

## A Limited Growth Scenario

This scenario assumes that the Town will not substantially expand its boundaries, and most new developments will occur within the existing vacant parcels or redevelopment areas. Under this option, the unit densities in the Town would be up to four units per acre in the area south of the US 30 where most vacant land exists. Higher densities, however, are expected to be built in the Downtown core area.

## B High Growth Scenario

This scenario foresees the Town will pursue a proactive growth policy by engaging in a variety of activities which support expansion of the Town's boundaries to the south. The Town will also pursue policies to encourage redevelopment in designated places, and promote multi-use and mixed use developments at a higher overall density than the current density. The higher density redevelopment areas are expected to be in the Downtown area, along US 41, and along US 30 on its western reach.

The area south of US 30 will largely remain a single family residential area. The overall density for this area will be up to four dwelling units per acre. The area west of US 41, however, is expected to develop with a greater prominence of mixed use developments, particularly around the cross section of US 30 and 41, and further west along the US 30 corridor.

Table 5 shows the projected population at the build out for both assessments. The question of which scenario will play out will be determined by whether or not aggressive annexation and the higher density development policies are adopted by the Town. Other elements contained in this Plan will also play a significant role in the future growth pattern, as most of the land available is currently zoned for single family homes.

Growth Option		Total Growth		Existing Population	Projected Built out Population
		Units	People		
Limited Growth	High Range	11,419	29,018	28,798	57,816
	Low Range		26,262		55,060
High Growth	High Range	17,799	45,743	28,798	74,541
	Low Range		41,228		70,026

**TABLE 5 - POPULATION PROJECTIONS AT BUILD-OUT**

**Age** characteristics of the population correspond to the general population of the Town, where it reflects overwhelming growth in the number of children. Over the past decade, Schererville has experienced a consistent increase in the number of children between the ages of 5 and 19. It is anticipated that this population will continue to increase, although at a lower rate by 2010. Schererville's young adults, ages 20-34, show a decline of 5.9% from 1990 to 2000. Young adults in this category tend to leave this area and go on to college or relocate to larger urban areas to seek employment. Lack of affordable housing in the Town also may contribute to this out migration, as most of the new homes in Schererville are built for higher income families, not the first time buyers.

Adults in the age category 35 to 54 have increased in population, representing 34.1%, up from 29.9% in 1990. Nearly one half of Schererville's population, 46%, is between the ages of 35 to 64. Census records between 1990 and 2007 show an increase in the elderly, age 65 and over, by 4.47%. Children and students age 19 and younger total about 26% of the population. Tables 6 and 7 show the age distribution for Schererville.



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According to 2000 Census reports, Tract 426.04 has the highest concentration of students between the ages of 10-19 at 14.4%. Tract 426.04 is bounded by 93<sup>rd</sup> Avenue on the south (excluding the southwest quarter between Burr and Cline), US 30 on the north, Clark Street on the east, and Cline Avenue on the west. The southwest quarter between Burr and Cline, or nearly half of this tract, is unincorporated. The unincorporated area represents an older residential area bordering St. John and the Lake Hills neighborhood.

Year	< 5		5 to 9		10 to 19		20 to 34		35 to 54		55 to 64		65 +		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1990	1,460	7.3	1576	7.9	2877	14.4	5129	25.7	5964	29.9	1499	7.5	1421	7.1	20,019
2000	1,590	6.4	1669	6.7	3404	13.7	4928	19.8	8364	33.7	2323	9.3	2573	10.4	24,941
2007	1,615	5.6	1615	5.6	3799	13	4712	16.2	9888	34.1	3590	12.3	3363	11.6	28,798
Change	155	-1.73	39	-2.31	922	-1.44	417	-9.54	3,924	4.17	2,091	4.78	1,942	4.47	8,779

TABLE 6 - AGE DISTRIBUTION

Census Tract	< 5		5 to 9		10 to 19		20 to 34		35 to 54		55 to 64		65 +		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
426.04	740	7.7	735	7.7	1,377	14.4	2,069	21.7	3,239	33.9	739	7.7	656	6.9	9,555
427.01	383	5	464	6.1	1,031	13.5	1,221	16	2,630	34.4	858	11.2	1,065	13.9	7,652
427.02	326	5.8	370	6.6	736	13	1,234	21.9	1,811	32.1	541	9.6	622	11	5,640

TABLE 7 - AGE BY CENSUS TRACT

Tract 427.01 is relatively less developed and lies within the commercial corridor of US 41. In this tract, the adult population comprises about 34.4% of the total population. Similar in distribution is the elderly, age 65 and over at 13.9%, and students between the age of 10 to 19 at 13.5%.

The most residential tract is 427.02, with development around Elm Ridge and Stephen Park. Tract 427.02 has a lower concentration of children under the age of 9 at 6.6% on the high end than Tract 426.04, whose population under the age of 9 is 7.7%. Tract 427.02 is bound by 77<sup>th</sup> Street on the south, US 30 on the north, Cline Avenue on the east, and Dyer on the west.

**School** enrollment has increased substantially in the last two decades, and is projected to continue during the rest of this decade and early next decade. The Lake Central School Corporation is responsible for public school education (grades K-12) for all of St. John Township. In addition to Schererville, this area also includes Dyer and St. John, as well as all unincorporated lands within the township. According to a recent population and enrollment forecast study prepared by McKibben Demographic Research for the Lake Central School Corporation, total elementary school enrollment for the district is projected to decrease over the next ten years by 2.5 percent. Table 9 presents projected school enrollment for Schererville and the Lake Central School District as a whole. It should be noted that Protsman Elementary and Kahler Middle Schools also serve students from outside of the Town.

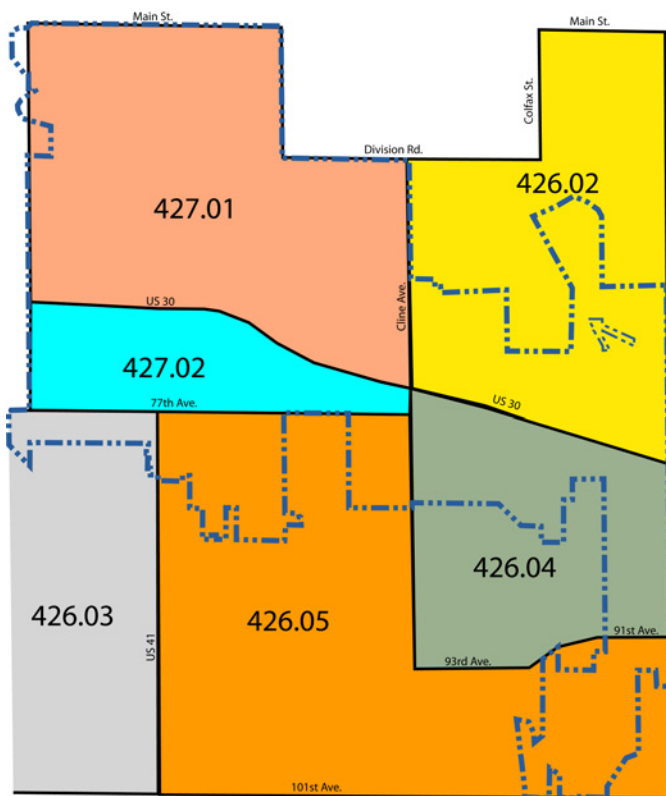


EXHIBIT 4 - CENSUS TRACT MAP

The middle school enrollment is projected to increase by 8.0% over the next 4 years between 2008-2012, while school enrollment at the high school level is projected to stabilize

School	2003-04	%	2004-05	%	2005-06	%	2006-07	%	2007-08	2008-09
Grimmer	1,000	11.60%	1,021	11.30%	1,041	11.10%	1,087	11.20%	1,208	1,002
Homan	686	8.00%	672	7.50%	673	7.20%	706	7.30%	729	594
Peifer	598	6.90%	645	7.20%	656	7.00%	641	6.60%	604	532
Watson	643	7.50%	676	7.50%	702	7.50%	714	7.40%	750	606
Kahler	674	n/a	677	0.40%	714	5.50%	751	5.20%	760	672
Protsman	1,115	n/a	1,215	9.00%	1,247	2.60%	1,310	5.10%	1,282	1,098
Lake Central	2,614	30.30%	2,738	30.40%	2,866	30.60%	2,991	30.80%	3,054	3,153
Total LC Schools	8,616	64%	9,009	64%	9,376	63%	9,712	63%	9,899	10,056

TABLE 8 - SCHOOL ENROLLMENT (2003-2008)

School	2007-08	2008-09	Change	2009-10	2010-11	2011-12	2012-13
Grimmer (Middle)	1,208	1,002	-17.10%	1,078	1,096	1,115	1,123
Homan (Elementary)	729	594	-18.50%	589	584	558	555
Peifer (Elementary)	604	532	-11.90%	476	467	459	453
Watson (Elementary)	750	606	-19.20%	663	672	689	685
Kahler (Middle)	1,282	1098	-14.5%	1,099	1,163	1,231	1,252
Protsman (Elementary)	760	672	-11.6%	697	687	672	664
Lake Central (High)	3,054	3,153	3.20%	3,174	3,155	3,254	3,265
<b>Total (Schererville)</b>	<b>6,345</b>	<b>5,887</b>	<b>-7.20%</b>	<b>5,980</b>	<b>5,974</b>	<b>6,075</b>	<b>6,081</b>
Total Lake Central (K-12)	9,899	10,056	1.60%	10,092	10,127	10,259	10,258

TABLE 9 - SCHOOL ENROLLMENT PROJECTION (SOURCE: MCKIBBEN DEMOGRAPHICS RESEARCH, 2007)

and grow at slower rate. The study cites the sizable number of “move-up” housing being built as the primary reason for the difference in forecasts from elementary to middle school. It also uses housing characteristics as the basis for projected enrollment growth. These assumptions could, however, change or prove to be insufficient if the Town decides to change its land use or housing policies (i.e. more mixed use or affordable housing in the near future.)

**Housing** characteristics of the Town reflects the population change and the age distribution. The 2000 Census recorded 9,996 housing units in Schererville, with homeowners accounting for 7,139 of those units. The majority of the housing was built between 1970 and 1989. In this period, more than half of the rental units were also constructed. Owner-occupied units, either single-family detached or duplex units, account for nearly three times as many renter occupied units. This ratio is consistent in all three census tracts.

Housing development in Schererville continued to experience significant growth for the first eight years of this decade. During this period, more than 2,500 new housing units were added to the housing stock. The number of new housing construction permits issued was the highest in 2003, when a record of 521 new housing units were constructed. The rate of growth, however, slowed down as evidenced by the permits issued between 2005-2008 for home construction. The decline may have been caused by economic downturn and lack of available land as the Town boundaries have become more restricted. Nonetheless, housing construction is anticipated to continue, but its growth rate is heavily influenced by the market, the interest rates, and ability of the Town to expand its corporate boundaries. Table 12 shows the number of new housing developed in Schererville this decade.

**Home values** in Schererville have followed the recent trends for larger and pricier homes. A comparison of home values over the last four years shows a continued rise in prices from 2005 to 2008. According to the Greater Northwest Indiana Association of Realtors (GNIAR) records, the median value of a home in 2008 was \$265,000. This is much larger than the median value for the county or the region. Table 13 shows Schererville home values over the past four years.

**Income** for families and households has improved dramatically from 1990 to 2000. The Median Family Income has risen from \$48,613 to \$70,474, and the Median Household Income has risen from \$42,658 to \$59,243. These changes amount to a 45% increase in



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Housing Type	1980	1990	2000	2008
Single Family (attached/detached)	2,642	4,791	7,139	8,356
Duplex	236	248	201	789
3-4 Units	442	461	588	1,309
5 or more Units	1,732	2,088	2,068	n.a.
Mobile Home, Boat, RV, Van, etc.	10	115	0	0
<b>Total</b>	<b>5,062</b>	<b>7,703</b>	<b>9,996</b>	<b>12,522</b>

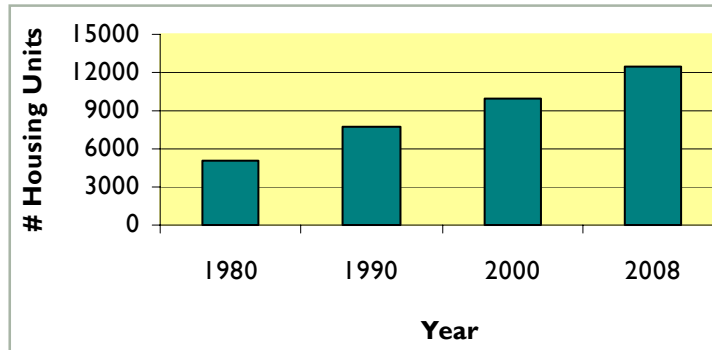


TABLE 10 - HOUSING TYPE, 1980 - 2008

Census Tract	Owner	Renter	Vacant	Total	Median Age
426.04	2,561	972	88	3,621	20
427.01	2,452	677	136	3,265	19
427.02	1,427	832	60	2,319	22

TABLE 11 - HOUSING TENURE BY CENSUS TRACT

Unit	Year									
	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single Family	137	141	159	213	204	182	99	67	15	1,217
Duplex	38	62	80	204	80	106	14	4	0	588
Multi-Family/Condo	8	40	100	314	204	36	0	19	0	721
<b>Total</b>	<b>183</b>	<b>243</b>	<b>339</b>	<b>731</b>	<b>488</b>	<b>324</b>	<b>113</b>	<b>90</b>	<b>15</b>	<b>2,526</b>

TABLE 12 - HOUSING CONSTRUCTION, 2000-2008

Year	Bedrooms	Bathrooms	S.F.	Sold
2005	4	2.50	2,186	\$226,900
2006	3	2.50	2,150	\$236,000
2007	4	2.50	2,200	\$254,000
2008	4	2.63	2,234	\$265,000

TABLE 13 - HOME VALUES

Area	Median Family Income		
	1990	2000	2008
Schererville	\$ 48,613	\$ 70,474	\$ 88,300
Lake County	\$ 35,604	\$ 50,131	\$ 61,400
Region, Chicago Metro	\$ 36,921	\$ 60,433	\$ 71,600

TABLE 14 - MEDIAN FAMILY INCOME

median family income, and a 38.9% increase in median household income. In comparison, Lake County's median family and household income rose at a smaller rate in the last decade. Table 14 shows this comparison.

**Employment** characteristics in the Town currently remain very positive. Available labor data for the years between 2004 and 2008 show employment levels holding steady. Of the more than 28,000 people in Schererville, about 15,932 were working in 2007. Unemployment

levels in the Town were also very low as compared with the region or the county. Table 15 shows the unemployment levels for Schererville, Lake County, and the metropolitan area. Schererville's unemployment rates have consistently been lower than both the State of Indiana and the National rates. Unemployment data for the past year and 2009 show unemployment levels well below the county or the region.

According to 2000 Census, the occupational skills of the work force in Town consist of about one third at professional or executive levels. In comparison, the number of individuals working in production fields is slightly over 14%. Many of the employed in Town commute to other counties on a daily basis. The commuters consist of more than 18% of the total workforce. In comparison, the number of the commuters for the county is about 3%. As a whole, Schererville residents constitute more than 25% of the total commuters in the Lake County. The majority of the commuters work in Illinois. Tables 16 and 17 document some of the characteristics of Schererville's workforce. The first table shows the occupational skills of Schererville's workers. The second table shows the commuting characteristics for the Schererville workforce.

AREA CONTEXT

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GOVERNANCE STRUCTURE

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SOCIAL AND ECONOMIC PROFILE

Category	Schererville				Lake County				Region			
	1990	2000	2007	2009	1990	2000	2007	2009	1990	2000	2007	2009
Labor Force	11,053	14,085	15,932	15,898	223,804	226,629	226,066	228,367	377,611	398,388	400,949	405,845
Employed	10,688	13,902	15,371	14,735	210,125	218,403	214,408	205,477	356,655	384,738	381,457	364,521
Unemployed	365	183	561	1,163	13,679	8,226	11,658	22,890	20,956	13,650	19,492	41,324
% Unemployed	3.3%	1.3%	3.5%	7.3	6.1%	3.6%	5.2%	10.0%	5.6%	3.4%	4.9%	10.2%
U.S. Rate	5.6%	4.0%	4.8%	8.5	5.6%	4.0%	4.6%	8.5%	5.6%	4.0%	4.6%	8.5%

TABLE 15 - EMPLOYMENT STATISTICS

Occupation	No.	%
Executive	1,957	13.89%
Professional	2,870	20.38%
Healthcare	158	1.12%
Sales	1,567	11.13%
Clerical	1,939	13.77%
Protective	175	1.24%
Food Prep/Serve	657	4.66%
Farming	5	0.04%
Personal Care	349	2.48%
Maint./Cleaning	341	2.42%
Production	2,019	14.33%
Construction	1,518	10.78%
Other	530	3.76%
Total	14,085	100%

TABLE 16 - OCCUPATIONAL SKILLS

Commuter's Characteristics	Schererville	Lake County
Resident population	24,851	484,564
Total workers working in the area	8,848	192,865
Total workers living in the area	13,388	208,957
Daytime population	20,311	468,472
Daytime population change due to commuting	-4,540	-16,092
	-18.2%	-3.3%
Workers who lived and worked in the same county	1,717	150,611
	12.8%	72.1%
Employment residence ratio	0.66	0.92

TABLE 17 - COMMUTER CHARACTERISTICS

