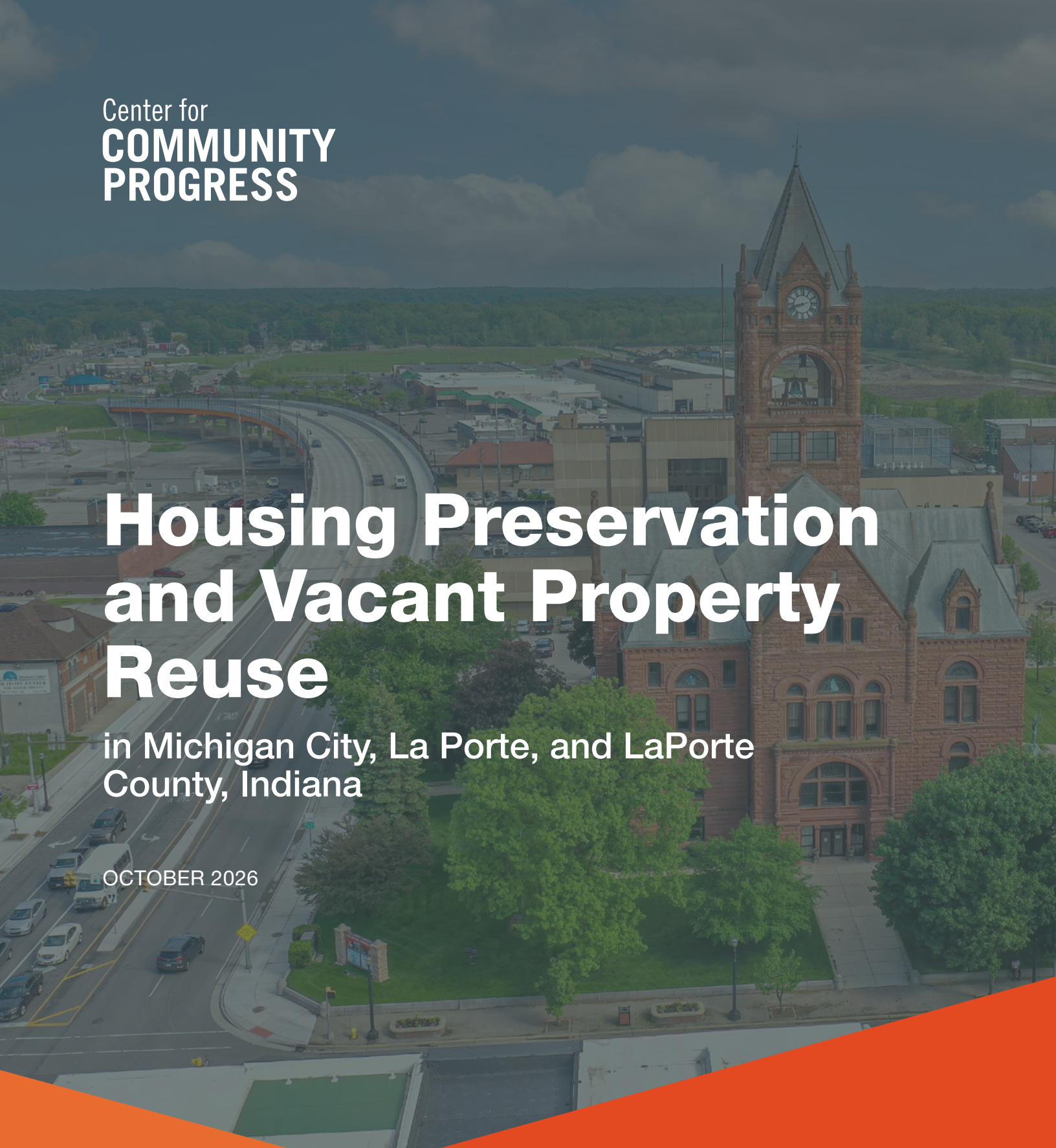
Center for
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Housing Preservation and Vacant Property Reuse

in Michigan City, La Porte, and LaPorte County, Indiana

OCTOBER 2026

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Vacant Spaces into Vibrant Places

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Cover Photo: A photo of the historic downtown La Porte, Indiana, overlooking LaPorte County Courthouse. Photo credit: Branden / Adobe Stock

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Unity Foundation of La Porte County

About the Center for Community Progress

The Center for Community Progress helps people to transform vacant spaces into vibrant places. Since 2010, their team of experts has provided urban, suburban, and rural communities looking to revitalize vacant properties with the tools and resources needed to address those properties at the policy and systems level. As the only national nonprofit dedicated to vacant property revitalization, Community Progress drives change by uncovering and disrupting systems that perpetuate entrenched vacancy and property deterioration. Community Progress has delivered customized, expert guidance to leaders in over 300 communities and provided hundreds of hours of free educational resources as well as leadership programming to help policymakers, practitioners, and community members across the country return properties to productive use. To learn more and get help for your community, visit www.communityprogress.org

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Contents

Executive Summary 5

Introduction 7

Section 1. Preserving Housing Opportunities Before Market Pressures Intensify 9

Housing Preservation is Critical 9

VAD Properties Represent One Important Housing Strategy 10

Recommendations 11

1. Commit to Housing Preservation as a Primary Housing Strategy 11
2. Establish Affordable or Attainable Housing as a Core Local Government Function 11
3. Ensure Public and Philanthropic Investment Produces Lasting Housing Benefits 12
4. Adopt a Common Affordable Housing Framework 12

Section 2. Integrating Property Data to Support Local Housing Goals 13

Code Enforcement Data 13

Tax Delinquency Data 14

Augmenting Code and Tax Data with Parcel Data 17

Recommendations 18

1. Improve Code Enforcement Data Collection 18
2. Formalize Property Data-Sharing with LaPorte County 18
3. Maintain a Shared VAD Opportunity Inventory 19
4. Measure the Public Cost of Property Neglect 19
5. Monitor Property Information to Evaluate Land Bank Feasibility 19

Section 3. Existing Tools to Use VAD Properties to Create Housing Opportunities 21

The Fix it Up, Pay it Up, Give it Up Framework 22

A Property in Limbo: Why Better Coordination Matters 25

Recommendations 29

1. Improve Property Information and Track Public Costs 29
2. Establish Earlier and More Consistent Unsafe Building Enforcement (Fix it Up) 29
3. Recoup Public Costs and Strengthen Acquisition Pathways (Pay it Up) 30
4. Coordinate Municipal and County Action Through a Unified Property Stewardship System (Give it Up) 30

How These Priorities Could Change the Outcome for 123 Lake Street 32

Section 4. Do Michigan City or La Porte Need a Land Bank? 33
Land Banking in Indiana: Opportunities and Limitations 33
Recommendation: Build the System Before Building the Tool 34
Conclusion 36
Appendix A: Stakeholders Interviewed 38
Appendix B: Pockets of Vacancy 39
Appendix C: The Meaning of Affordable Housing 40
Appendix D: Tax Sale Data 42
Appendix E: Decision Framework for Land Banking 44
Appendix F: Implementation Roadmap 45

Executive Summary

Michigan City and the City of La Porte (La Porte) are at an important moment. Unlike many communities across the Midwest grappling with widespread property abandonment and neighborhood decline, both cities have modest concentrations of vacant, abandoned, and deteriorated (VAD) properties. They also have many of the same housing challenges confronting communities across the country, including an aging housing stock, rising housing costs, and concerns about preserving quality, affordable housing opportunities for longtime residents. These housing pressures are occurring alongside significant public and private investment in both of these cities located in LaPorte County, Indiana.

The Unity Foundation engaged the Center for Community Progress to identify practical strategies to ensure housing options remain affordable to residents and evaluate tools such as land banking. The assessment found that creating a land bank should not be the immediate focus at this time. Instead, this report examines how Michigan City, La Porte, LaPorte County, and community partners can better coordinate existing plans, programs, policies, and partnerships into a stronger property stewardship system.

“This report examines how partners can better coordinate existing plans, programs, policies, and partnerships to strengthen what we describe as a property stewardship system.

Key Findings

Community Progress identified four key findings to guide future housing and property stewardship efforts. The recommendations apply to both cities and recognize that Michigan City and La Porte have distinct housing markets, organizational capacities, and community priorities. The aim is to strengthen collaboration while preserving the flexibility for each jurisdiction to tailor implementation to its own needs and circumstances.

1 Existing housing options need to be preserved before market pressures intensify. Including VAD properties in property preservation strategies is critical.

While VAD properties remain an important concern, the more immediate challenge is preserving existing housing opportunities before affordability pressures, an aging housing stock, and continued investment reduce the availability of affordable housing.

2 While both cities struggle with small concentrations of VAD properties, they should work with partners to improve property data before determining the best intervention tools, including whether a land bank is needed.

Michigan City and La Porte collect property information, but gaps remain in how data are organized, shared, and used to guide decision-making. Strengthening property information systems and improving coordination with the County will enable local leaders to identify emerging challenges earlier, better deploy limited public resources, prioritize strategic interventions, and make more informed housing and redevelopment decisions.

3 Michigan City and La Porte have tools to address and preserve housing, but better coordination is needed. The County will play a critical role in this work.

Michigan City, La Porte, and LaPorte County already possess many of the legal authorities to address VAD properties that are authorized by Indiana law. The greatest opportunity is not in creating entirely new programs, but in better coordinating existing code enforcement, delinquent tax enforcement, and acquisition efforts into a more proactive property stewardship system. Wherever possible, this property stewardship system should preserve housing and create a predictable pathway for addressing chronically distressed properties.

4 Both cities have small concentrations of VAD properties, and should strengthen the property stewardship system before determining whether a land bank is needed.

The original question guiding this assessment was whether Michigan City or La Porte would benefit from creating a land bank. Findings suggest the more immediate priority is strengthening existing systems and processes to achieve shared housing goals. As implementation progresses, community leaders will be better positioned to determine whether additional tools (including a land bank) would provide meaningful long-term value.



Introduction

Unlike many Midwest cities facing widespread property abandonment and neighborhood decline, Michigan City and the City of La Porte have more modest concentrations of vacant, abandoned, and deteriorated (VAD) properties. At the same time, these communities share housing challenges common to many communities, including aging housing stock and rising housing costs while needing to preserve quality affordable housing.

Major public and private investments in the region—including transportation improvements, redevelopment projects, and two data centers currently under construction—have the potential to reshape city and county housing markets over the coming decade. Although research on the long-term community impacts of data centers shows mixed results,[1] these projects represent big economic investments, and local leaders are optimistic about the opportunities they may create.

Michigan City, La Porte, LaPorte County, the Unity Foundation of La Porte County (Unity Foundation), and other partners have already laid important groundwork for positive change.[2] Initiatives including Vibrant Communities of LaPorte County and the *LaPorte County Housing Analysis and Action Agenda* reflect a commitment to strengthening neighborhoods, expanding housing opportunities, and supporting long-term economic growth. The initiatives referenced did a great job providing relevant housing data, context, and trends. Subsequent work, including La Porte City's Downtown Neighborhood Reinvestment Initiative and Michigan City's recent Housing Study, further outline the opportunities for specific projects. However, substantial investment can also drive up housing costs and accelerate local market changes if communities are not prepared.

These conditions create both opportunity and responsibility. Because vacancy is manageable, Michigan City and La Porte can act now to preserve housing options, prevent future property decline, and strategically reposition VAD properties before they become larger, costlier community challenges. Responding now will be significantly more effective—and less expensive—than doing so after housing pressures intensify.



Because vacancy is manageable, Michigan City and La Porte can act now to preserve housing options, prevent future property decline, and strategically reposition VAD properties.

1 Paul Beach, "New Evidence on Data Center Employment Effects," Brookings Institution, May 29, 2026, https://www.brookings.edu/articles/new-evidence-on-data-center-employment-effects/.

2 This report uses the Census names: LaPorte County and City of La Porte. We shorten "City of La Porte" to "La Porte" throughout. We capitalize City and County when used alone to specifically refer to the political or governing body rather than the geographic area.

Methodology

In early 2026, the Unity Foundation engaged the Center for Community Progress to identify strategies for preserving housing opportunities, preventing property decline, and strategically reusing VAD properties in support of long-term housing goals in Michigan City and La Porte. This report assesses the effectiveness of existing property stewardship tools, evaluates the potential utility of additional tools (including land banking), and identifies opportunities to better align these efforts with housing and redevelopment priorities.

Community Progress combined quantitative analysis, legal and policy review, field observations, and stakeholder engagement to develop our recommendations. This included reviewing City, County, and regional planning documents; demographic, housing, and parcel-level data; and relevant state and local laws governing code enforcement, delinquent tax enforcement, and property acquisition. We also interviewed elected officials, municipal staff, county officials, community organizations, and other local stakeholders during multi-day site visits to both communities. Appendix A lists all stakeholders interviewed.

Community Progress has worked with hundreds of local governments across the country facing similar housing and property challenges. Our recommendations reflect both the local context of Michigan City and La Porte and broader lessons from communities that have successfully improved neighborhood stability, preserved housing opportunities, and returned vacant properties to productive use. The report concludes with a 24-month roadmap for taking strategy to action.

Understanding VAD Challenges

The term **vacant, abandoned, and deteriorated (VAD)** properties is used throughout this report to describe residential, commercial, and industrial buildings or vacant lots that pose harm to residents and their community. These are often referred to as blighted, distressed, or problem properties.



Vacant properties are properties without an occupant, inclusive of vacant buildings and vacant lots.

Vacant lots are parcels without structures, including previously developed or unbuildable lots.

Deteriorated properties are structures in poor condition with damage or visible signs of deferred maintenance. They may be occupied or vacant.

Abandoned properties are properties where the owner has walked away and cannot be located, is unresponsive to violation notices, and is unable or unwilling to fix the property themselves.

Section 1

Preserving Housing Opportunities Before Market Pressures Intensify

Michigan City, La Porte, and LaPorte County have entered a period of significant transition. New public and private investments present an opportunity to strengthen neighborhoods and support long-term economic growth. However, this opportunity also brings new housing challenges.

The continued redevelopment of former industrial areas, tourism to the Indiana Dunes National Park, downtown revitalization efforts, and two large-scale data centers under construction all have the potential to further strengthen the local economy. However, that growth depends on housing keeping pace. Employers cannot grow if housing is unavailable or does not meet workforce needs. Workers cannot remain in a community where they cannot afford housing costs. Older adults cannot successfully age in place without housing that meets changing physical and financial needs. Families cannot build wealth through homeownership if it remains out of reach.

The *LaPorte County Housing Analysis and Action Agenda*,[3] commissioned by the Unity Foundation and community partners, concluded that LaPorte County will need approximately 5,700 additional housing units by 2030. It emphasizes that future success depends on creating more housing choices that meet the needs of existing residents, future workers, families, older adults, and employers.

> **The most affordable home is often the one that already exists.**

Housing Preservation is Critical

Meeting future housing demand requires new construction, but new housing alone will not solve the challenge. The most affordable home is often the one that already exists. Recently, Michigan City used federal funds to help 12 homeowners with repairs,[4] and in La Porte, the La Porte Urban Enterprise Association's Neighborhood Improvement Program funds 90 percent of exterior repairs, with the homeowner contributing the remaining 10 percent.[5] Given limited public dollars and rising need, these programs often draw far

3 Unity Foundation and LaPorte County Office of Community and Economic Development, *LaPorte County Housing Analysis and Action Agenda 2025*, September 5, 2025, 14, https://laporteco.in.gov/wp-content/uploads/2025/10/LPC-Housing-Analysis-Action-Agenda_9-5-25.pdf.

4 *Community Development Block Grant Consolidated Annual Performance & Evaluation Report* (City of Michigan City, Indiana, 2024), https://michigancityin.gov/wp-content/uploads/2026/01/2024CDBGCAPERFINAL.pdf.

5 City of La Porte, Indiana, "Neighborhood Improvement Program Information," Urban Enterprise Association, accessed August 7, 2026, https://www.cityoflaporte.com/departments/government/boards-commissions/urban-enterprise-association/neighborhood-program.

more eligible applicants than available funds can cover. For the few households who do receive assistance, the impact is undeniable. At scale, the stabilizing effect of home repair programs ripples through entire communities.

Much of the County's affordable housing inventory consists of naturally occurring affordable housing (NOAH)—homes and apartments that remain relatively affordable without ongoing public subsidy and provide essential housing opportunities for working families, older adults, and residents with modest incomes. Yet many of these units are aging and increasingly vulnerable to deferred maintenance, rising rehabilitation costs, tax delinquency, and eventual deterioration.

Preserving NOAH inventory is one of the most effective housing production strategies. Every home successfully rehabilitated or stabilized is one less home that must be replaced through significantly more expensive new construction. This proactive approach also represents sound fiscal policy. Preventing deterioration is typically less expensive than rehabilitating properties after their condition has significantly declined. Communities rarely regret preserving existing housing; they often regret waiting until it has been lost.

Successful housing preservation strategies rely on local government tools and interventions like proactive code enforcement, home repair assistance, and support for responsible landlords. Combined, these enable homeowners to maintain their properties before deterioration becomes overwhelming. Implementing these strategies requires parcel-level information to identify neighborhoods where investments are most needed and understand the specific challenges property owners face.

VAD Properties Represent One Important Housing Strategy

Many Midwest communities are responding to decades of widespread abandonment and neighborhood decline. In contrast, Michigan City and La Porte have an opportunity to act before housing challenges become substantially more difficult and expensive to address.

Though pockets of vacancy and deterioration exist in both cities (see **Appendix B**), overall housing vacancy rates are generally consistent with healthy housing markets. In Michigan City, VAD properties are concentrated primarily in older west-side neighborhoods, likely due to aging housing, deferred maintenance, tax delinquency, and lower household incomes. In much of La Porte, VAD property inventory clusters in older downtown neighborhoods, consisting of older deteriorating housing, obsolete commercial buildings, and underutilized sites. By contrast, higher vacancy rates in areas around Pine Lake in La Porte and Sheridan Beach in Michigan City reflect seasonal housing and short-term rentals rather than neighborhood distress. Different forms of vacancy require different policy responses.

These local concentrations of vacant properties do not represent widespread neighborhood decline. However, they could serve as a future inventory to create

more housing. Not every future affordable housing opportunity will originate from a VAD property, nor should it. Strategic acquisition, rehabilitation, assembly, and redevelopment of these properties can expand housing choices while raising surrounding property values, increasing local tax revenue, and improving neighborhood confidence.

Recommendations

1 Commit to Housing Preservation as a Primary Housing Strategy

Housing preservation deserves the same level of attention as new development. Both cities should expand housing preservation programs and neighborhood stabilization efforts that preserve naturally occurring affordable housing before it is lost. These include rehabilitation programs, owner-occupied repair assistance, rental rehabilitation, aging-in-place initiatives, and support for responsible small landlords. Home repair and rental rehabilitation programs represent a significant investment in preserving attainable housing for current residents.[6]

Michigan City and La Porte should target investments strategically using existing data. Neighborhood conditions, building age, market indicators, code enforcement data, and displacement risk can inform where investment will maximize long-term community benefit. Section 2 details how to gather and analyze that data.

2 Establish Affordable or Attainable Housing as a Core Local Government Function

Successfully achieving both communities' housing goals will require significantly more local capacity. Housing finance, project structuring, redevelopment, affordability compliance, preservation, public incentives, and partnerships with nonprofit and private developers have all become increasingly specialized fields. Yet most local governments have limited staff dedicated exclusively to housing implementation.

Michigan City and La Porte should evaluate opportunities to expand affordable housing expertise through dedicated staff, shared technical resources, regional partnerships, and contracted specialists. Foundations and other funding partners should also consider investing in organizational capacity—not simply housing projects. Experienced staff are essential for securing grants, managing complex developments, preserving affordability, and translating community plans into measurable outcomes. Current staff are doing excellent work but are at or near capacity. Committing another line in the budget for a Housing Development Coordinator or Attainable Housing

6 See NHS Chicago's partnership with the Illinois Housing Development Authority to create the Homeowner Assistance Fund Home Repair Program (**https://nhschicago.org/home-repair-program/**), which provides funding to address code enforcement violations, and the Philadelphia Housing and Development Corporation's Rental Improvement Fund (**https://phdcphila.org/repair/rental-improvement-fund/**), which offers small landlords who own affordable housing options fully forgivable loans to make improvements; "Why Home Repair Programs Are Essential for Preventing Property Vacancy and Abandonment," Center for Community Progress, (blog), **https://communityprogress.org/blog/home-repair-vacant-properties/**.

Coordinator would be challenging but would signal a commitment to this work to key partners and funders and could attract additional investment.

3 Ensure Public and Philanthropic Investment Produces Lasting Housing Benefits

Public land, infrastructure investments, redevelopment incentives, tax abatements, philanthropic funding, and state and federal housing resources should consistently reinforce locally adopted housing goals, such as those in the *LaPorte County Housing Analysis and Action Agenda*. Projects that benefit from public investment should demonstrate measurable public value through long-term affordability, affordable homeownership opportunities, preservation of existing affordable housing, or other strategies that ensure public resources create lasting community benefit.

This does not mean every project must serve the same income levels or use identical affordability mechanisms. Rather, it requires communities to establish clear expectations that public or philanthropic investment should expand housing opportunity in ways that private investment alone would not, and in a way that is aligned with publicly agreed upon goals. Public and philanthropic partners can also consider the option of adding capacity at closely aligned agencies executing on locally adopted plans.

4 Adopt a Common Affordable Housing Framework

Successful housing policy begins with a shared understanding of what "affordable housing" actually means. Housing practitioners use a range of terms, including *affordable housing, workforce housing, naturally occurring affordable housing, housing cost burden,* and *Area Median Income (AMI)*. Inconsistent use confuses elected officials, staff, residents, developers, and community partners.

Michigan City, La Porte, and their philanthropic and community partners should adopt a common framework for discussing housing affordability and incorporate it into staff training, board and commission education, public engagement, funding decisions, and development review. **Appendix C** is a reference that supports more informed conversations and more consistent decision-making across the community.[7]

Preserving existing housing, expanding housing choices, and strategically reusing VAD properties are complementary strategies. Together, they provide the foundation for a more resilient housing system that supports economic growth, neighborhood stability, and long-term community prosperity.

Achieving these outcomes will require better information, stronger coordination, and a more intentional approach to property stewardship. The next section examines the geography of VAD properties and the data needed to support strategic decision-making.

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7 This tool from the City of San Antonio, Texas explains AMI and how various workers fit into the different AMI brackets (e.g., 80 percent AMI): **https://www.sa.gov/Directory/Departments/NHSD/Housing-Support/AMI**.

Section 2

Integrating Property Data to Support Local Housing Goals

Community Progress assessed the VAD property inventories in Michigan City and La Porte to help determine which strategic interventions could help support local housing goals. Our review of US Census and other publicly available data (e.g., vacancy rates) and site visit observations indicate that neither city is experiencing widespread vacancy and abandonment. Instead, both contain pockets of VAD properties. These conditions call for targeted intervention rather than large-scale acquisition, and underscore the importance of understanding which properties require which interventions.

Designing those interventions requires a clearer understanding of the nature and scale of VAD properties. This section examines how code enforcement, tax delinquency, and other parcel-level data can be better integrated to guide housing preservation, acquisition, and redevelopment decisions.

Code Enforcement Data

Code enforcement data is essential for identifying VAD properties and understanding the physical conditions contributing to neighborhood decline. Records of enforcement outcomes, unsafe structures, chronic nuisance properties, repeat violations, and enforcement actions help communities identify properties needing intervention, monitor trends over time, and prioritize limited public resources.

The examples below show how tracking code enforcement data can inform which interventions are appropriate and effective:

1. **Occupied vs. Vacant:** Code enforcement databases should clearly indicate whether a property is occupied. This distinction helps communities apply the appropriate response—rehabilitation assistance, voluntary compliance, and housing preservation for occupied and certain vacant properties, or strategic acquisition and redevelopment for vacant properties that have become abandoned.
2. **Measuring Impact:** Rather than simply tracking whether a fine was paid or if the owner agreed to address code violations, cities should measure outcomes with more intention. For example, how often does sending a code violation notice to a single-family homeowner result in the owner

> **Designing and scaling targeted interventions requires a better understanding of the nature and scale of VAD properties in Michigan City and La Porte.**

correcting the problem? Low compliance rates may indicate the need for more home repair grants or programs to assist senior homeowners with completing repairs.

3. **Understanding Acquisition Pipeline:** Two code enforcement data points are critical to understanding the property acquisition pipeline:
   a. **Whether the City has filed liens against a property for unpaid abatement or code enforcement costs.** This informs whether the lien could be used to compel the transfer of *vacant* property. (Section 3 covers this in more detail.)
   b. **Whether a property with a code enforcement lien is *also* tax delinquent.** This indicates if the tax sale system offers a viable property acquisition pipeline.
4. **Understanding Public Costs:** VAD properties and occupied properties needing stabilization have significant fiscal costs. Many communities can report the number of inspections or nuisance cases completed each year but cannot quantify staff time, contractor expenses, legal costs, emergency abatements, or other public expenditures required to respond to deteriorated properties. Tracking these costs improves budgeting, demonstrates the value of early intervention, and supports future grant applications.

Michigan City and La Porte code enforcement staff bring strong neighborhood knowledge, a customer-service orientation, and technical expertise to their work, but both cities have limited enforcement capacity, and robust data collection and analysis have not been a priority. Michigan City has taken important steps to change that by establishing a Vacant Building Registry to better identify and monitor vacant structures and by expanding its tracking of code enforcement activities and productivity through its city database. These efforts lay a strong foundation for a more robust approach to collecting code enforcement data and tying it to key housing and economic development initiatives. La Porte, meanwhile, devotes much of its limited capacity to building relationships with property owners and encouraging voluntary compliance, an approach staff report has been successful.

These data limitations make it difficult to assess the scale and nature of challenges associated with occupied versus vacant properties or determine whether a meaningful inventory of tax-delinquent properties subject to code enforcement could form an acquisition pipeline. Better data would also give elected officials, the public, and philanthropic partners a clearer picture of the need for preservation or acquisition interventions.

Tax Delinquency Data

Delinquent property tax information is one of the strongest indicators of property distress and a potential property pipeline for a land bank. Prolonged nonpayment of property taxes is often an early warning sign of ownership instability, deferred maintenance, financial distress, and eventual abandonment. While not every tax-delinquent property is vacant or deteriorated, concentrations of long-term delinquency indicate where intervention may be needed before conditions worsen.

This data also gives local governments a clear way to estimate the volume, location, and characteristics of properties that may ultimately move through the enforcement process and become available for strategic acquisition.

Several data points help assess this potential inventory, and understanding state law related to the delinquent property tax enforcement process is critical to that assessment.[8] Property taxes are due annually in two installments. If property owners fail to pay either installment, the taxes are considered delinquent, and the unpaid amount begins accruing interest and certain penalties.

Roughly 18 months after the first installment becomes delinquent, the county treasurer's office holds an annual tax certificate sale, or "tax sale." At the tax sale, the County offers the property at a public auction, with a minimum bid equal to the full amount owed on that property—unpaid taxes, special assessments, interest, penalties and associated costs.

A purchaser at the tax sale acquires a tax certificate—essentially a lien—rather than title to the property. This grants the purchaser the power to collect the delinquent taxes and assessments, including additional interest and penalties. An owner can redeem their property within one year of the tax sale by paying all delinquent taxes, assessments, penalties, and interest. If not redeemed, the purchaser can present the certificate to the County Auditor, who will petition for a tax deed in the purchaser's name.

If a property does not receive the minimum bid at the tax sale, its tax certificate is automatically assigned to the County Executive, subject to a 120-day redemption period (compared to the one-year period for certificates sold at tax sale). The County Executive has several options to dispose of the certificate:

- Conduct a surplus sale, called a commissioner's sale, where the tax certificate may be offered at a lower minimum bid.
- Assign the tax certificate to a political subdivision.
- Assign the tax certificate to one or more nonprofits after resolution, notice, and a public hearing is conducted by the county board of commissioners.
- Pursue a deed to the property, though subsequent buyers of the deed may need to pursue a separate action to clear title.
- Do nothing, and allow the property to go through the tax enforcement process again the following year.

How properties move through this process indicates whether the private market is returning VAD properties to productive use or whether the inventory is cycling through the tax sale process and requires public intervention. Since the County Executive has the authority to address properties that do not get a bid at the tax sale (or at the commissioner's sale), understanding the delinquent property tax pipeline will help stakeholders identify opportunities to partner

"While not every tax-delinquent property is vacant or deteriorated, concentrations of long-term delinquency indicate where intervention may be needed before conditions worsen.

8 Most of Indiana's delinquent tax enforcement laws related to "Real Property Tax Sales" and "Redemption of Property" can be found in IC §§ 6-1.1-24-1 et seq. and IC §§ 6-1.1-25-1 et seq. For a visual reference of the tax sale cycle and challenges in St. Joseph County, which has strong similarities to the process in LaPorte County, see p. 12 of Kim Graziani and Liz Kozub, *Establishing a Land Bank in South Bend and St. Joseph County* (Community Progress 2023), available at: **https://communityprogress.org/wp-content/uploads/2023/09/2023-08-South-Bend-Land-Bank.pdf**.

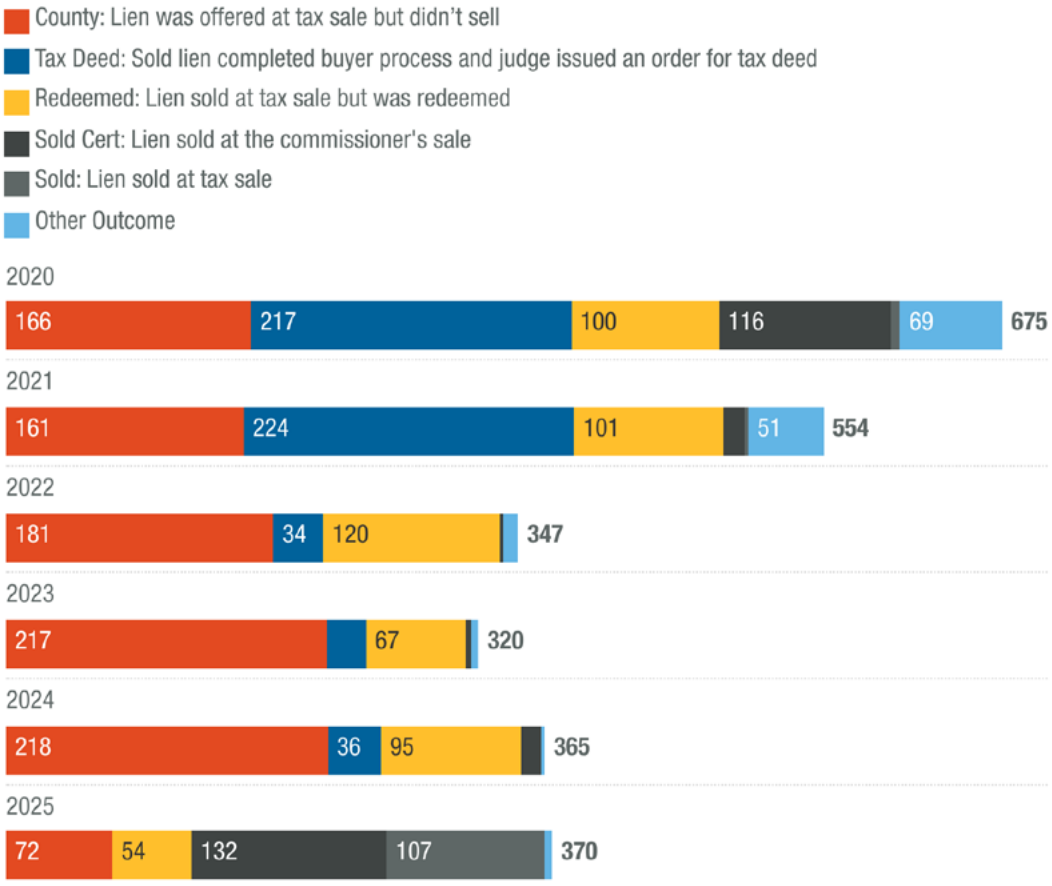
with municipalities or nonprofits to acquire tax-delinquent VAD properties in support of regional housing goals.

The LaPorte County Auditor's office provided data illustrating the number of properties offered through the County's tax sales. The County tracks tax sale outcomes through each stage of the process. From 2020 to 2025, the County offered 2,631 properties total, averaging roughly 440 per year.

Nearly 40 percent of all properties offered at the tax sale failed to attract a bidder. Further analysis, summarized in **Appendix D**, shows more than 100 parcels repeatedly cycled through the delinquent tax enforcement process without attracting buyers at minimum bid. The debt owed on these properties likely exceeds their value.

Nearly a third of properties offered at the tax sale are in Michigan City and La Porte. This suggests that some distressed properties in both cities are not being returned to productive use through the private market alone.

Outcomes for Tax Sale Properties by Year (2020-25)[9]



Source: Data provided by the LaPorte County Auditor's Office. The County held tax sales each year and commissioner's sales in 2020, 2021, and 2025.

9 Numbers for tax deeds and redemptions in 2023-25 may be lower because the redemption period has not yet expired or a deed has not yet been recorded.

These findings indicate that a subset of properties will require public attention to return to productive use. More information is needed to determine whether the properties that fail to sell at the tax sale align with local housing goals or other neighborhood stabilization and revitalization opportunities. However, for properties that sell for very little at the Commissioner's Sale, the community loses an opportunity for a better outcome—especially if the property sells and is not redeveloped.

Tax delinquency alone cannot determine whether a city, nonprofit partner, or even a land bank should acquire a property to support local housing goals. Some properties may be occupied, environmentally constrained, or otherwise unsuitable for redevelopment. Others may represent excellent opportunities for rehabilitation or affordable housing. Tax data should be treated as the starting point for analysis, not a conclusion. The following section covers how property condition and code enforcement data help complete the picture.

Augmenting Code and Tax Data with Parcel Data

When Michigan City and La Porte develop their housing preservation strategies, they must draw on multiple datasets—including but not limited to code enforcement and tax delinquency—to understand property conditions, ownership patterns, market activity, and redevelopment potential. The table below lists data points worth tracking that could help make the case for allocating additional resources. The objective is not to create another database, but to ensure existing information can be shared, analyzed, and used to guide housing and redevelopment decisions.

Table 1: Property Information to Inform a More Coordinated Approach

Property Information	Primary Source	Why It Matters	Current Opportunity
Tax-delinquent parcels	County Auditor/Treasurer	Identifies acquisition pipeline	Annual analysis
Tax sale & Commissioner's Sale outcomes	County Auditor	Tracks pipeline progression	Monitor repeat parcels
Assessor records	County Assessor	Ownership and valuation	Integrate with GIS
Code enforcement	Cities	Identifies deterioration	Improve reporting
Vacant Building Registry	Michigan City	Tracks vacant structures	Continue and evaluate
Public ownership inventory	Cities/County/RDC	Redevelopment opportunities	Identify another pipeline
Utility data	Utilities	Potential vacancy indicator	Explore data-sharing agreements
Parcel condition surveys	Field surveys	Verifies conditions	Critical criteria for decision making
Sales and transfers	Recorder/Assessor	Market activity	Layer with VAD mapping

Recommendations

1 Improve Code Enforcement Data Collection

Michigan City and La Porte should evaluate whether their existing property information systems collect the data needed to support day-to-day operations and long-term decision-making. Specifically, to understand neighborhood conditions, identify emerging trends, prioritize investments, and evaluate outcomes. Each city should ensure its systems can readily track code enforcement activity, vacant structures, demolition actions, rehabilitation outcomes, and the public costs associated with nuisance properties. Reporting and mapping capabilities should be treated as core functions of future software investments.

Table 2: Code Enforcement Data

Type of Data	What it Identifies
Property complaints	Emerging neighborhood concerns
Inspection activity	Workload and trends
Violation types	Recurring issues
Repeat violations	Chronic nuisance properties
Dangerous buildings	Intervention
Vacant Building Registry	Known vacant structures
Administrative liens	Potential cost recovery
Emergency abatements and demolitions	Properties with severe deterioration
Case resolution timelines	Effectiveness and efficiency
Public costs	Fiscal impact

Once standardized code enforcement data collection practices provide improved data, that data can be layered with additional information to give city officials, partners, and residents stronger tools to communicate progress, sharpen analysis, and drive investment decisions.[10]

2 Formalize Property Data-Sharing with LaPorte County

Many of the datasets necessary to understand the VAD inventory and acquisition pipeline—including tax delinquency, tax sale outcomes, commissioner's sale records, ownership information, and assessed values—are maintained by County offices. Rather than creating a new regional

10 The City of Rochester, New York uses a third-party data platform, Building Blocks, to help city officials and the public layer parcel, code enforcement, and permit data alongside other information to assess progress and opportunities. See: https://www.cityofrochester.gov/departments/neighborhood-and-business-development/buildingblocks.

database, the cities and County should establish a routine process for sharing property information, standardizing parcel identifiers, and reviewing trends together. Stronger coordination will provide a more complete picture of properties moving through the tax enforcement process and support better housing and redevelopment decisions.

3 Maintain a Shared VAD Opportunity Inventory

Using improved local and County data, the cities and County should maintain a shared list of properties warranting strategic discussion. This inventory would not replace existing municipal databases but instead serve as a management tool to identify tax-delinquent properties, repeat tax sale parcels, vacant structures, substandard occupied housing, publicly owned sites, and properties with potential to advance affordable housing and neighborhood revitalization goals. Regularly reviewing this "VAD opportunity" inventory will help municipal partners strategically request tax certificates, prioritize limited resources, and coordinate action.

If either city adopts a platform such as the one described in Recommendation 1, that platform could also track and visualize this inventory. In particular, a mapping function can help hone in on a particular neighborhood or additional opportunities near a specific redevelopment project.

4 Measure the Public Cost of Property Neglect

Communities often know how many nuisance cases they manage but cannot quantify what those properties cost taxpayers. Both Michigan City and La Porte should begin tracking staff time, contractor expenses, mowing, board-ups, demolitions, legal actions, police and fire responses, and lien recovery associated with problem properties. Measuring these costs will improve budgeting, strengthen grant applications, and demonstrate the value of earlier intervention and strategic property stewardship. To the extent allowed by law, these costs should be billed to VAD property owners and either included as part of the property tax bill, added as a lien to the property, or, preferably, both.

Toledo and Pittsburgh have both undertaken significant studies to quantify the public costs, finding millions of dollars had been invested in addressing VAD.[11] Michigan City and La Porte likely do not need studies of that scale, but these examples offer a good reference for which data points may be helpful to track or amplify in order to justify additional investment to address VAD property.

5 Monitor Property Information to Evaluate Land Bank Feasibility

Michigan City and La Porte likely have a prospective VAD property inventory that could be acquired and used to support some of each city's housing

11 See two such studies conducted in partnership with Dan Immergluck in Toledo and Pittsburgh: "A Conservative Analysis of Costs Imposed by Vacant and Blighted Properties in Toledo," (Center for Community Progress, 2016), **https://communityprogress.org/publications/a-conservative-analysis-of-costs-imposed-by-vacant-and-blighted-properties-in-toledo/**; "The Cost of Vacant and Blighted Properties in Pittsburgh," (Center for Community Progress, 2017), **https://communityprogress.org/publications/the-cost-of-vacant-and-blighted-properties-in-pittsburgh/**.

or related goals. However, further analysis is needed to determine whether a land bank is warranted, and if so, what scale and with what operating model. As local property information improves, community partners should periodically evaluate the size and characteristics of the acquisition inventory, redevelopment potential, holding costs, affordable housing opportunities, and disposition strategies to determine whether a land bank would add meaningful long-term capacity. More information on a potential land bank is available in Section 4.

Strengthening local property information systems and improving coordination with LaPorte County will let municipal partners decide what property intervention (preservation, rehabilitation, acquisition, and/or redevelopment) is appropriate. The following section covers the tools currently available to accomplish those objectives and how they can be better coordinated to advance local housing priorities.



Section 3

Existing Tools to Use VAD Properties to Create Housing Opportunities

Once La Porte and Michigan City have a clearer picture of their VAD property inventories, the next step is identifying the most appropriate tools to address them. This section covers how improved data—combined with an expanded and more coordinated use of local code enforcement and County delinquent property tax enforcement systems—can drive properties towards an acquisition pipeline in support of local housing goals. We also call out where these tools could help preserve existing housing.

Local governments in Indiana already have many of the legal authorities needed to address VAD property. Both cities have code enforcement staff, established unsafe building procedures, housing and redevelopment programs, and relationships with property owners and neighborhoods. LaPorte County administers the state's tax sale process, creating another important pathway for addressing long-term tax delinquency and returning distressed properties to productive use.

The challenge is making sure these tools work together to address the property and yield intended outcomes. Too often, code enforcement and delinquent tax enforcement operate independently, with different departments responding only after a property has reached a particular stage of decline. A more strategic approach recognizes these activities are interconnected—successive stages in a coordinated process that emphasizes early intervention, preserves housing whenever possible, and reserves more intensive actions for the relatively small number of properties that continue to decline.

Once a property has clearly become vacant and abandoned, repeated requests for voluntary compliance frequently produce diminishing returns. At that point, the City's objective should shift from attempting to persuade an absentee owner to act to making sure the owner—not taxpayers—is responsible for the costs of neglect.

The most effective strategy reduces the harm VAD properties cause, recoups public costs to maintain them, and, where necessary, compels their transfer to new, more responsible ownership. We call this the "Fix it Up, Pay it Up, Give it Up" framework.

“The challenge is making sure tools work together to address the property and yield intended outcomes—too often, code enforcement and delinquent tax enforcement operate independently.



The Fix it Up, Pay it Up, Give it Up Framework

"Fix it Up, Pay it Up, Give it Up" strategically connects housing and building code enforcement to the delinquent property tax enforcement system, driven by robust data collection, tracking, and analysis, and rooted in community goals and priorities.

Occupied Properties

The Fix it Up, Pay it Up, Give it Up framework should not be applied to occupied properties, whether renter- or owner-occupied. In an ideal system, properties never reach the point of needing local government intervention, whether through acquisition or nuisance abatement. Instead, local governments should connect owners with resources to prevent further property decline. These types of programs help better preserve the existing housing stock and reduce future vacancy.

Only after these strategies have been exhausted should communities rely on tax foreclosure, acquisition, demolition, or redevelopment to address properties whose owners have abandoned their responsibilities.

Give It Up is **only** for VAD Properties.



Fix It Up

Property owners should be responsible for maintaining and securing vacant property, as well as paying the taxes that support critical local services (like public safety, schools, and infrastructure) for safe and healthy neighborhoods. Violation notices should clearly explain what needs fixing, point to available resources to help complete the work, spell out the consequences of noncompliance, and set a clear timeline for completion.

Pay It Up

When owners fail to maintain their properties despite repeated opportunities, stronger accountability measures become necessary. Municipal nuisance abatement, civil penalties, liens, special assessments, and delinquent property tax enforcement encourage owners to correct violations or bear the public costs of addressing dangerous conditions. These tools also discourage long-term speculative ownership that shifts maintenance costs onto taxpayers.

Give It Up

Communities should pursue acquisition (through tax sale or other legal mechanisms) only after earlier interventions have failed. At this stage, the goal is transferring to responsible owners capable of rehabilitating homes, assembling redevelopment sites, expanding affordable housing, or supporting other community priorities.

Each stage gives the owner an opportunity to correct violations, repay public costs, or return the property to productive use. In the Fix it Up and Pay It Up stages, local governments are positioned to help people stay in their properties and avoid losing ownership. Give it Up should only be pursued on vacant and abandoned properties. Movement through this process should never be automatic—the goal is ensuring properties do not remain in limbo for years while neighbors and local government absorb the costs and consequences.

Using the Fix it Up, Pay it Up, Give it Up Framework in Indiana

Indiana law already provides much of the authority necessary to implement this approach. Existing laws give local governments substantial authority to encourage compliance, recover public costs, and transfer chronically distressed properties to more responsible ownership when necessary.

The Unsafe Building Law: The Unsafe Building Law (UBL) allows local governments to abate nuisance or dangerous conditions by repairing, sealing, or demolishing the property or by appointing a receiver to seek repayment of abatement costs and/or civil penalties to compel compliance; and recover unpaid amounts as either a judgment lien against the property or by adding such amounts to the property tax bill (referred to as the “tax duplicate” in the Indiana

Code).[12] Both Michigan City and La Porte have adopted the UBL and established an administrative process by which their respective Boards of Public Works can hear and adjudicate UBL violations.

Tax Sales: Provisions in the "Real Property Tax Sales" chapter of Indiana law allow county commissioners to transfer the County's interest in certain tax-delinquent properties (e.g., properties that do not get a bid at the initial tax sale) to a municipality, nonprofit, or land bank entity.[13] Subject to certain procedural requirements, nothing in the law prohibits Michigan City or La Porte from working with the County to establish a routine process for reviewing properties subject to the tax sale or tax certificates held by the County, nor does it prohibit the County from transferring its interest in eligible properties to either the City or its eligible partners.

In short, state law provides a strong foundation for addressing VAD properties, but these tools must be coordinated to achieve housing and neighborhood goals.

Many tax-delinquent properties successfully move through Indiana's tax sale process without public intervention. The greater concern is the small number of chronically distressed properties that repeatedly fail to attract private buyers, cycle through multiple tax sales, and continue imposing costs on neighborhoods and local governments.

For these properties, municipalities should treat code enforcement, cost recovery, and tax delinquency as interconnected processes rather than separate administrative functions.

KEY POINT

Applying the Framework in Michigan City and La Porte

Our interviews with City staff revealed dedicated professionals who work diligently to resolve property problems through communication, education, and voluntary compliance. This relationship-based approach is a strength and should continue for occupied homes and owners willing to correct violations.

However, once a property becomes abandoned, this approach often reaches its limit. Many VAD properties are owned by absentee investors, dissolved limited liability companies (LLCs), deceased owners, or individuals who simply ignore notices and allow properties to deteriorate.

Code enforcement can successfully address immediate hazards, but these actions often become isolated interventions rather than steps in a coordinated strategy. Costs may not be recovered, tax delinquency proceeds separately through the County, and opportunities to return properties to productive ownership are missed.

The issue is not that Michigan City and La Porte lack effective code enforcement or that LaPorte County lacks an effective tax sale process, rather that each component functions independently, with limited coordination across the lifecycle of a distressed property.

12 The UBL can be found at IC §§ 36-7-9-1, *et seq*. There are also other provisions of Indiana law that permit municipalities to abate nuisances and recover costs (see, for example, IC § 36-1-6-2).

13 See IC §§ 6-1.1-24-1 et seq., as well as the more robust description of the Indiana tax sale procedures in Section 2.

A Property in Limbo: Why Better Coordination Matters

The strengths and limitations of the current systems to address VAD properties are perhaps best illustrated through a hypothetical property that resembles situations regularly encountered by local governments across Indiana. While fictional, this example reflects the ownership patterns, enforcement challenges, and tax delinquency issues municipal staff described during Community Progress' engagement.

The purpose of this example is to demonstrate how a property can remain trapped in the current system even when each individual agency performs its responsibilities well—and how better coordination among existing tools could dramatically change the outcome.

The Property: 123 Lake Street



Imagine a modest three-bedroom, one-bath home at **123 Lake Street**.

The house is in an older neighborhood where housing remains affordable and occupied homes still outnumber vacant ones. At the same time, the neighborhood has experienced years of gradual decline. Several nearby homes have already been demolished, leaving scattered vacant lots. While it remains fundamentally stable, every additional vacant property weakens surrounding property values, discourages reinvestment, and reduces the availability of naturally occurring affordable housing.

123 Lake Street has been vacant for several years. Utility records show no water usage for an extended period and disconnected gas service. Neighbors report no one has lived there in years. Public records show the property is owned by an inactive, out-of-state LLC that has not paid property taxes in over five years, and code enforcement staff report an extensive history of complaints and prior inspections associated with the property.

Everyone recognizes that the property is vacant and abandoned, yet ownership has not changed, no rehabilitation has occurred, and the house continues to deteriorate.

Stage One: Voluntary Compliance Has Reached Its Limits

One evening, a nearby resident returns home from work after dark and notices the plywood covering one of the home's windows has once again been removed. Concerned someone may have entered the house, she contacts the City. It is the fifth complaint about the property within the past year. Police respond, find no immediate criminal activity, and refer the property to code enforcement.

Later that week, a code enforcement officer inspects the property and finds another broken board on the window, illegally dumped tires behind the house, overgrown

vegetation, and additional exterior deterioration. Back at the office, staff review the property's history and confirm that previous attempts to contact the owner have produced no response. The owner cannot be located, the home is vacant, utilities have been disconnected, and taxes remain delinquent.

At this point, the City's traditional relationship-based approach to voluntary compliance has reached its limit. For occupied homes, repeated communication often succeeds because owners have both the ability and incentive to correct violations. In this case, however, there is no relationship to preserve. The City is left attempting to negotiate with an absentee owner who has abandoned the property and their responsibilities.

This distinction is critical. An approach that works exceptionally well for occupied housing often produces very different results for chronically vacant properties. Continuing to rely on voluntary compliance only delays more effective interventions while the property keeps deteriorating.

Stage Two: The City Addresses Immediate Hazards—but Not the Underlying Problem

Recognizing voluntary compliance is unlikely, Code Enforcement begins the Unsafe Building Law process. The City issues another order requiring the owner to secure the building, remove the dumped tires, mow the property, and correct unsafe conditions. Predictably, the owner does not respond.

The matter proceeds before the Board of Public Works, which authorizes the City to perform the work itself. The City hires contractors to address the immediate hazard: boarding the structure, removing debris, and restoring the property's exterior to a safer condition. Neighbors get temporary relief, and another dangerous building has been stabilized in the short term.

From a public safety perspective, this is an important success. But the broader outcome remains unchanged. The City has once again spent public funds addressing conditions created by a private owner. The owner still has not responded. The property remains vacant. No rehabilitation is planned. No new owner has emerged. Unless further action follows, the building will require future mowing, additional board-ups, or further nuisance abatement.

The City has addressed today's problem without changing tomorrow's outcome.

Stage Three: Public Costs Grow While Accountability Remains Limited

The City assesses civil penalties and invoices the owner for nuisance abatement costs. As expected, payment never arrives.

Eventually, the City records a lien against the property for unpaid costs and penalties. While this protects the City's legal interest, the lien has limited practical value without a realistic mechanism—or available resources—to enforce collection. Unless the property is eventually sold or another legal action is pursued, the public investment may go unrecovered for years.

Meanwhile, maintenance responsibilities continue: grass still needs cutting, buildings still need securing, neighbors continue filing complaints, and public resources continue being spent. The burden of maintaining the property has effectively shifted from the absentee owner to local taxpayers.

This illustrates one of the central challenges: Michigan City and La Porte have the legal authority to address nuisance conditions, but their enforcement tools operate independently. This fails to create a predictable progression from code enforcement to cost recovery, ownership accountability, and ultimately reuse. The property remains in public view, but not necessarily on a clear path toward resolution.

Stage Four: Tax Delinquency Operates on a Separate Track

While code enforcement addresses nuisance conditions, an entirely separate process unfolds through LaPorte County's property tax system.

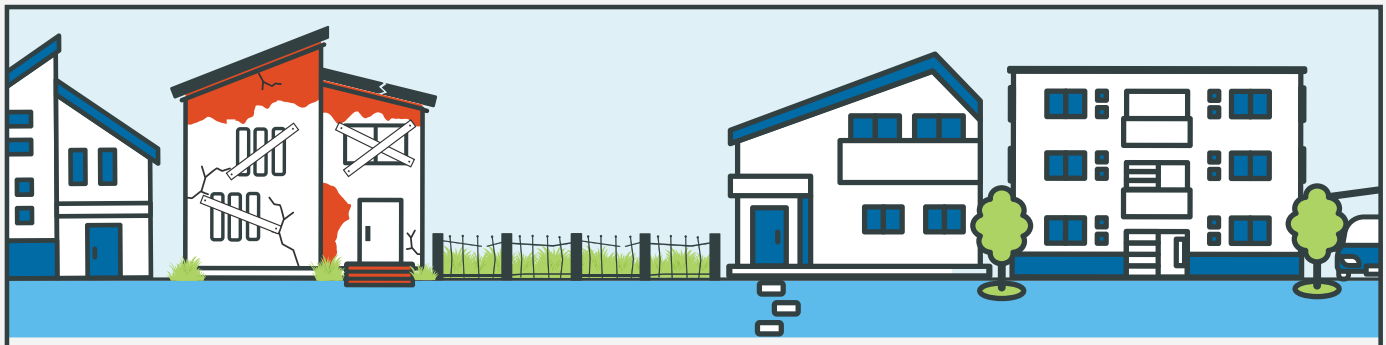
Since taxes have been unpaid for several years, the property becomes eligible for Indiana's tax sale process. Like thousands of other parcels statewide, its tax certificate is offered for sale to private investors. However, no purchaser bids, given the property's deterioration, accumulated debt, and uncertain rehabilitation costs outweigh its market value.

The property then advances to the commissioner's sale, where the County again tries to attract a purchaser. Again, no one bids. The parcel cycles back into the tax sale system, where it repeats the same process year after year. Meanwhile, the City continues responding to complaints, neighbors continue living beside a deteriorating structure, and another property remains unavailable to the local housing market.

Viewed individually, neither the City's code enforcement process nor the County's tax sale process has failed. Each performed the responsibilities assigned to it under Indiana law. Collectively, however, the system has failed to produce the outcome that matters most: returning a chronically distressed property to productive use.

This is where coordinating existing tools can make the greatest difference. Rather than letting distressed properties move through separate municipal and county processes with little interaction, Michigan City, La Porte, and LaPorte County can better align code enforcement, cost recovery, tax delinquency, and strategic acquisition to effectively steward properties. A more coordinated system will preserve housing opportunities and create a predictable path toward neighborhood reinvestment.

> **The purpose of this example is to demonstrate how a property can remain trapped in the current system even when each individual agency performs its responsibilities well.**



The Perpetual Cycle of Abandonment

VACANT STRUCTURE

NOTICE
Code enforcement sends violation notices or citations for code violations or violations of the UBL.

ENFORCEMENT
If compliance does not occur and personal outreach is unsuccessful, the City may file a court case to compel compliance, or seek administrative enforcement of UBL order to demolish or repair.

CITY ABATEMENT
Depending on funding and capacity, the City may demolish and lien the property, or continue to monitor.

VACANT PROPERTIES HURT LAPORTE COUNTY TAXPAYERS

- drain public resources
- lower property values
- harm public health and safety

NOTICE
Code enforcement sends violation notices or citations for unmaintained properties.

ENFORCEMENT
If the owner does not comply and outreach is unsuccessful, the City may again file a court case or issue a UBL order and seek to abate the problem.

CITY ABATEMENT
Depending on funding and capacity, the City may demolish and lien the property, or continue to monitor.

VACANT LOT
Either a vacant lot remains or the structure remains and continues to deteriorate.

Recommendations

1 Improve Property Information and Track Public Costs

Effective enforcement requires reliable information about where properties are deteriorating, what intervention costs the public, and whether current enforcement strategies are producing better long-term outcomes.

As discussed in Section 2, **better property stewardship begins with better property information**. While both cities collect information necessary for day-to-day operations, there are opportunities to better organize and use that information.

Collecting this information helps City and County leaders understand where limited resources are being spent, whether current approaches are working, and which neighborhoods or properties may benefit from earlier intervention or additional investment.

Rather than implementing these practices immediately, both communities may wish to start with a pilot neighborhood containing a concentration of VAD properties and strategic housing opportunities. A pilot would let staff refine procedures, understand staffing and financial implications, and evaluate results before broader implementation.

2 Establish Earlier and More Consistent Unsafe Building Enforcement (Fix it Up)

Both cities should work with legal counsel to develop a standard operating procedure (SOP) establishing how the Unsafe Building Law will be consistently applied to VAD properties, rather than making case-by-case decisions. The SOP should set expectations for timelines, nuisance abatement, billing, liens, and ongoing enforcement. As soon as a property fails to meet UBL property condition standards and the owner fails to reply, the City should prioritize enforcement rather than waiting through multiple unsuccessful enforcement attempts.

Among other provisions, the SOP should:

- Establish the UBL as the preferred enforcement process for VAD properties.
- Initiate UBL proceedings as soon as ownership research is complete.
- Set clear timelines for hearings, nuisance abatement, and contractor procurement.
- Bill municipal costs and civil penalties promptly.
- Record unpaid costs as liens whenever authorized by law.
- Forward eligible unpaid costs to the County Auditor for placement on the tax duplicate where appropriate.
- Consider using continuous enforcement orders, where appropriate, to reduce repetitive administrative actions for chronically noncompliant properties.

The objective is to create a predictable process that shortens how long properties sit in decline and makes it harder for absentee owners to indefinitely avoid their responsibilities.

3 Recoup Public Costs and Strengthen Acquisition Pathways (Pay It Up)

Scaling up UBL actions as described requires upfront investment in abatement and stabilization costs. Better data collection will provide more specific numbers on the associated costs, likelihood of recovery, and how often such an action leads to city acquisition of VAD property. As this data becomes available, it should justify more expanded resources to front abatement costs in each jurisdiction, especially where doing so results in acquisition and redevelopment aligned with local housing goals.

For example, as unpaid nuisance abatement costs accumulate with more regular use of these tools, cities should systematically record liens reflecting their fully loaded costs (including staff time, equipment, etc.) and, where authorized, add those costs to the tax duplicate. City staff should then track when these properties enter the tax sale process and identify any that may warrant extra attention because of their strategic location, redevelopment potential, or importance to neighborhood stabilization.

The tax sale system will not always be the ideal acquisition path for certain VAD properties. Both cities should work with legal counsel to evaluate whether existing law allows more active enforcement of unpaid UBL liens through separate foreclosure actions in carefully selected circumstances (e.g., where property taxes are frequently paid, even if paid late). While such actions would require additional legal analysis and resources, they may provide a faster path to acquiring a limited number of high-priority properties than waiting through multiple unsuccessful tax sale cycles.

The goal is to ensure chronically distressed properties no longer sit in limbo for years when all reasonable paths for voluntary compliance have failed.

4 Coordinate Municipal and County Action Through a Unified Property Stewardship System (Give It Up)

The greatest opportunity identified in this engagement is not a new program or legal authority, but stronger coordination between municipal code enforcement and LaPorte County's delinquent property tax process. All parties share an interest in stronger, more stable neighborhoods and in meeting local housing needs.

Today, these two systems largely operate independently despite often involving the same properties. Properties receiving repeated nuisance abatement frequently become tax delinquent, and properties repeatedly offered through tax sale often have extensive municipal enforcement histories. Yet there is currently no routine process for jointly reviewing these properties to determine whether coordinated action could produce better outcomes.

Michigan City, La Porte, the County, and key community partners should establish a regular property stewardship working group to review chronically distressed properties and coordinate responses. The working group should include representatives from:

- Community Development
- Economic Development

- Planning
- Code Enforcement
- City Attorney's Office
- County Auditor
- County Treasurer
- Redevelopment partners
- Housing organizations
- Land bank partners, should a land bank eventually be established

These meetings should go beyond information sharing. Participants should jointly review properties that are both tax delinquent and subject to repeated municipal enforcement to determine whether coordinated action could preserve housing, improve cost recovery, support redevelopment priorities, or create future housing opportunities. Decisions to use Give It Up mechanisms on VAD properties should be addressed through this working group.

Meetings could occur shortly after the annual tax sale to review properties that received no bids, and again before the Commissioner's Sale, allowing municipalities and their partners time to conduct due diligence and communicate acquisition priorities to the County.

Over time, these meetings should create standard operating procedures—or ideally formal agreements—that establish expectations for sharing property information, coordinating due diligence, evaluating acquisition opportunities, and requesting transfer of eligible properties from the County.

Land banking was at the center of our conversations throughout this engagement. At its core, land banking involves this type of joint effort to identify and steer properties towards a land bank, city, or nonprofit or housing partner. The next section discusses land banking in more detail.

The objective is to create **a coordinated approach to VAD property** in which municipal enforcement, County tax administration, redevelopment planning, and housing priorities reinforce each other, rather than operating independently.

KEY POINT

How These Priorities Could Change the Outcome for 123 Lake Street

Revisiting the hypothetical 123 Lake Street property shows how a more coordinated approach to VAD property could change its trajectory.

Had these implementation priorities been in place when 123 Lake Street first showed signs of abandonment, the City could have moved more quickly from voluntary compliance to a standardized UBL process. If the owner ignored the City's order to fix violations, the City's modest investment to board up and secure the property and clear it of nuisance or dangerous materials would have promptly addressed the unsafe conditions. A systematic process to bill the owner for the City's fully loaded abatement costs, if gone unpaid, would result in that amount added to the tax bill and recorded as a lien against the property. This would give the City and County leverage to compel payment or begin the process of transferring the property to a new owner.

Stronger coordination with LaPorte County would have kept the property visible throughout the tax delinquency process. Stakeholders would have been alerted when the property failed to receive a bid at the annual tax sale. The City and County could have jointly evaluated whether it represented an opportunity for private investment, nonprofit rehabilitation, strategic acquisition, or assembly with nearby vacant parcels to support broader housing goals. These options are preferable to the property cycling through multiple tax sales with little strategic discussion about its future.

Additionally, earlier intervention could have reduced deterioration, potentially giving a future purchaser the option of rehabbing the property rather than demolishing it to pursue new construction.

With more coordinated efforts, 123 Lake Street might no longer be a source of neighborhood frustration. It could instead be a part of a broader redevelopment effort that strengthens the surrounding neighborhood.

Ultimately, that is the purpose of a coordinated property stewardship system: to ensure that every property has a predictable path toward a positive outcome—whether helping owners preserve their homes, holding negligent owners accountable, or, when all other options have been exhausted, transitioning chronically distressed properties into new responsible ownership where they can again contribute to neighborhood stability and expand housing opportunities.

Section 4

Do Michigan City or La Porte Need a Land Bank?

This assessment began with a straightforward question: Should Michigan City or La Porte establish a land bank? The research, stakeholder interviews, and analysis presented in this report suggest that the answer depends less on whether Indiana law authorizes a land bank and more on whether the community has built the conditions necessary for one to succeed.

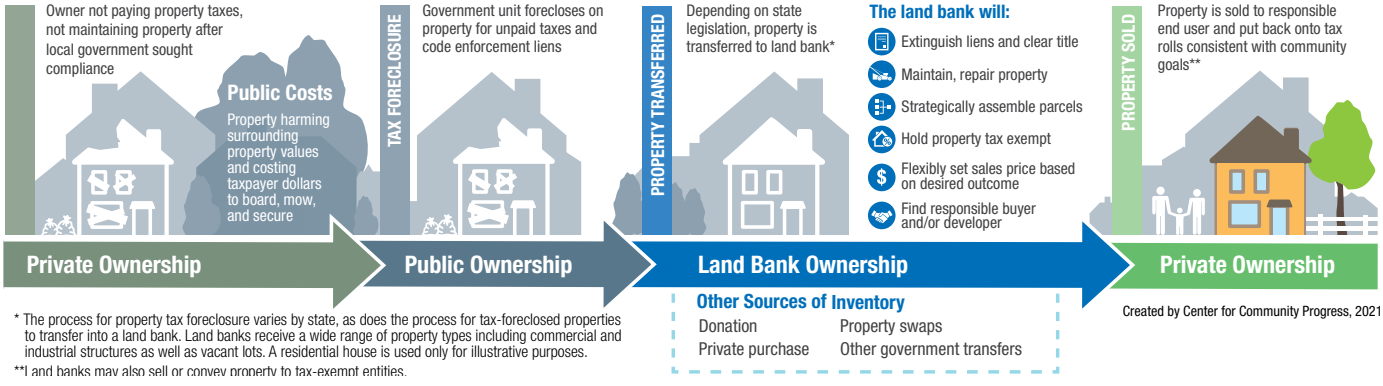
In Indiana, a land bank's effectiveness depends on the strength of local partnerships, the availability of properties for acquisition, and the community's capacity to return those properties to productive use. Before asking whether to create a land bank immediately, local leaders must consider whether the systems to support one are in place. Appendix E offers a decision framework for revisiting this question in the future.

Before asking whether to create a land bank immediately, local leaders must consider whether the systems needed to support one are in place.

Land Banking in Indiana: Opportunities and Limitations

Land banks have become increasingly valuable redevelopment tools across the country. While originally created to address widespread abandonment and tax foreclosure, many now play a large role in supporting affordable housing, assembling redevelopment sites, preserving strategic properties, and implementing community development priorities.

How a Land Bank Works



* The process for property tax foreclosure varies by state, as does the process for tax-foreclosed properties to transfer into a land bank. Land banks receive a wide range of property types including commercial and industrial structures as well as vacant lots. A residential house is used only for illustrative purposes.

**Land banks may also sell or convey property to tax-exempt entities.

Created by Center for Community Progress, 2021

Indiana communities have access to this same tool, but Indiana's statutory framework differs in one important respect. Unlike several neighboring states, Indiana land banks do not automatically receive tax-foreclosed properties through state law. Instead, tax-delinquent properties continue through the County tax sale process. Counties have significant discretion over whether and how tax-delinquent properties are transferred to municipalities, nonprofit organizations, or land banks.

As a result, simply creating a land bank does not create a reliable inventory of properties to acquire or redevelop. When supported by strong local partnerships, however, a land bank can provide significant value by:

- Acquiring strategically important properties that the private market is unlikely to redevelop
- Assembling scattered sites for future housing or economic development
- Holding properties until appropriate redevelopment opportunities emerge
- Selling properties in accordance with community priorities rather than simply to the highest bidder
- Supporting affordable housing, neighborhood stabilization, and other long-term public goals

Land banks also have limitations. A land bank cannot create redevelopment opportunities where none exist. It cannot replace effective code enforcement, improve tax collection, generate funding, or produce qualified housing developers. Most importantly, a land bank cannot create a property pipeline—it depends upon one already existing.

For communities like Michigan City and La Porte, with modest inventories of VAD properties, these limitations are a key consideration. Both cities must evaluate whether a new organization would improve housing outcomes beyond what they could accomplish through stronger coordination between existing partners.

Recommendation

1 Build the System Before Building the Tool

Successful land banks are built upon strong local systems rather than serving as substitutes for them. Michigan City, La Porte, and LaPorte County should prioritize three foundational elements: a predictable acquisition pipeline, partners who can deliver housing, and shared community priorities.

A Predictable Acquisition Pipeline

The first requirement is a reliable process for identifying and acquiring properties that warrant public intervention. As discussed in Section 3, this begins long before acquisition occurs. Better property information, proactive code enforcement, stronger coordination with the County tax sale process, and strategic criteria for when public acquisition is appropriate all contribute to a predictable property pipeline. Without that pipeline, a land bank cannot operate strategically.

Partners Ready to Deliver Housing

The second requirement is partner organizations that can return acquired properties to productive use. Acquiring property is only the midpoint of redevelopment. The more important question is who will ultimately rehabilitate homes, construct new housing, or return vacant land to productive use.

Successful communities build partnerships among redevelopment commissions, nonprofit housing organizations, affordable housing developers, local builders, lenders, philanthropic organizations, and private developers. These partnerships enable acquired properties to move efficiently from public ownership to productive reuse. Without them, a land bank risks becoming a long-term property holder rather than a catalyst for redevelopment.

Shared Community Priorities

Finally, successful land banking depends on agreement about why properties are being acquired in the first place. Throughout this assessment, stakeholders consistently identified housing preservation, affordable housing, and strategic redevelopment as the community's highest priorities. Those goals—not the existence of a land bank—should guide decisions about acquiring, maintaining, and disposing of publicly controlled property.

Together, these three elements form the coordinated property stewardship system described throughout this report. They provide the foundation for any future land bank or other implementation model. A county or regional land bank may ultimately prove useful, but building these systems—particularly a predictable property pipeline—should come first.



Local partners convened community leaders and practitioners focused on expanding housing opportunity throughout the LaPorte region.



Conclusion

Michigan City, La Porte, and LaPorte County are well positioned to address today's housing challenges before property decline becomes more widespread and housing opportunities become more limited. Preserving existing housing, preventing deterioration, and strategically returning distressed properties to productive use are interconnected strategies that require sustained collaboration rather than isolated programs.

By strengthening housing capacity, improving property stewardship, coordinating municipal and County action, and expanding redevelopment partnerships, these communities can respond to today's needs while preparing for future growth and investment. As this work advances, local leaders will be better positioned to determine whether a land bank or other organizational capacity would add long-term value.

Ultimately, success will be defined by stronger partnerships, better stewardship of existing housing, more strategic redevelopment, and more housing opportunities for current and future residents.

Michigan City, La Porte, and LaPorte County are well-positioned to address today's housing challenges before property decline becomes more widespread.



Appendices

Appendix A

Stakeholders Interviewed

Community Progress is grateful for the time, conversation, and insights shared by community leaders during interviews. A list of interviewees can be found below:

Name	Title	Organization
Tom Dermody	Mayor	City of La Porte
Nicholas Otis	City Attorney	City of La Porte
Craig Phillips	Director, Community Development & Planning	City of La Porte
Wendy Vachet	Director, Public Works	City of La Porte
David Albers	Superintendent of Buildings	City of Michigan City
Angie Nelson Deuitch	Mayor	City of Michigan City
D'Marcus Briscoe	Director, Code Enforcement	City of Michigan City
Dominique Edwards	Director of Planning	City of Michigan City
Skyler York	Director of Redevelopment	City of Michigan City
Jordan Stanfill	Chief Housing Officer	CoAction
Deb Varnak	Consultant, Attainable Housing & HEAL	Health Foundation of La Porte
Linda Lowery	Tax Sale Clerk	LaPorte County Auditor's Office
Steve Holifield	Commissioner	LaPorte County Board of Commissioners
Stacey Sweitzer	Chief Deputy Assessor	LaPorte County Tax Assessor's Office
Bert Cook	Executive Director	La Porte Economic Advancement Partnership
Matt Reardon	Consultant	MCR Partners, LLC
Clarence Hulse	Executive Director	Michigan City Economic Development Corporation
CC Payne	Chief Operating Officer	Unity Foundation
Jeri Pat Gabbert	Chief Executive Officer	Unity Foundation
Katy Renn	Consultant	Unity Foundation

Appendix B

Pockets of Vacancy

The tables below compare the overall vacancy rates in Michigan City and La Porte to the neighborhoods in each city with higher vacancy rates.[14]

City of La Porte

Community	Housing Vacancy Rate	Vacancy Characteristics
Citywide	7%	Relatively low overall vacancy
Census Tract 423, Downtown	15%	Concentration of substandard rental properties
Census Tract 425, Pine Lake Neighborhoods	10%	High numbers of seasonal units, short-term rentals

Michigan City

Community	Housing Vacancy Rate	Vacancy Characteristics
Citywide	6%	Relatively low overall vacancy
Census Tracts 411, 412, and 430, Lake Michigan Sheridan Beach Neighborhoods	22-33%	High numbers of seasonal units, short-term rentals
Census Tract 403, Westside Neighborhoods	20%	Older homes, high cost of repairs, low income homeowners, likely heirs' property, substandard rental properties

14 US Census Bureau's American Community Survey (ACS) 2020-2024 5-year estimates accessed via ESRI ArcGIS Online. Community Progress often looks at the properties in the "Other Vacant" category, which excludes homes that are likely temporarily vacant (e.g. vacation homes, homes on the market, apartments between tenants) and includes properties more likely to be VAD properties (e.g. which includes homes in foreclosure, homes in legal proceedings, and homes that may be abandoned or condemned).

Appendix C

The Meaning of Affordable Housing

What People Can Afford Depends on Their Income and How We Define Affordable

One question raised repeatedly during our visit to LaPorte County was: "What does affordable mean?" The answer depends on household income, housing costs, and the context in which affordability is being considered.

Definitions of affordable housing have changed over time and vary across use cases. A few examples include:

- A housing professional who administers programs funded by the US Department of Housing and Urban Development (HUD) applies complex and regulated methods to decide a household's eligibility for programs like public housing, housing choice vouchers, and Community Development Block Grants. HUD standards seek to ensure a household does not pay more than 30 percent of their income towards housing costs. Before 1981, that standard was 25 percent.[15]
- When someone applies to rent a property, a landlord typically asks a lease applicant to show they earn three times the rent.
- The adage "one week's wages for a month's rent."
- In informal housing markets, a retiree who has paid off her house may rent a room or the tiny house out back to a family member for whatever they can pay, often well below market rate. The added income helps her stay in her home and age in place. All of these are ways to think about affordable housing in a community.

These definitions have a common variable: Income dictates what people can afford. The area median income (AMI) in the Michigan City-La Porte, Indiana Metropolitan Statistical Area (MSA) is $89,300 for a family of four.[16] That is up more than $10,000 from 2022.[17] Despite being one of the world's most productive workforces, most US workers have seen their wages stagnate for decades.[18] When a community sees an increase in its AMI, it is often due to an increase in workers who earn higher salaries moving to the area.

The table below shows typical jobs in the Michigan City-La Porte MSA with different household makeups. It shows earnings relative to the area median income and what is available for monthly housing costs if we apply the HUD 30 percent standard. The rounded annual earnings are based on what actual workers make in the LaPorte County region.[19]

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15 Frederick J. Eggers and Fouad Moumen, *Trends in Housing Costs: 1985–2005 and the 30-Percent-of-Income Standard*, prepared for the US Department of Housing and Urban Development (2008), 30, https://www.huduser.gov/portal//Publications/pdf/Trends_hsg_costs_85-2005.pdf.

16 US Department of Housing and Urban Development (HUD). 2026. "FY 2026 Income Limits Documentation System: Summary for LaPorte County, Indiana." HUD User. Accessed May 27, 2026. https://www.huduser.gov/datasets/il/il2026/summary?year=2026&reporttype=county&states=18&counties=1809199999&hmfa=METRO10180M10180.

17 US Department of Housing and Urban Development (HUD), "FY 2022 Income Limits Documentation System: Summary for Michigan City-La Porte, IN MSA," HUD User, accessed July 9, 2026, https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn?year=2022&states=18.0&data=2022&inputname=METRO33140M33140*1809199999%2BMichigan+City-La+Porte%2C+IN+MSA&stname=Indiana&statefp=18&selection_type=county.

18 Organisation for Economic Co-operation and Development (OECD), "Cross-Country Comparisons of Labour Productivity Levels," in *OECD Compendium of Productivity Indicators 2025* (2025), https://www.oecd.org/en/publications/oecd-compendium-of-productivity-indicators-2025_b024d9e1-en/full-report/cross-country-comparisons-of-labour-productivity-levels_b2fdb493.html.

19 Bureau of Labor Statistics, US Department of Labor, "Occupational Employment and Wage Statistics: Michigan City-La Porte, IN Metropolitan Statistical Area (2025 Data)," accessed June 3, 2026, https://data.bls.gov/oes/#/area/0033140/2025.

Job	Annual Income	Household Size	AMI relative to $89,300 for 4-person household	For monthly housing costs
Minimum Wage and Part-time Workers, Workers with Disabilities	$27,000	3	Extremely low income < 30% AMI	$700
Service Workers—Home Health Aides, Restaurant Workers, Cashiers	$31,000	2	Very low income < 50% AMI	$800
Paraprofessionals and Technicians—Emergency Dispatcher, Furnace Operators, Nursing Assistants, Personal Care	$44,000	1	Low income < 80% AMI	$1,100
Public Servants—Police Officers, Firefighters, School Teachers, Librarians	$63,000	4	< 100% AMI	$1,600
Professionals—Registered Nurse, Management	$120,000	1	Above 100% AMI	$3,000

When comparing living expenses to income, it becomes clear that families earning below AMI are often one disaster away from financial ruin.

The table below provides a sample budget for a LaPorte resident with one school-age child who earns $35,000 annually working as a home health aide. An annual income of $35,000 puts this resident at below 50 percent AMI. In this scenario, the family is cost burdened by housing, meaning housing costs exceed 30 percent of income.

Sample Budget for LaPorte Resident Earning $35,000/Year

Budget Item	Cost
Taxes	$350
Monthly Housing Costs	$900
Childcare	$275
Transportation	$200
Food	$600
Internet and Phone	$100
Health	$400
Total Monthly Income	$2,917
Total Monthly Expenses	$2,825

After paying bills, the household has only $92 left each month—leaving little to build savings or absorb an unexpected expense. This example illustrates why it matters how a community defines “affordable.” Housing costs directly affect a household’s ability to build financial stability and participate fully in the community.

Appendix D:

Tax Sale Data

Table 1 tracks County outcomes for this period in the order they are offered and routed by the County. Table 2 summarizes additional tax sale outcomes that can be used alongside other data to evaluate local government decisions to intervene.

Table 1: LaPorte Countywide Tax Sale Data, 2020-2025[20]

Outcome	Amount	Description	Chart Label
Parcels offered at tax sale	2,631[21]	Represents 10% of all parcels in Michigan City and City of La Porte (represents 4% of parcels countywide)	n/a
Removed from tax sale	26	1% of parcels were removed from the tax sale	Removed
Redeemed before tax sale	22	1% of parcels had owners pay the debt before the tax sale	Paid
Sold at tax sale	135	5% of properties absorbed into the market	Sold
Redeemed	605[22]	23% of properties where owners paid the outstanding balance to keep their property	Redeemed
Sold at tax sale and a tax deed was issued	538	20% of certificates were sold; new owners went through the process of getting ownership of the property; likely represents properties with market value	Tax Deed
Did not sell	1,015	Approximately 40% of properties offered did not attract a private bidder at tax sale; annual totals ranged from 72 to 218	County
County redeemed	22	1% of parcel liens were offered at tax sale and didn't sell; then the lien was redeemed and made current	County Redeemed
Intergovernmental transfer	1	Railroad-owned parcel transferred to County Board of Commissioners	Intergovernmental Transfer
Invalid certificate sale	26[23]	Less than 1% of liens were invalidated	Invalid Cert
Redeemed at the commissioner's sale	46	2% liens were sold at certificate sale but then redeemed	Redeemed Comm Sale
Sold at the commissioner's sale	263	10% of properties continued moving through the tax sale process	Sold Comm

20 Data provided by the LaPorte County Auditor's Office. The County held tax sales each year and Commissioner's sales in 2020, 2021, and 2025.

21 Numbers in this table do not total 2,631 as some data fields were combined.

22 Reflects three types of redemption outcomes coded by the County.

23 Combines two types of invalid outcomes coded by the County.

Table 2: Additional Tax Sale Outcomes

Outcome	Amount	Description
Dollars recouped at tax sale	$2,000-$18,000	Approximate funds recouped at tax sale per parcel
Dollars recouped at the commissioner's sale	$100-$600	Approximate funds recouped at commissioner's sale per parcel
Repeat properties	104	Properties repeatedly on multiple sale lists, indicating recurring tax delinquency and potential property distress

Appendix E

Decision Framework for Land Banking

Michigan City, La Porte, and the County should evaluate the following questions as implementation moves forward to inform decision-making around creating a land bank.

1 Is there a predictable inventory of properties that require strategic public acquisition?

A land bank is most effective when there is a consistent pipeline of properties that cannot be returned to productive use through existing market or enforcement mechanisms.

2 Does the community have partners ready to redevelop acquired properties?

A successful land bank depends on partner organizations who can rehabilitate homes, construct infill housing, expand affordable housing opportunities, and return properties to productive use through other means.

3 Can existing organizations perform this work?

Before creating a new organization, local leaders should evaluate whether redevelopment commissions, municipal governments, nonprofits, or other existing entities could accomplish the same objectives through clearer roles and stronger collaboration.

4 Would a land bank produce better housing outcomes?

If creating a land bank would significantly improve the community's ability to preserve housing, increase redevelopment capacity, and return strategic properties to productive use, it may be an appropriate next step.

5 How will success be measured?

Success should be measured by outcomes like homes preserved, housing units created, vacant properties returned to productive use, neighborhood investment leveraged, and properties restored to the tax rolls. Metrics such as the number of properties acquired or held do not indicate whether a land bank or other organization is helping a community meet desired outcomes, as they do not account for the use of the property.

Appendix F

Implementation Roadmap

The following roadmap identifies priority actions for the next two years while allowing for flexibility as priorities and housing conditions evolve.

Phase One (0–6 Months): Build the Foundation

The first phase focuses on creating the leadership structure, shared information, and common understanding needed to support coordinated implementation.

Establish a Housing and Property Stewardship Working Group

Convene representatives from Michigan City, La Porte, the County, redevelopment commissions, planning and code enforcement, housing organizations, philanthropic partners, and other key stakeholders to oversee implementation and coordinate priorities. The working group should review implementation progress regularly.

Create a Shared Property Information Framework

Develop common definitions for VAD properties, establish routine data-sharing between Michigan City, La Porte, and LaPorte County, and maintain a shared inventory of strategic properties. Improve mapping, reporting, and cost-tracking to better understand neighborhood conditions, prioritize investments, and support future decision-making.

Align on Shared Housing Priorities

Establish shared definitions of affordable housing, workforce housing, housing preservation, and naturally occurring affordable housing. Identify priority neighborhoods and redevelopment opportunities. Ensure public and philanthropic investments support locally adopted housing goals.

Launch Early Action Projects

Identify several visible projects that demonstrate the benefits of coordinated action, such as rehabilitation of aging housing, preservation of naturally occurring affordable housing, redevelopment of a chronically vacant property, or a coordinated intervention within a priority neighborhood.

Phase Two (6–12 Months): Strengthen the Property Stewardship System

With a stronger foundation in place, the second phase focuses on improving how properties move through the property stewardship pipeline.

Coordinate Municipal and County Property Stewardship Activities

Establish regular coordination among municipal code enforcement staff, attorneys, redevelopment staff, and county officials responsible for delinquent tax enforcement. Conduct routine reviews of chronically distressed properties to identify opportunities for earlier intervention, strategic acquisition, and redevelopment.

Standardize Property Stewardship Practices

Develop consistent procedures for unsafe building enforcement, owner accountability, cost recovery, lien management, and strategic acquisition. Code enforcement, delinquent tax enforcement, and redevelopment activities should function as one integrated property stewardship system.

Expand Redevelopment Partnerships

Strengthen partnerships with nonprofit housing organizations, affordable housing developers, local builders, lenders, and philanthropic organizations to increase the community's capacity to rehabilitate housing, construct infill development, preserve affordability, and return strategic properties to productive use.

Secure Sustainable Funding

Identify and pursue local, state, federal, philanthropic, and private resources to support housing rehabilitation and preservation, strategic acquisition, redevelopment, and property stewardship.

Phase Three (12–24 Months): Expand Capacity and Evaluate Long-Term Implementation

The final phase focuses on strengthening long-term implementation capacity and evaluating future needs.

Formalize the Housing Delivery System

Establish long-term agreements among implementation partners, adopt shared acquisition and disposition priorities, and clarify organizational roles to ensure properties move efficiently from public intervention to productive reuse in support of community housing goals.

Evaluate Long-Term Organizational Capacity

Using improved property information and implementation experience, assess whether existing organizations have sufficient capacity to manage strategic acquisitions and redevelopment or whether additional organizational capacity (such as a land bank) would improve long-term implementation. This decision should be based on demonstrated need, available resources, and measurable community benefits rather than statutory authority alone.

Monitor, Refine, and Sustain the System

Implementation is an ongoing collaborative process. The Housing and Property Stewardship Working Group should periodically review progress, identify implementation challenges, document lessons, update priorities and procedures, and coordinate future actions.

Partners should focus on a small number of implementation questions:

- Has coordination between Michigan City, La Porte, and LaPorte County improved?
- Is property information becoming more complete, consistent, and useful for decision-making?
- Are priority properties moving through the property stewardship pipeline more effectively?
- Has the community expanded its capacity to preserve existing housing and support redevelopment?
- Would additional organizational capacity (such as a land bank) improve long-term housing outcomes?

These questions should guide implementation and improvement while allowing the roadmap to evolve as new opportunities and challenges emerge.