

Once an afterthought to car-centric design, the Region’s commuter rail networks — the South Shore Line Double Track and the West Lake Corridor expansion — have moved from concept to catalytic

infrastructure. Both projects stand poised to shape land use, urban density and housing opportunity. The West Lake Corridor, slated to open in late 2025, will connect Munster and Dyer to Hammond and Chicago, while the South Shore’s double-tracking project enhances capacity and reliability.

These transit developments are more than commuter improvements. They are the infrastructure around which a new model of housing is growing. City planners are creating transit development districts — compact, walkable, mixed-use neighborhoods centered around train stations.

The key to Hammond’s redevelopment strategy are the Hammond Gateway Transit Development District

WHAT THE EXPERTS SAY

“We talk about there being a housing shortage. That depends on your perspective. There are plenty of houses out there. But people can’t afford them.”

— Anthony Sindone,
Center for Economic Education and
Research at IU Northwest



“In 2024, I saw an uptick of inquiries from people moving into the area and from existing Indiana residents. Indiana is ripe to be picked. It’s the perfect fruit.”

— Chuck Vander Stelt,
Quadwalls



and the restoration of the historic Bank of Calumet into a 200-unit apartment complex called The Banc. The Banc aims to double in size with support from redevelopment tax credits. The city is negotiating two more developments — 600 units in total — in downtown Hammond.

“I’ve noticed a change in how developers approach downtown,”

Hammond Mayor Thomas McDermott Jr. said. “It’s a good sign. It was never the case before the (transit development district).”

Quality of life considerations are also at play. Trails, arts, public space and connectivity are shaping neighborhoods, not just housing units. Leaders hope these communities will serve as magnets for new residents who want a balance of suburban living and urban convenience.

Projects like The Banc offer modern amenities within walking distance of downtown. McDermott said he’s seeing results.

“I was driving downtown, and I noticed the number of people out

Rethinking sites

Regional developers are also repurposing abandoned or underused spaces to meet housing needs.

In Munster, the former site of Munster Steel is being transformed into Centennial Village, a mixed-use development with apartments, shopping and entertainment. Legacy neighborhoods like East Chicago’s Marktown, originally built for steelworkers, are candidates for preservation and revitalization.

In Gary, Mayor Eddie Melton is spearheading a wide-ranging urban renewal strategy that places housing at the forefront. The city is working with the University of Notre Dame

to age in place comfortably. They shouldn’t have to leave their city for options to downsize.”

Melton has pursued partnerships with developers and secured funding for large-scale redevelopment. The historic Palace Theatre in downtown Gary is being transformed into the \$85 million Palace Lofts, which will offer about 250 residential units with commercial space on the ground floor. It’s a landmark that speaks of backward-looking preservation and forward-looking ambition.

Creative change

Regional planners are rethinking housing policies.

“Municipalities should update zoning to allow more housing types, such as duplexes, triplexes and accessory dwelling units,” Ibrahim said. “For new development, they should zone for mixed-use and higher density that allows diverse housing types.”

Accessory dwelling units are separate residences located on the same property as a single-family home.

Ibrahim suggests incentivizing rehab and adaptive reuse of older buildings and using land trusts or incentives to retain affordability.

“Provide incentives, utilities and infrastructure,” she said. “And include inclusionary housing policies or density bonuses.”

Sindone also advocates policy changes.

“Last year, Arizona, California, Colorado, Hawaii, Massachusetts and Rhode Island passed laws allowing spaces such as garages, backyards, basements and attics to be turned into ADUs,” Sindone said. “These units cost less to build than houses or apartments and can also provide inexpensive housing for nonrelatives.”

Microunits, one-bedroom units, offer another housing option. Microunits create housing for people who are single, couples without children and young renters. They supply basic space renters can personalize at an approachable price point.

A study by Pew and Gensler found that converting a Denver office building to microunits would cost \$123,000 per unit, less than half of the \$400,000 cost to turn it into studio apartments,



Rendering provided by Economic Development Corp., Michigan City

Tryon Meadow in Michigan City would mix townhomes, single-family homes and rentals in one community on 39 acres. The \$43.8 million project was proposed in February.

walking. They were enjoying the summer evening, eating at restaurants and gathering,” he said. “It was a really cool thing to see a vibrant and thriving downtown.”

Michigan City Mayor Angie Nelson Deutch is embracing dense, mixed-use development that aligns with commuter rail expansion. A cornerstone project involves redeveloping the former South Shore train station site. The \$101 million development will provide 220 market-rate apartment residences and 5,600 square feet of commercial space. The project emphasizes walkability, affordability and accessibility to services like grocery stores and child care — addressing long-standing gaps in community infrastructure.

School of Architecture to explore downtown revitalization through housing and community renewal.

In August, the city kicked off the \$12 million Gary Blight Elimination Program.

“We’re tearing down the abandoned structures plaguing the city and making them site-ready,” Melton said. “We’re investing in paving streets and upgrading streetlights. It’s making sites more appealing and more convenient for construction. We are working to make Gary a cleaner, safer and more resilient city.”

City officials are also considering the ages and needs of residents.

“We have a significant senior population living here,” Melton said. “We’re working to give them opportunities

in part because each room did not need its own bathroom and kitchen.

"It costs a lot of money to build houses," Sindone said. "We need to drive down the cost per foot. We need to increase housing production, but we need to increase the right kind."

Community change

Government officials aren't working alone. They have ground-level support from nonprofits that are working to empower residents, protect homeownership and build new housing with compassion and financial guidance.

Organizations like the nonprofit Northwest Indiana Reinvestment Alliance are addressing housing and financial needs. They are expanding homeownership pathways and bolstering residents' financial stability to help them remain in homes they might otherwise lose.

"NWIRA offers pre/post homeownership counseling, foreclosure prevention, financial coaching, fair housing training and more," Dalton said. "It also coordinates the Lake County Housing Task Force with over 30 partner organizations to identify housing needs and drive collective solutions."

Peoples Bank partners with FHLBank of Indianapolis, which has an affordable housing program. In 2024, FHLBank awarded \$34.6 million in grants to 42 projects, supporting over 1,600 housing units, along with down payment, repair and first-time homebuyer programs.

"FHLBank Indianapolis provides crucial gap financing for affordable housing projects the market alone can't fully fund — helping with acquisition, construction and rehabilitation," Dalton said.

Dovetailing with the housing momentum are broader placemaking strategies through initiatives aimed at elevating downtowns, cultivating distinct neighborhoods and ensuring housing options that are diverse and affordable. The vision includes transit, cultural development, health care corridors and farm-to-table food systems — underscoring that homes don't exist in isolation but within ecosystems of community.

"People relocating here have their pick of housing lifestyles," Vander Stelt said. "Our housing market is insanely diverse. In one day, I can travel from cornfields to densely populated cities to suburban sprawl to Lake Michigan homes starting at \$2 million."

Throughout these threads, one message emerges: Northwest Indiana's housing future rests on collaboration, innovation, identity and place. Regional planning provides the framework. Transit infrastructure offers the spine. Mayors and developers build the bones.

Northwest Indiana's housing evolution is not about abandoning tradition for trend; it's about integrating past and future. Historic neighborhoods, once designed with intention, are now becoming part of new, resilient urban fabrics, not forgotten relics. Transit corridors no longer divide but define neighborhoods. Senior residents and entry-level workers find homes in the same booming districts.

The Region's strategies are built atop the existing housing landscape. Planners are working to create a more connected, affordable and inclusive housing future — one where communities flourish, infrastructure holds up and residents of all incomes can find a place to call home.


"This area is ripe for tremendous development. It isn't always about taxes and rail lines. It's about perceived quality of life," Sindone said. "Young people leave in their 20s badmouthing Northwest Indiana. In their 30s, they come back. I liken it to parenting. They realize this is a pretty darn good place to live. So, let's make it easier." ■

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ECONOMIC DEVELOPMENT ACADEMY


The Economic Development Academy at IU Northwest is a seven-week in-person and online program that addresses regional economic development. The four-module curriculum will focus on connecting economic development approaches with practice, using current research, case studies, guest speakers and lively discussion. The Center for Economic Education & Research and the School of Business & Economics at Indiana University Northwest are presenting the program. Learn more by scanning the QR code with your phone. ►





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CELEBRATING 20 YEARS!

Since 2005, the Society of Innovators has contributed to economic and community development as the champion of innovation and entrepreneurship in Northwest Indiana.

We bring Northwest Indiana's innovation ecosystem to life by connecting bold thinkers, supporting transformational ideas, and building partnerships across business, education, and community.

From youth entrepreneurship programs that inspire the next generation of changemakers to thought leadership, events, and awards that spotlight homegrown brilliance. We don't just celebrate innovation, we activate it!



WHY INNOVATION?

Innovation starts with people, those bold enough to imagine what's next and determined enough to build it. At the Society of Innovators, we believe that anyone can be an innovator, and that Northwest Indiana is full of the people and ideas that will shape our future.

While global headlines highlight innovation in regions like Silicon Valley or Boston, real transformation is taking place in places like ours. On shop floors and in classrooms, in neighborhood coffee shops and manufacturing plants, innovation is happening, but it needs support to thrive.

MAKING AN IMPACT

AWARDS - Now in its 20th year, our annual awards focus on the spirit of creativity and ingenuity by discovering, honoring, and celebrating innovators from across the seven-county region of Northwest Indiana.

- 537 innovators inducted into the Society
- 75 Society of Innovators Fellows recognized
- 3 Lifetime Achievement Award winners

YOUTH ENTREPRENEURSHIP - The Society of Innovators is inspiring and educating youth through real-world competitions, curriculum-aligned tools, and mentorship. We are equipping the next generation with the skills and confidence to lead Northwest Indiana's future.

- 500+ students served through youth programming
- 27 high schools engaged
- 3 students earned Purdue Northwest scholarships





Located within Purdue University Northwest, a student-centered university that transforms lives through innovative education, impactful research and community engagement, the Society of Innovators brings together the credibility of academia, the agility of a nonprofit, and the reach of a regional movement.



"Northwest Indiana's future depends on inspiration and innovation from leading-edge researchers and determined community members collaborating on the evolving issues that face us. PNW is pleased to support the continued growth of the Society of Innovators, and its role in advancing that mission."

Purdue University Northwest Chancellor Kenneth C. Holford

POWERING ONWARD

For 20 years, the Society of Innovators has celebrated individuals and teams whose groundbreaking ideas, research, and community leadership are driving Northwest Indiana forward. As the Society's home, Purdue Northwest exemplifies this spirit of innovation every day—advancing applied research, fostering entrepreneurial mindsets, and preparing the next generation of changemakers.

From pioneering scientists and visionary educators to industry leaders and student innovators, PNW's inductees into the Society of Innovators reflect the university's commitment to solving real-world challenges and creating transformative opportunities for our region. These honorees embody the powerful connection between academic excellence and community impact that defines Purdue Northwest and the Society of Innovators.

Here are the Purdue Northwest inductees who have shaped innovation in our region over the past two decades:

- Don Babcock (2023)
- Janet Brown (2009)
- Kristin Burton (2024)
- Magesh Chandramouli (2020)
- Howard Cohen (2010)
- Joan Dorman (2010)
- James B. Dworkin (2008)
- Lori Feldman (2015)
- Matt Hanson (2020)
- Judy Jacobi (2007)
- Thomas L. Keon (2016)
- Robert A. Kramer (2010)
- Janet Landrum (2009)
- Mark Mabrito (216)
- John Moreland (2009)
- Dushan Nikolovski (2014)
- George Nnanna (2015)
- Tyamo Okosun (2024)
- Neeti Parashar (2014, 2017)
- Robert Rivers (2010)
- Manghui Tu (2017)
- Diana Underwood-Gregg (2006)
- Amanda Zelechowski (2022)
- Chenn Zhou (2005, 2011, 2012)



INNOVATORS IN ACTION

Real People. Real Ideas. Real Impact. At the heart of innovation are the individuals and teams who turn ideas into solutions. The Society of Innovators is proud to champion these changemakers, whether they're high school students launching new ventures or seasoned professionals reimagining industry standards.



Ashton Verbish

Founder and Owner, SafetyGlow

Hanover Central High School student Ashton Verbish is a two-time Innovate WithIN Regional pitch champion and finished second in the 2024 state finals. SafetyGlow is an LED-powered, retractable device that attaches to the back of semi-trailers to improve road safety.

"The Society of Innovators has opened my network greatly and allowed me to meet with possible investors as well."



Adela Ortega (2013 Inductee)

Founder and President, Professional Locomotive Services

Adela Ortega's company, Professional Locomotive Services (PLS), specializes in all things locomotive: from maintenance, service, repair, build, rebuild and components. PLS has earned a strong reputation in the railroad industry and in the community.

"It was definitely a door for me to get to know my community. Because of the Society, I don't ever feel alone in my business."



Chenn Zhou, Ph.D. (2005 Fellow, 2011 & 2012 Inductee)

NIPSCO Distinguished Professor of Engineering Simulation, Purdue Northwest Director, the Center for Innovation through Visualization and Simulation (CIVS)

With over 40 years of research experience, Professor Zhou is active in teaching, research and engagement. She oversees a PNW interdisciplinary research center and a nationwide steel consortium.

"The Society's recognition affirmed that the work my team and I have been passionate about is making a real difference in our community and industries."



Heather Ennis (2023 Inductee)

President and CEO, Northwest Indiana Forum

In her role as President and CEO at Northwest Indiana Forum, Heather Ennis creates economic development opportunities for the seven-county region. Her team behind the Ignite the Region Strategic Plan was a 2023 Advocate for Innovation inductee into the Society.

"The Society's commitment to promoting innovation aligns with the Forum's mission of driving economic development and regional growth."



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PROFESSIONAL ADVICE

Unplug and recharge



How a digital detox can improve your health and well-being

KATIE SARVER

Aping on the phone. A buzz in your pocket. An illuminated screen that suddenly appears in the dark. It can be challenging to ignore these notifications, knowing that they may bring important updates, urgent messages or just another distraction pulling you in.

However, that pull of our screens goes beyond text messages or emails. Our screens constantly demand attention in other ways. A recent Statista report found that 70% of U.S. digital video content viewers watched videos on their smartphones. Another report found 67% of TV watchers use a secondary screen or device to scroll through mobile apps, games and other content.

Excessive screen time isn't just a sign of the times. It can take a toll on mental and physical health, contributing to issues like eye strain, sleep disruption and decreased quality of relationships. Yet it can be difficult to recognize when screen time is too much, especially when hours can seem like minutes while scrolling, streaming or gaming.

A digital detox — or periodic breaks away from electronics — can help reduce stress, improve focus and foster healthier habits. But taking a digital detox can be easier said than done. Simply stepping away from your phone or tablet without a plan in place may not lead to healthier screen habits that last. Instead, here are some tips to help you get the most out of your digital detox so that you can regain balance in your daily life.

Recognize your reasons for a digital detox.

Maybe it's to get better sleep. It could be to improve your relationships or even

reconnect with yourself. These are all great reasons to do a detox, but if you're doing it because someone else said you have to, you will likely have resentment and not be successful. Make sure your digital detox is your own idea, and you'll likely have more success.

Make your goals simple and tangible.

Saying you'll go cold turkey on Day 1 likely won't get you where you want to be. Instead, set a reasonable goal that you can achieve. An example may be to only check social media once or twice a day or to decrease your device usage by one hour a day. Many devices allow you to check your average daily screen time. Take that number and subtract one hour and then pay attention to how often you're picking up your device.

Create boundaries. These are essential to achieving any goal. Set up screen-free zones in your home, such as your bedroom, dining room or eating space, and your favorite spot to relax. Another type of boundary can be screen-free timeframes. For example, set a rule for no screens after 7 p.m. or before 8 a.m. Screen-free time frames allow you to focus on communicating with others through face-to-face interactions and not be bogged down by drama or issues you see on social media that can affect your mental health.

Reignite your screen-free fun. Get back to doing the hobbies you loved most before technology took over our lives. Start reading books again — the kind you have to flip the pages and not download on a device. Explore where you live. Solve a puzzle. Plan device-free nights with friends and loved ones.

Don't forget a progress check. Weekly check-ins are a must. One way to keep track of your progress over time is to create a paper calendar or journal to keep track of your successes. Another great way to check your progress is to establish an accountability partner.

Embrace a digital detox at work when possible. A question I often receive is

about whether it's possible to reduce screen time when your job involves technology. There are moments in the day when you can step away from your screens, such as lunch breaks. Keep this time technology-free.

During your breaks, you can also set up "do not disturb" functions on your devices and leave them at your desk. Let your colleagues know that you won't respond to emails or texts after a certain time of day. This establishes boundaries and helps maintain a work-life balance, which is essential for your health and well-being.

If you oversee a team, encourage walking meetings during which employees take their meetings outdoors to recharge and refresh while being productive. Host face-to-face meetings whenever possible. This will offer the opportunity for colleagues to actively engage with their peers and build stronger working relationships.

Make your digital detox a family goal.

Making a deliberate choice to schedule family fun is important. The nice thing about family fun is that it doesn't have to cost anything to have a good time together. Play cards or create a new card game, play board games, create a family challenge, paint together, go geo-caching or on a scavenger hunt, or have a cooking or baking competition. All of these can be done together, without the use of technology.

There are also several resources available in bookstores and libraries for boredom busters. Check them out and get your creative juices flowing. I think you'll be impressed with what you come up with for screen-free family fun.

As a mom of six kids, I know how hard it can be to resist the urge to give in to your kids. The best thing you can do is to set clear boundaries and expectations when it comes to technology, despite your own temptations to bend your goals and any pleas from your kids. Leading by example is more powerful than you'll ever know. ■



► **Katie Sarver** is the manager of community programming and wellness outreach for Northwest Health.

BUSINESS PROFILE

Natural healing



Highland chiropractor teaches patients self care to better enjoy life

MARIE WILSON

Ahmad Sprouse was in massage therapy school, and he was in pain. Luckily, his mentor — a chiropractor — saved him from undergoing surgery by suggesting a set of exercises.

It was the “aha” moment that led Sprouse, now a Doctor of Chiropractic Medicine, to dive deeper than massage

Sprouse — specialize in spinal health and holistic care. They address a range of conditions, including headaches, sciatica, back pain, shoulder or ankle issues, irritable bowel syndrome, high blood pressure and diabetes.

To heal and enjoy

Sprouse’s approach mirrors that of the mentor who helped him ease his own sciatic nerve pain. It’s a philosophy in which surgery and strong medications are the last option — not the first.

“People don’t want to just take drugs to help their symptoms — they want to get better and healthier, naturally,” said Sprouse, who received his doctorate in 2013 from the National University of Health Sciences in Lombard, Illinois. “We can teach them to be able to heal themselves ... and how to enjoy life, not just get through life.”

Sprouse and others in his field are highlighting the benefits of a non-drug approach this October during National Chiropractic Health Month. The American Chiropractic Association said chiropractic care can “significantly lower risk of requiring an opioid prescription later.”

With the sting of the past decade’s opioid crisis still fresh, providing an option to avoid pain pills is part of what drives Sprouse’s passion for applying his “fascination with medicine” in a holistic way.

So, when a patient comes to see him, Sprouse always asks about their “why,” their reason for wanting to no longer feel sick and tired, but well and energized.

“When a patient knows that you care about them,” he said, “that speaks volumes to how they respond.”

‘They cared more’

Patient Margaret Fluellen, of Hammond, said she noticed the difference in treatment strategies right away. Fluellen has been a patient at Integrated Body and Medicine for most of the seven years since Sprouse took over the business from a retiring

chiropractor in 2018.

She’s received treatment for ailments stemming from years on her feet working in the banking industry — back pain caused by scoliosis, knee pain, rotator cuff issues and plantar fasciitis.

Fluellen, who now has a desk job, switched to Sprouse’s practice after first receiving chiropractic care from a chain chiropractic business.

“I felt like they were more personable, and they cared more about me,” she said about the Integrated Body and Medicine team. “They take the time with their clients to discuss what’s really happening.”

It’s part of the business’ mission to “restore health, offer wellness alternatives, break through limitations, foster hope, achieve goals ... one spine at a time.”

Philosophy of compassion

Running his own business gives Sprouse the freedom to set the tone for how his staff members treat people and the methods they use. He makes his own schedule, and as a father of a 14- and a 20-year-old, he appreciates the flexibility.

The downside of being in charge as an entrepreneur comes mainly from the challenge of hiring and retaining “people that fit into our philosophy,” he said. “It’s trying to find people who have the same compassion for caring.”

But that compassion and caring — along with the power of chiropractic care to help people thrive — keeps him going. Sprouse said he hopes to grow his business and potentially open a new location elsewhere in the Region, such as Crown Point or Valparaiso.

Patients like Fluellen are pleased and are spreading the word, too — often referring others to Sprouse’s care and talking up the benefits of approaches other than the invasive or medicinal options of traditional health care.

“I like the fact that they just don’t try to give me pills and shots for everything,” Fluellen said. “I like to find something that works better.” ■



Dr. Ahmad Sprouse works with a patient at Integrated Body and Medicine in Highland.

Provided by Integrated Body and Medicine

training and pursue the field of holistic and hands-on care.

Sprouse, of Munster, is the owner of Integrated Body and Medicine in Highland. There he treats patients with stretches, massage, exercises, supplements and nutrition counseling — with the help of a nurse practitioner and physical therapist, to create a team approach.

Sprouse and his staff of seven employees — including his wife, Nakia

MAKING A DIFFERENCE

Hub of understanding



READ STORY ON PHONE

Flourish Church opens in Gary to build relationships between nonprofits, community stakeholders



Dexter Harris opened Flourish Church in Gary after the 20,000-square-foot building at Ridge Road and Cleveland Street was donated to him.

Photo provided by Flourish Community Hub

MICHAEL PUENTE

In 2022, a 20,000-square-foot building and 3 acres of property that was once Grace Baptist Church in Gary was donated to Dexter Harris.

Harris opened what is now known as Flourish Church near Ridge Road and Cleveland Street in Gary.

But he wanted to do more than just open a church. His desire was to bring together other Gary-based organizations to address some of the city's pressing needs.

"I really just began to dream about what it would look like for us to be a church that lived outside our four walls," said Harris, who is senior pastor of Flourish Church.

In fall 2023, Harris decided to establish Flourish Community Hub, a nonprofit mission that is separate from the church.

COUNSELING SERVICES

► Flourish Community Hub partners with local clinicians to offer mental health services to youth and adults. Learn more by scanning the QR code with your phone.



"As we began to do research in the city of Gary, one of the things I noticed was that there was a lot of boots on the ground, organizations trying to do a lot of good things to transform the community and bring it into a better quality of life," said Harris, a 37-year-old native of Chicago. "But a lot of these organizations were also working in silos."

Harris' plan was to bring these organizations together to address social issues, including unemployment.

"We thought about how we could use our building to really pull these organizations together to create a community hub that would collaborate around social issues," Harris said. "Over the past year and a half, we now have over 25 different partners who all offer various things. It's almost like a puzzle. We always say everybody plays a part of the puzzle."

Some of the programs offered at the Flourish Community Hub:

- A youth mentorship program provides people ages 13 to 21 with weekly opportunities to build meaningful connections and develop their personal and professional skills. It's a

partnership with the Gary-Merrillville Salvation Army

- Preschool and after-school program for children with autism in partnership with We Are the Village
- Adult education for young adults by Neighbors' Educational Opportunities (NEO) provides adult and secondary educational opportunities
- Youth addiction recovery program sponsored by SHINE Recovery Cafe
- Community resource pantry, sponsored by HealthVisions Midwest

"We run our own youth mentorship with young Black males," Harris said. "We bring in entrepreneurs throughout Northwest Indiana to introduce them to different career paths."

There is also a partnership with the Indiana Department of Child Services to provide clothing and basic school resources to foster children using a secure system.

If that's not enough, the hub partnered with the city of Gary to create a lawn care service that hires young people to provide lawn maintenance for senior citizens and others who may need it.

"It's not us doing it alone. It's collaborating, it's partnership," Harris said. "It's really the community lifting it all together."

Although not a native of Gary, Harris arrived in 2014 with his wife and three children.

"I feel God called me to the city of Gary. I just really grew a heart and love for the city," Harris said, who serves as executive director of the hub. "I saw the potential, and I saw the brightness within our community and just really began to dream about what it would look like for us to pull our collective effort together."

"I feel like Gary is in a place now where I think everyone's hungry, people being more willing to collaborate just to work with one another."

Raydia Martin, associate director at Flourish Community Hub, said she was pleasantly surprised to see the willingness of other nonprofits to work together.

"Partnership and collaboration (are) hard to find in the nonprofit sector. It tends to be very siloed and very competitive," Martin said. "I was very surprised how easy it was to partner with other



Flourish Church celebrated a grand opening of its community hub on April 12 in Gary.

Provided by Flourish Church

nonprofits to launch the hub."

Martin wants to help Harris expand the hub to other parts of Gary and Northwest Indiana.

"I definitely see (the hub) expanding outside of the social service sector into more of a community redevelopment sector," Martin said. "We have plans to help people build small businesses. We want to create an affordable housing initiative."

She said those plans will unfold in the next couple of years.

"We will be a model that is not just a prototype for social services but one

for affecting redevelopment on a mass scale," she said. "Our goal is to replicate ourselves around the Region."

Harris knows that, with so many issues facing the city, others might feel overwhelmed by the seemingly impossible task of renewing depressed areas.

"But what I think that we tapped into is the power of collaboration," Harris said. "We put our logos and egos to the side. We looked at collaboration over competition and began to lock arms with our neighbors. I feel we have more resources than we realize when we actually depend on one another." ■

COMING SOON: ROBERTS IMPACT LAB AT PURDUE UNIVERSITY NORTHWEST

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Next economy of NWI



Housing, placemaking, belonging will fuel economy that lasts

ELLEN SZARLETA

If we want sustainable growth in Northwest Indiana, we must treat housing and placemaking as the building blocks of “real” economic development. Together, they turn addresses into neighborhoods and projects into places where people live, work and gather.



► **Ellen Szarleta** is the director of the Indiana University Northwest Center for Urban and Regional Excellence (CURE) and interim director and professor in the School of Public and Environmental Affairs at IUN.

The Region’s current path makes the case plain: our market is tight, our communities are shifting, and our competitiveness hinges on how we align housing production with place-quality investments.

Clear market signals

In spring 2024, sellers in Northwest Indiana were securing 96% of their asking prices with just 2.1 months of inventory — a seller’s market

buoyed by in-migration from Illinois.

Yet the housing pipeline still lags demand across product types. That is why community-minded projects matter.

The Region embraces this approach, as is evidenced by Michigan City’s approved Tryon Meadow — 218 units mixing rentals, townhomes and single-family homes — pairs new housing with walking paths and a neighborhood layout; Hammond’s Memorial Park Senior Residences and Townhomes proposal adds age-friendly units next to planned for-sale lots.

These are more than inventory improvements. They are placemaking choices that support workforce attraction, aging in place and neighborhood foot traffic — each a precondition for healthy local economies.

Strong sense of community

Decades of research show neighborhoods with strong collective efficacy — neighbors’ willingness to act for the common good — see lower rates of violence even amid economic disadvantage.

That safety dividend lowers operating risk for retailers and helps corridors retain patrons after 5 p.m., turning one-time visitors into regulars.

In other words, placemaking investments that meet individual and community needs generate positive social and economic outcomes such as crime prevention and market growth. Research shows that the combined influence of a community’s skills, resources and its shared commitment to creating a sense of community supports community resilience.

Civic infrastructure

If housing is the steel that we build with, then placemaking is the station-area design that connects us to our daily lives, and civic infrastructure is the network that ensures communities and their residents can function, collaborate and thrive. It can be thought of as soft infrastructure.

The challenge is to recognize that civic infrastructure is equally important, although less tangible. This network of relationships, organizations and shared spaces enables residents to act collectively — and it is as critical to market confidence as roads or fiber.

Ways to multiply the impact:

- Create a regional civic leadership academy with IU Northwest and local foundations to train “civic entrepreneurs” to enhance our sense of community.
- Measure civic health alongside GDP — publish an annual civic vitality index tracking association activity, volunteer hours and public-realm projects. We can build on the work of the Indiana Bar Foundation and the Indiana Civic Health Index.

Why? Because every dollar spent on facades or rail upgrades yields more when paired with social capital investments. Civic infrastructure is the multiplier that transforms placemaking projects into community-building engines, sustaining momentum and fostering trust.

Affordability fundamental

Nationally, the 2025 State of the Nation’s Housing documents record renter cost burdens and 30-year-low home sales. In Indiana, a worker must now earn \$22.07 an hour to afford a modest two-bedroom at fair-market rental rates.

The affordability gap limits families’ economic well-being and stability, constrains hiring, and lowers spending in our communities.

The fix is a unique combination of more housing in places that attract talent and support economic growth, while enhancing a sense of community that fosters trust and a belief in the future of the Region.

The opportunity

Northwest Indiana has the momentum to realize its potential. In this next phase, we continue to build on our successes and identify ways to strengthen our civic infrastructure. We can set housing targets and fund placemaking.

However, building civic infrastructure will require intentional actions on the part of all who live, work and play in the Region. It is not a by-product of economic development but rather a way in which we define who we are, what is important to us as a community, and how individuals can connect and participate in decision making that impacts their everyday lives.

Economic development is successful when it takes root in a place. When we build homes and belonging — walkable blocks, safe crossings, shaded sidewalks, and strong civic networks — we build an economy that lasts. ■

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