

DEMOGRAPHIC SUMMARY

OVERVIEW

1. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).
2. Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time.

Regional Trends and Patterns

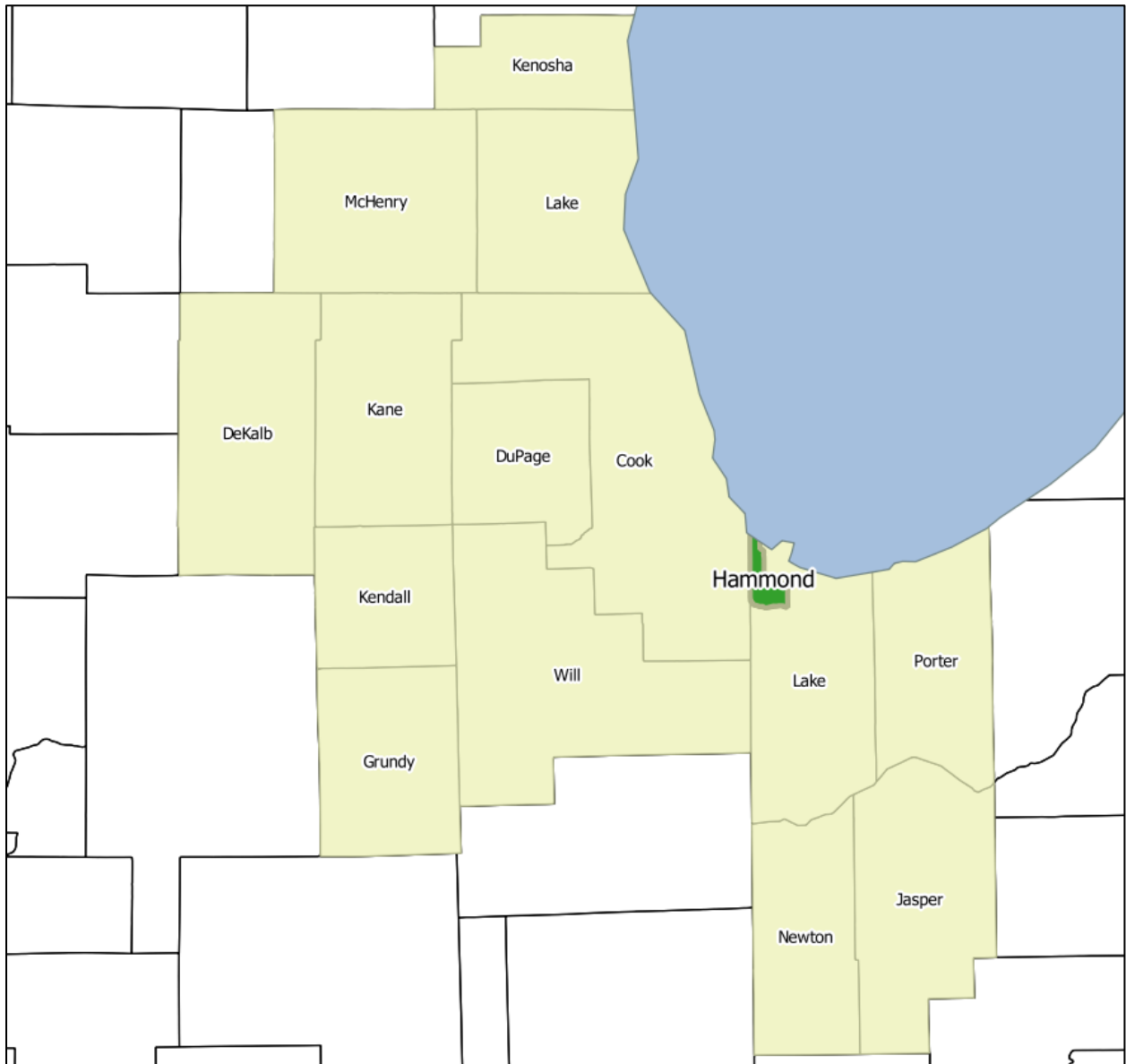
For the purposes of this study, HUD considers the City of Hammond to be part of the Chicago-Naperville-Elgin metropolitan region. This large metro region spans three states and includes the following fourteen counties:

Cook County, IL	Lake County, IL	Lake County, IN
DuPage County, IL	Grundy County, IL	Porter County, IN
Will County, IL	McHenry County, IL	Jasper County, IN
Kendall County, IL	Kane County, IL	Newton County, IN
Dekalb County, IL		Kenosha County, WI

The following trends and patterns emerge when analyzing the Chicago metro region data in Table 1:

- The region is predominantly White, Non-Hispanic. This segment accounts for 55 percent of the overall population. The region has grown more diverse in terms of race and ethnicity.
- Hispanic residents account 20.7% of the population and comprise the second largest segment.
- Black, Non-Hispanic residents account for 17 percent of the population and comprise the third largest segment.
- Asian/Pacific Islander Non-Hispanic residents account for 5.6 percent of the population and comprise the fourth largest segment.

Hammond Indiana DRAFT Fair Housing Assessment
04. Demographic Summary



Hammond Indiana DRAFT Fair Housing Assessment 04. Demographic Summary

The data for the Chicago metro region in Table 2 shows the following:

- Overall, the regional population has grown 16% from 1990 to 2010. Over that period of time, the region has grown more diverse in terms of race and ethnicity. White Non-Hispanic residents accounted for 67% of the population in 1990. This percentage dropped to 55 percent by 2010. The number of White Non-Hispanics decreased by 282,162 during this period and represents the only segment of the population that experienced a decrease.
- The Hispanic population more than doubled, growing from 895,156 in 1990 to 1,957,080 in 2010. This represents an increase of 1,061,924 residents.
- The Asian/Pacific Islander Non-Hispanic population also doubled, growing from 247,669 to 528,832. This represents an increase of 281,163 residents.
- The Black, Non-Hispanic population also increased but not as quickly. This segment grew by 84,916, increasing from 1,528,728 to 1,613,644. This represents an increase of six percent over the 1990 population.

Hammond in a Regional Context

Hammond is one of a number of older suburban communities of Chicago that has experienced a long, slow decline as upper income households have moved further from the central core. Since the 1970's, the heavy manufacturing industry in the area has reduced its workforce by half. The City's population declines have mirrored the declines in manufacturing. In 1970, the City population stood at 107,983. According to the 2010 census, the population was 80,830.

Population losses have been offset by the increase of lower-income families. With the exception of Chicago, new housing development continues to be concentrated in the communities on the outskirts of the metropolitan region. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, including Hammond, are not experiencing large levels of redevelopment.

This lack of private investment within the City's neighborhoods has resulted in a disparity of opportunities. Hammond is one of a number of older suburban communities of Chicago metropolitan area that has experienced a long, slow economic decline.

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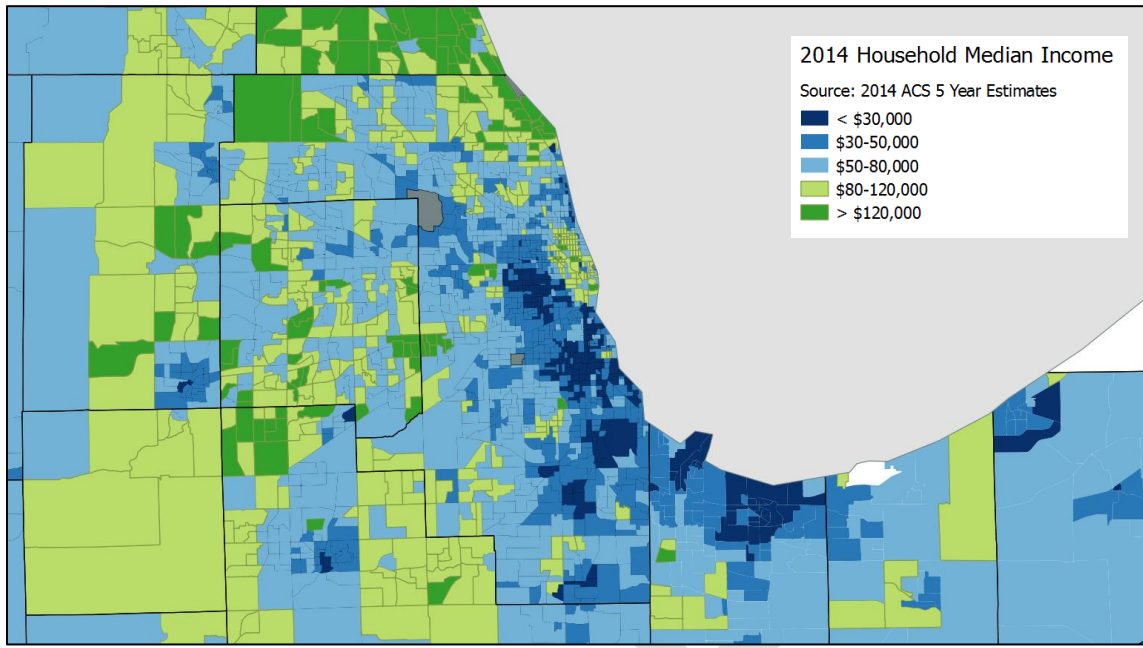


FIGURE 1: CHICAGO REGION HOUSEHOLD MEDIAN INCOME (2014 ACS)

City Level Trends and Patterns

HUD Table 1 presents data from the 2010 U.S. Census. Based on this data, the City's population is a plurality of racial and ethnic groups, meaning that no single racial or ethnic group comprises more than half of the population.

- White, Non-Hispanic population was the largest group, accounting for 41.5 percent of the City population.
- Hispanics accounted for the second largest segment, representing 34 percent of the population.
- Black, Non-Hispanic residents accounted for the third largest segment, representing 22 percent of the population.
- Multi-racial, Asian, Pacific Islanders, Native Americans, and Other Non-Hispanic groups accounted for the remaining 2.5 percent.

Hammond Indiana DRAFT Fair Housing Assessment 04. Demographic Summary

HUD Table 2 contains U.S. Census data from 1990, 2000, and 2010. The City's population has changed significantly from 1990 to 2010:

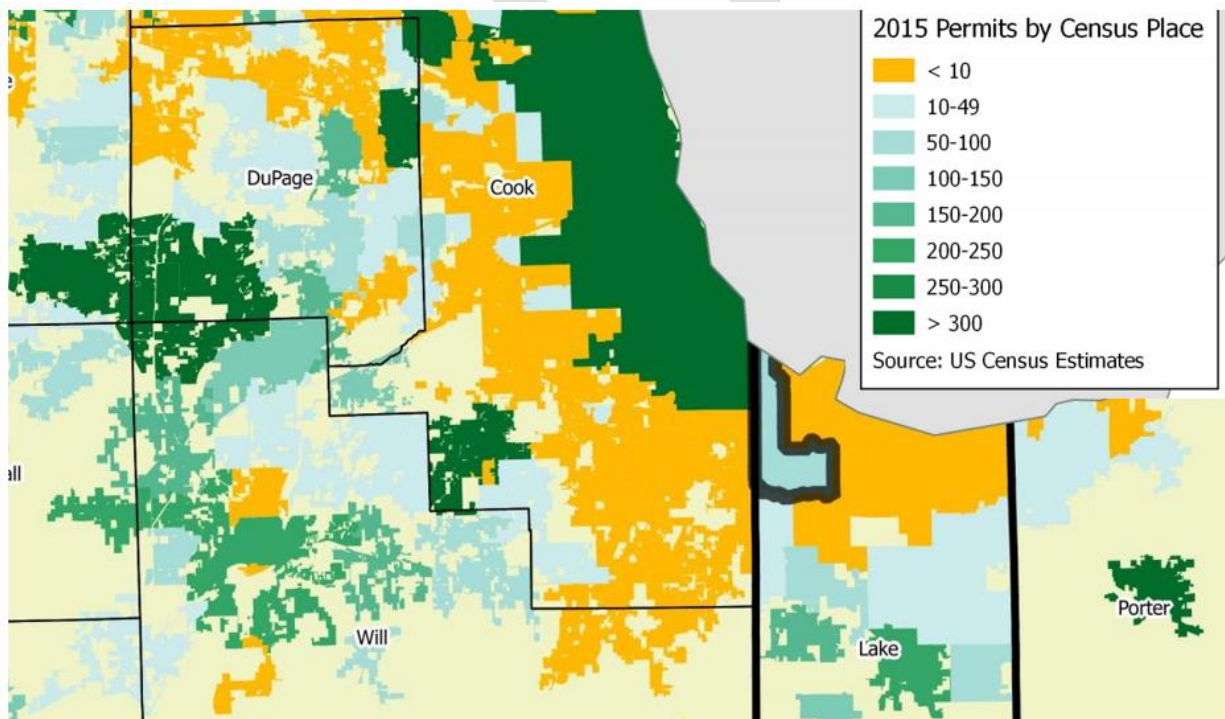
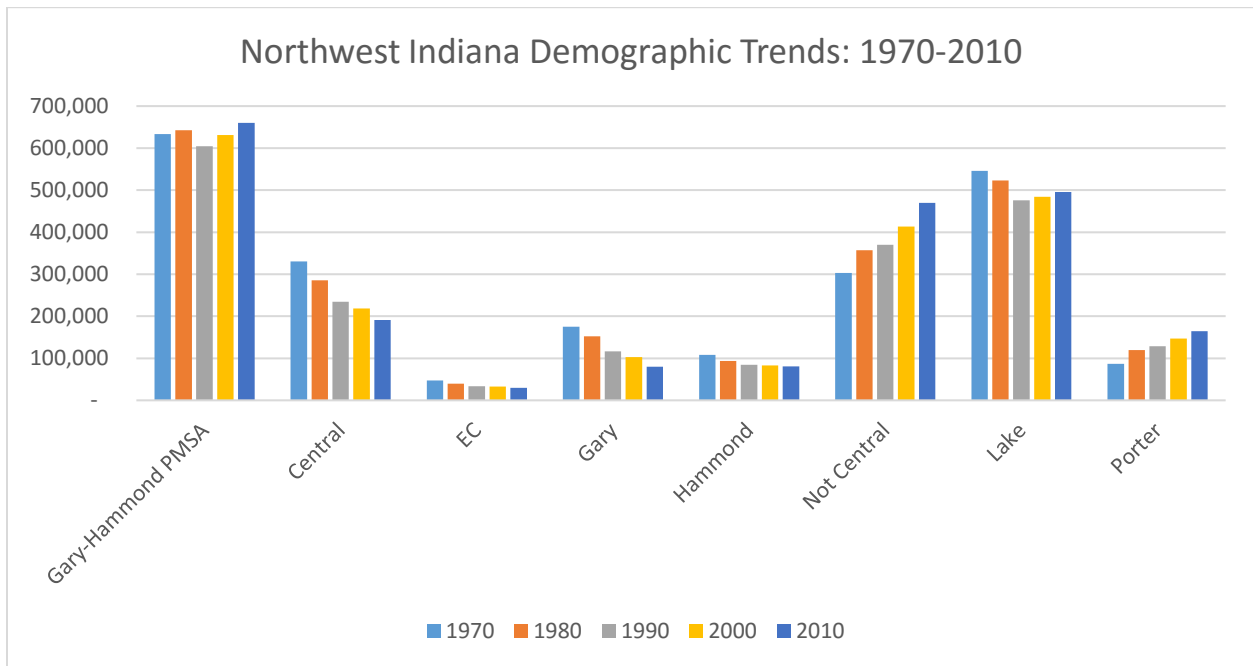
- Overall, the population decreased by four percent from 1990 to 2010, decreasing from 84,236 to 80,830. This continued a downward trend since 1970, when the City population stood at 107,983.
- White, Non-Hispanic population decreased by almost half, decreasing from 66,029 to 33,534. In 1990, this segment accounted for 78 percent of the overall population. As of 2010, this was still the largest segment of the population. However, it only accounted for 41.5 percent.
- The Hispanic population grew by 17,643, increasing from 9,920 to 27,563. The 2010 population represents an increase of 178% over the 1990 population.
- The Black, Non-Hispanic grew by 9,442, increasing from 7,626 to 17,568. The 2010 population represents an increase of 130% over the 1990 population.

County Level Trends and Patterns

When viewing data for Northwest Indiana, which for the purposes of this study includes Lake County and Porter County, the following trends emerge:

- Overall, the population of Northwest Indiana has grown from 604,526 in 1990 to 660,348 in 2010. This represents an increase of 9 percent.
- The majority of population growth (63%) occurred in Porter County, while Lake County accounted for 37% of the growth.
- The three cities located in the northern portion of Lake County, including Hammond, East Chicago, and Gary, all experienced population loss. Taken together, these three communities form the "Central" portion of the Gary-Hammond PMSA. Gary lost 31 % of its population while East Chicago lost 12%. Taken together, these three cities lost 43,952 residents. By comparison, the areas outside these three cities added 99,774 residents, an increase of 27%, over the same period of time.

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Over the last six years, new housing development and investment is primarily located in the southern portion of Lake County. Crown Point, St. John, Merrillville, Cedar Lake, and Winfield account for 75% of the new housing units authorized by permits reported from 2010-2015. Conversely, Hammond, East Chicago, Whiting, and Gary accounted for only 5% of the permit activity.

NAME	1 unit	2 unit	3-4 unit	5+ unit	Total
Lake Station	6	-	-	-	6
New Chicago	11	-	-	-	11
Gary	20	-	-	-	20
Highland	21	-	-	6	27
Griffith	41	6	-	-	47
Whiting	24	-	-	24	48
East Chicago	22	2	3	57	84
Dyer	91	-	-	-	91
Hammond	14	24	64	-	102
Hobart	103	-	-	-	103
Munster	111	-	-	-	111
Lowell	250	-	-	-	250
Schererville	216	12	32	30	290
Winfield	310	10	125	-	445
Cedar Lake	487	-	-	-	487
Merrillville	122	74	-	485	681
St. John	897	-	6	-	903
Crown Point	1,034	4	43	42	1,123
TOTAL	3,780	132	273	644	4,829