



NICTD
Northern Indiana Commuter
Transportation District

20-Year Strategic Plan

July 2026

20-Year Regional Commuter Rail Strategic Business Plan

FINAL REPORT

July 2026

Prepared for Northern Indiana Commuter Transportation District (NICTD)

Prepared by AECOM Technical Services, Inc.

with

Group7even, LLC

Lakeshore Engineering, LLC

DLZ Indiana, LLC

The Antero Group, LLC



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1 Introduction

The Northern Indiana Commuter Transportation District's (NICTD) previous *Strategic Business Plan*, which was its first, was developed with the Indiana Regional Development Authority (RDA) in 2014. The Plan outlined a four-part investment strategy to improve the SSL's service and regional connectivity: 1) maintaining existing South Shore Line service, 2) extending service to growing areas of Lake County, 3) upgrading the current line for faster, more reliable trips, and 4) continuing regular system maintenance. The plan also included financial requirements, funding strategies, implementation timelines, and supportive land use policies to maximize economic returns.

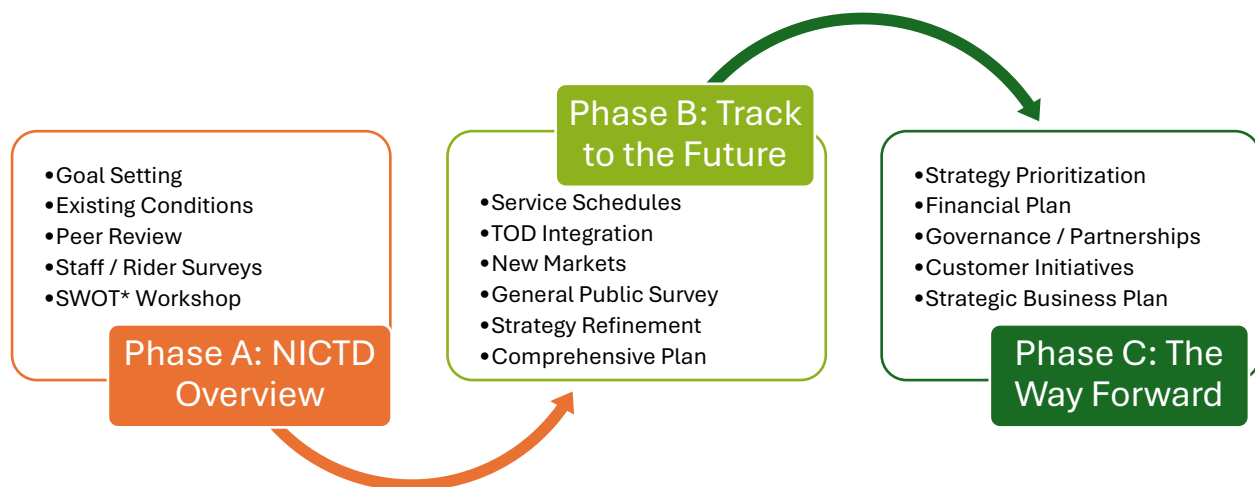
NICTD's next phase of growth must be built on a simple customer promise: safe trains, reliable service, and consistent on-time performance. Major capital investments such as Double Track NWI, the Monon Corridor, Metra Electric District (MED) capacity improvements, and the South Bend Airport Realignment are not ends in themselves; they are tools to deliver a railroad that customers can trust. Over the next 20 years, NICTD will measure the success of this Strategic Plan by its ability to improve safety, restore and sustain high on-time performance, reduce preventable delays, and grow ridership through dependable service.

Over the past 10 years, NICTD has implemented key infrastructure and service improvements recommended in its 2014 Strategic Plan. These efforts have included major state-of-good-repair investments, station improvements, and corridor enhancements such as:

- Double Track Northwest Indiana (NWI) Project (completed in 2024),
- The Monon Corridor project (opened March 2026),
- Significant capacity upgrades to the MED corridor (nearing completion),
- Bridge infrastructure, and
- Signal improvements, including the integration of Positive Train Control (PTC).

Given the progress in achieving the recommendations of the 2014 Plan, NICTD decided that it needed to update its strategic plan for the next twenty years. The 2026 update to the NICTD Strategic Business Plan was developed in the three phases shown on **Figure 1-1**.

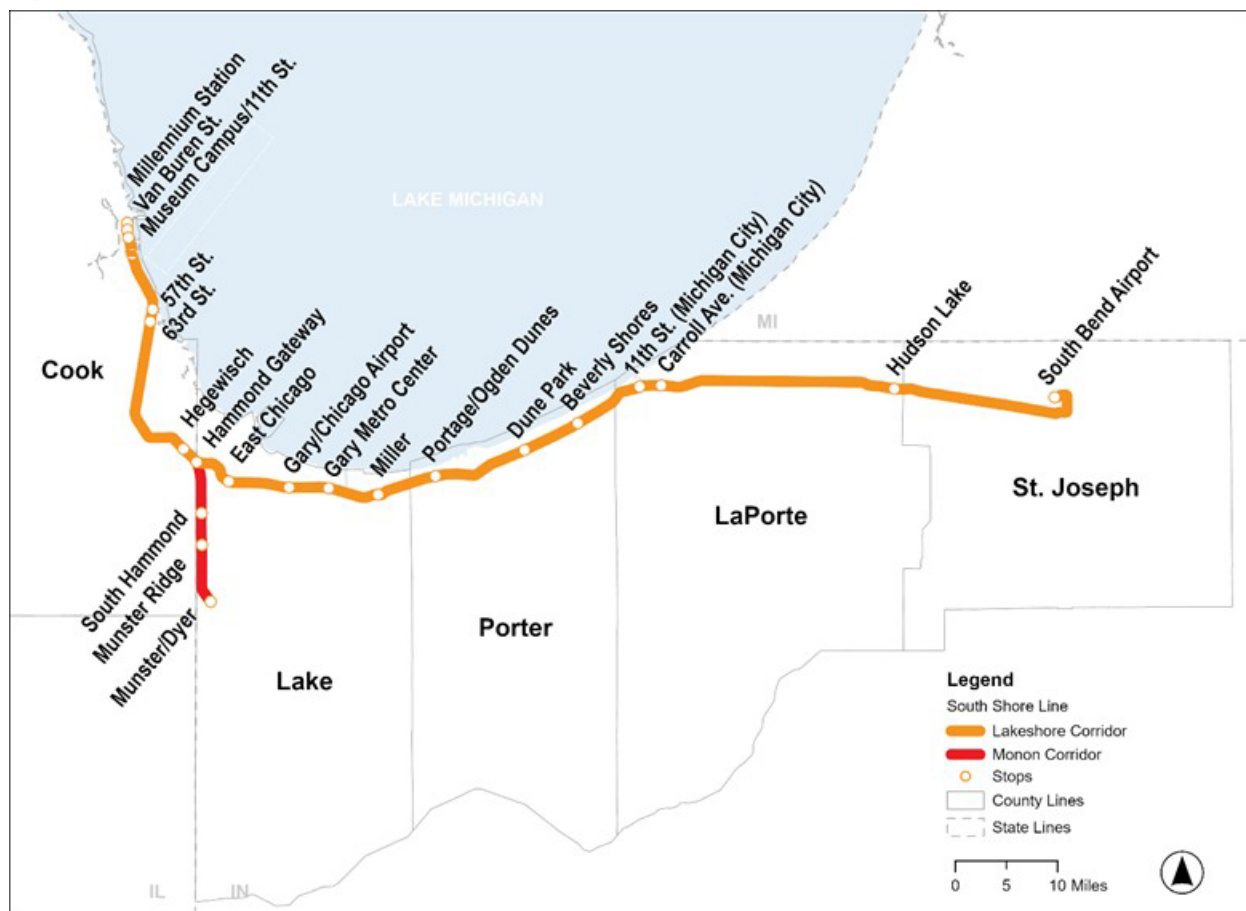
Figure 1-1: NICTD Strategic Business Plan Process



1.1 Study Area

NICTD provides electrically powered commuter rail service to the four Northwestern Indiana counties of Lake, Porter, LaPorte, and St. Joseph. The South Shore Line (SSL) uses an 82.8-mile route owned by NICTD between South Bend and a connection to the Metra Electric District (MED) in Chicago. This includes 75.2 miles of the Lakeshore Corridor, the original SSL main line between South Bend and Chicago, and 7.6 miles of the branch line Monon Corridor, which began operations in March 2026. SSL trains share the final 14.5 miles of the 97.3-mile route with Metra on the MED Line. Eighteen stations are served on the Lakeshore Corridor, including thirteen on the NICTD alignment (12 in Indiana and one in Illinois), three on the Monon Corridor, and five on MED in Illinois. A map of SSL service is provided on **Figure 1-2**.

Figure 1-2: South Shore Line Service Area



Source: NICTD.

1.2 South Shore Line History

SSL's origins were as a streetcar service in 1903 and grew to an interurban service by 1908. The service provided transportation between urban and rural areas of Northwest Indiana prior to the widespread use of automobiles. The service grew to include commuter rail service in the late 1920s after the Illinois Central electrified its suburban passenger route, enabling the South Shore to operate directly to Downtown Chicago, while continuing to operate freight service. Following the acquisition of the line by the Chesapeake & Ohio Railway in 1967, the passenger service was proposed for abandonment. In response, the Indiana General Assembly authorized the creation of NICTD in 1977 to subsidize the passenger service. In the late 1980s, the Chicago South Shore and South Bend went bankrupt and in December 1989, passenger service was assumed by NICTD. In December 1990, the line was sold to NICTD, and freight service was taken over by the new Chicago South Shore and South Bend Railroad (CSS), a subsidiary of short line operator Anacostia & Pacific. With the opening of the Monon Corridor, the SSL main line between South Bend and Millennium Stations was rebranded the Lakeshore Corridor.

1.3 Problem Statement and Goals

Goals play an important role in preparing a strategic plan, helping to provide direction for the organization, serving as benchmarks for measuring progress and success, and aiding in the prioritization of tasks and initiatives. Goals should flow from specific problems of the organization. It's useful to review the problems cited in the 2014 Plan, which are listed on **Table 1-1**. The table also assesses the extent that the problems have been addressed over the past ten years. Progress has been made on some, e.g., with completion of Double Track NWI and ongoing maintenance programs. Serving high-growth areas of Lake County was achieved with the opening of the Monon Corridor. But the need to secure a long-term funding stream, especially for operations, remains.

Table 1-1: Identified Problems in 2014 Plan

#	2014 Plan Problems Identified	Present Status
1	Service does not meet speed, frequency and reliability requirements to grow ridership	Completed Double Track & in-progress South Bend Realignment/MED capacity projects address these
2	Service does not directly serve growth areas in central and south Lake County	Monon Corridor is addressing this
3	Efforts on system maintenance need to continue to maintain state-of good repair	Progress has continued, but will require reassessments based on latest Transit Asset Management (TAM) Plan
4	A long-term funding stream has not been identified	2014-Plan developed recommendations; COVID-19 pandemic has amplified need
5	Strategy needed to secure state/local funding to match federal grants; operating costs not covered from farebox	Added focus required
6	There is a need to estimate NICTD benefits by county	Communicating benefits of SSL to local stakeholders is an ongoing need

In this environment, reliability is not simply an operating metric; it is a ridership strategy. Hybrid workers, occasional riders, students, airport travelers, and visitors have more travel choices and less tolerance for uncertainty. To grow ridership, NICTD must provide a service pattern that is safe, understandable, frequent enough to be useful, and consistently delivered within a predictable schedule window.

Since the completion of the 2014 Plan, new issues have arisen based on external or other factors, including:

1. **Changes in travel patterns** – the shift to work-from-home arrangements has significantly affected downtown employment areas like Chicago, NICTD's principal travel market.
2. **Financial Issues** – lower fare revenues and discontinued COVID-19 federal funding will need to be addressed by new funding sources or service efficiencies.

3. **System Resiliency** – there is a need to make the SSL resilient to better withstand and quickly recover from disruptions. This includes creating multiple pathways and backup systems to ensure that if one part of the network fails, others can take over.

The updated 2026 Problem Statement reflects a synthesis of 2014 issues and new challenges identified through a thorough review of existing conditions (see Chapter 2) and stakeholder outreach (see Chapter 7).



2026 STRATEGIC PLAN PROBLEM STATEMENT

NICTD is confronted with a major change in travel patterns caused by the COVID-19 pandemic of 2020. The shift to work-from-home arrangements has significantly affected downtown employment in areas like Chicago, which is NICTD's principal travel market.

The service's peak-oriented profile may not be well positioned to tap into new travel markets. The falloff in ridership has also impacted NICTD's financing of operations. While federal COVID-19 funding offset declines in fare revenue, this funding stream has ended.

NICTD is also facing state of good repair issues, including an aging fleet and other elements of its capital-intensive infrastructure. There is also a need for additional redundancy and diversification in the physical plant and systems.

A set of strategic goals can create a roadmap for achieving an organization's long-term vision and ensure that everyone is working towards the same aims. Like the problems identified in the 2014 Plan, goal statements from the prior plan were also reviewed with staff and stakeholders leading to the refined 2026 goals:

- Address changing travel demand by reducing trip times and providing higher frequencies for multiple trip purposes.
- Tailor service to more effectively serve and improve access to tourism, recreation and cultural attractions in both Chicago and Northwest Indiana.
- Attract new businesses and grow existing ones in Northwest Indiana where the SSL can be used as a commuting option.
- Leverage the completed Double Track and Monon Corridor projects as well as the soon-to-be completed MED capacity upgrade.
- Promote TOD to help accommodate residents seeking additional lifestyle choices and to increase SSL ridership.
- Implement 2014 Strategic Plan priorities, including the South Bend Airport Realignment project.
- Attract federal transportation investment dollars by leveraging existing transportation infrastructure.
- Secure State and local funding to match federal capital grants and to offset COVID-19 federal funding for operations

- Supplement operating revenue through improved efficiency, partnerships, and funding opportunities.
- Continue system maintenance programs to maintain a state of good repair.
- Build in redundancies to make the system more resilient, addressing single points of failure.

2 Existing Conditions

Existing conditions are foundational to developing a strong, realistic, and actionable strategic plan, providing a clear understanding of where things stand today. This factual baseline is used to inform decisions about where the railroad can go, identify gaps/deficiencies, track progress, and measure success.

This section summarizes findings of the **2026 Strategic Plan Existing Conditions Technical Memorandum**, which documents how NICTD is governed, operational agreements used in delivering service, regulatory structure that affects how service operates, current operations and service, ridership trends, a market assessment, and financial conditions.

2.1 Governance

NICTD is governed by a five-member board of trustees that oversees the overall direction and policies of the organization. The board consists of the Indiana Department of Transportation Commissioner as chairperson and elected representatives appointed by the Governor from each of the four Indiana counties (i.e., Lake, Porter, LaPorte, and St. Joseph) served by the SSL. NICTD staff are led by an executive director who is responsible for day-to-day operations and strategic leadership. The executive director reports to the Board of Trustees and oversees the implementation of the board's policies.

As noted above, SSL shares the final 14.5 miles to Downtown Chicago with the Metra Electric District (MED). SSL service is governed by a trackage rights agreement to use the MED tracks from Kensington (115th Street) to Downtown Chicago. NICTD pays Metra for the rights to use the MED tracks and stations. This agreement calls for NICTD's participation from time to time in capital improvements along the MED corridor. NICTD and Metra agreed to a capacity improvement project on the MED, meeting the capital improvement requirement, that is mostly funded by NICTD. The Metra-led work is expected to be completed by early 2027. The total project cost is estimated at \$198 million and will accommodate additional service for NICTD's Double Track NWI and Monon Corridor Projects.

NICTD has a Purchase of Service Agreement with Metra to serve the Hegewisch Station in Chicago, which is owned by Metra but is only served by SSL. Metra pays NICTD for this arrangement. NICTD also shares its track between South Bend and the connection with the MED with freight operations provided by the Chicago South Shore & South Bend Railroad (CSS). NICTD maintains the track that is dispatched jointly in the Chicago-South Bend

Corridor. In return for NICTD ownership and maintenance responsibilities of the shared track, CSS funds NICTD as a return on its investment.

As a commuter rail operator and recipient of federal funds, NICTD must comply with a broad framework of federal regulations, primarily governed by the Federal Transit Administration (FTA) and Federal Railroad Administration (FRA). Following are key areas covered:

- FTA public transit requirements
 - Transit Asset Management (TAM) Plan,
 - Public Transportation Agency Safety Plan, and
 - Grant management and procurement rules
- FRA safety regulations:
 - Track safety standards,
 - Operating practices,
 - Signal and train control systems, including Positive Train Control (PTC),
 - Rolling stock safety,
 - Hours of service,
 - Roadway Worker Protection,
 - Drug and alcohol testing, and
 - Accident and incident reporting
- Americans with Disabilities Act (ADA) obligations
- Civil Rights Laws, Title VI Environmental Justice requirements

2.2 Operations

2.2.1 Route Alignment

NICTD's mainline service operates as the Lakeshore Corridor on the 89.7-mile route between South Bend Airport and Millennium Station in Chicago, serving 18 stations. NICTD's ownership of the line extends from the eastern terminal in South Bend to the connection with the MED line for service into Chicago. The operation of South Shore Line (SSL) service for the westernmost 14.5 miles uses the Metra Electric District (MED), under a trackage rights agreement with Metra. The Monon Corridor began operations on March 31, 2026, adding a 7.6 mile north-south branch line in Lake County. This expansion added three stations - Munster/Dyer, Munster Ridge, and South Hammond. As a part of the project, Hammond Station was relocated one-quarter mile west and was designed as a transfer station between Lakeshore Corridor and Monon Corridor trains.

2.2.2 Schedule

The SSL timetable effective April 2026 is the product of several recently completed expansion projects including:

- **Double Track NWI** - completed in May 2024, the project added a second track between Gary and Michigan City enabling NICTD to add 14 weekday trains. The previous SSL service change was the introduction of the Sunrise Express in March 2015, which added a round-trip express train between South Bend and Millennium Stations.
- **Monon Corridor** – two service patterns are provided, 1) trains operate directly to the Downtown Chicago Millennium Station, and 2) trains operate as shuttles between Munster/Dyer and Hammond Gateway Stations, where timed connections with Lakeshore trains are scheduled for passengers to transfer. As shown on **Table 2-1**, most through trains serve weekday rush hour periods, while shuttles serve weekday off-peak and weekend.

Table 2-1: Monon Trains by Service Pattern

Service Pattern	Rush	Off-Peak	Weekend
Through Trains to/from Millennium	10	2	0
Shuttle Trains to/from Hammond Gateway	0	23	12

Source: South Shore Line April 2026 Timetable

The April 2026 SSL timetable reflects the Downtown Chicago work trip orientation. Over half of the westbound trains arrive at Millennium Station between 5:32 AM and 8:59 AM (17 of 32), which NICTD defines as the AM Rush. Likewise, in the PM Rush Hour period, 15 of 32 eastbound trains depart the Downtown Chicago terminal between 3:30 PM and 6:25 PM. As such, Rush Hour trains account for half of the 64 trains that serve Millennium station, although the AM Rush Hour inbound/PM Rush Hour outbound period represents less than 20 percent of the directional weekday service day (i.e., 17 hours inbound and 19 hours outbound).

In addition to service that operates to and from Downtown Chicago, the current timetable includes six weekday trains that operate between Carroll Avenue and South Bend Airport Stations, generally at the beginning and the end of service days. These moves are to position equipment for scheduled trains from/to South Bend from the railcar yard in Michigan City. Also, as noted above, the Monon Corridor's weekday schedule includes 23 weekday trains that shuttle between Munster/Dyer and Hammond Gateway Stations.

The number of stops by SSL station is provided on **Table 2-2**, including breakouts by service period, that is, weekday rush (AM Westbound, PM Eastbound), weekday off-peak, and weekend). As a proxy for frequency, the table indicates that the average number of stops

across all 21 stations; below-average stations are highlighted. The number of scheduled departures is based on infrastructure capacity (e.g., single-track segments) as well as the perceived demand for service. Some insights include:

- Level of service east of Michigan City is limited by single tracking and longer travel times to Chicago, resulting in lower use of the SSL as a work commute option.
- The 63rd Street Station in Chicago serves a parochial high school; the limited service is timed to align with school hours.
- The Museum Campus/11th Street Station predominantly serves non-work travel, with scheduling emphasis on off-peak periods.

Table 2-2: Number of South Shore Line Stops by Station

Station	Mile Post	Westbound			Eastbound		
		Rush	Off-Peak	Weekend	Rush	Off-Peak	Weekend
South Bend Airport	0.0	3	6	6	2	7	11
Hudson Lake	15.1	1	4	5	1	6	9
Carroll Ave. (Mich. City)	32.2	4	7	7	6	8	13
11th St. (Michigan City)	33.9	10	9	10	9	11	10
Beverly Shores	39.3	5	8	8	6	11	8
Dune Park	43.7	9	9	10	9	11	10
Portage/Ogden Dunes	50.8	8	9	10	8	11	10
Miller	55.0	10	14	10	10	16	10
Gary Metro Center	58.8	7	13	8	7	16	9
Gary/Chicago Airport	61.7	7	12	8	7	14	8
East Chicago	66.3	11	14	10	10	16	10
Munster/Dyer	61.4	5	13	12	5	12	12
Munster Ridge	64.3	5	13	12	5	12	12
South Hammond	65.5	5	13	12	5	12	12
Hammond Gateway	69.0	12	24	22	10	27	22
Hegewisch	70.7	14	15	10	13	17	10
63rd St	82.1	1	0	0	2	0	0
57th St. (Hyde Park)	83.0	14	9	10	12	15	10
Museum Campus/11 th St.	88.6	11	15	10	10	10	10
Van Buren St.	89.2	17	15	10	15	17	10
Millennium Station	89.7	17	15	10	15	17	10
Average number of stops		8.4	11.3	9.5	8.0	12.7	10.3

Source: South Shore Line April 2026 Timetable Legend: Below Average Stops

2.2.3 On-Time Performance

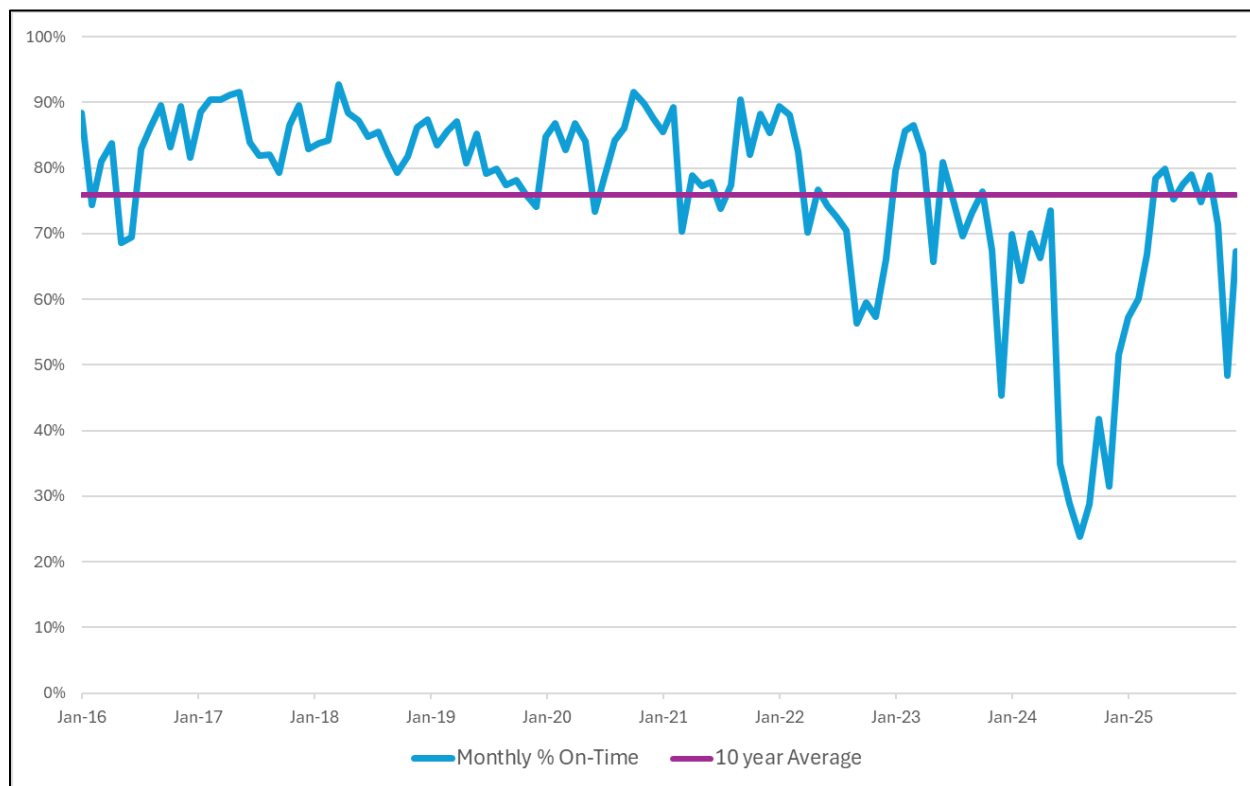
NICTD rigorously tracks the on-time performance of SSL service, reporting delays by train for duration and cause. Statistics are rolled up by service period, month, and year. The commuter rail industry standard criteria used to define delays is trains arriving at the final station more than 5 minutes from schedule (i.e., 5 minutes or less is considered on-time, more than 5 minutes is considered late). The reason for NICTD's emphasis on tracking on-

time performance, as is also true for other commuter railroads, is that riders rate on-time arrival as a key attribute of service.

NICTD's long-term operating goal is to provide service that customers can depend on at a level consistent with a high-performing commuter railroad. It is recommended that NICTD establish a phased on-time performance improvement program with the objective of reaching and sustaining 95% on-time performance, while also tracking customer-impact measures such as missed connections, annulments, trains delayed more than 15 minutes, and delay minutes by cause. An annulled train is a train that has been canceled and will not operate as scheduled.

Figure 2-1 plots the trend in overall SSL performance by month for the 10-year period 2016 to 2025. Performance in 2024 consistently tracked below the 10-year average of 75.9 percent, especially after implementation of the new schedule following the Double Track NWI project completion on May 14, 2024. On-time performance in 2025 saw improvement from 2024, averaging 71.6 percent. Note that these statistics do not include the Monon Corridor, which began operations in March 2026.

Figure 2-1: South Shore On-time Performance by Month, 2016- 2025



Source: NICTD.

Table 2-3 presents annual on-time performance by service period. The rates reveal that performance in 2024 was the lowest over the 10-year period. Weekday Off-Peak and

Weekend generally show lower rates of on-time performance than Rush hour periods. Westbound AM Rush trains show consistently higher rates than eastbound PM Rush trains.

Table 2-3: Annual SSL On-Time Performance by Service Period, 2016–2025

Year	WB Rush	EB Rush	Off-Peak	Weekend	Total
2016	92.4%	85.7%	77.8%	79.3%	81.8%
2017	94.8%	90.3%	85.2%	76.4%	86.2%
2018	95.0%	89.8%	84.4%	73.7%	85.3%
2019	94.7%	86.2%	77.2%	70.0%	80.5%
2020	91.9%	85.2%	83.7%	82.0%	85.0%
2021	86.1%	85.1%	80.2%	76.0%	81.3%
2022	82.1%	78.5%	73.2%	47.1%	71.2%
2023	92.7%	76.2%	69.6%	61.2%	73.3%
2024	61.6%	34.8%	42.9%	44.9%	45.4%
2025	78.5%	68.6%	71.3%	68.8%	71.6%
Legend: >90 % 80-90% <80%					

Source: NICTD.

Table 2-4 summarizes delays by duration for the 10-year period 2016-2025. Delays of 15 minutes or less accounted for 60 percent of all reported delays.

Table 2-4: South Shore Line Delays by Duration, 2016-2025

Minutes	Delays	Percent
6-10	12,747	36.5%
11-15	8,186	23.5%
16-20	4,572	13.1%
21-30	3,929	11.4%
31-59	3,091	8.9%
60+	877	2.5%
Annulled	1,448	4.2%
Total	33,279	100.0%

Source: NICTD.

NICTD also reports on the cause of delay, which can help in identifying infrastructure improvements or changes in operating practices. **Table 2-5** summarizes causes of delay with the top three causes for each year highlighted. The only grouping to fall in the top three for each of the five years was Metra Delays, which was exacerbated in the last three years by MED capacity improvement construction.

Table 2-5: South Shore Line Annual Delays by Grouping of Cause

Delay Cause Grouping	2021	2022	2023	2024	2025
Freight or Amtrak Interference	6.5%	3.0%	4.1%	1.9%	2.1%
Passenger train Interference	8.6%	5.4%	8.9%	7.6%	6.4%
Metra Delays	21.2%	9.7%	20.6%	31.1%	26.8%
Rolling Stock, Catenary, Electrical	12.3%	6.2%	7.2%	7.3%	10.4%
Project/Maintenance of Way Work	18.2%	59.2%	40.7%	8.8%	7.4%
Signal delay, Speed restriction, PTC	4.9%	3.7%	6.6%	11.4%	16.5%

Delay Cause Grouping	2021	2022	2023	2024	2025
Operational Delay	15.6%	6.1%	4.5%	2.8%	3.1%
Debris Strike, Accident, Trespass	3.9%	1.7%	0.8%	1.1%	2.0%
Passenger Boarding Delay	3.9%	1.6%	3.7%	22.4%	17.0%
Other, Including Weather	4.9%	3.5%	2.8%	5.6%	8.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Reported Delays	2,412	3,772	3,286	8,443	4,849

Source: NICTD.

Top 3 Causes by Year

It should be noted that there can be more than one reason for a train to be delayed, although only one reason is reported, which can distort the underlying cause. An example is reported Metra delays, where westbound SSL trains have narrow windows to operate within the frequent MED schedule. SSL trains that enter the MED a few minutes late can miss their time slot, which can result in a more extensive delay.

The concentration of delays in a limited number of categories provides NICTD with a clear management roadmap. Over the life of this plan, NICTD should establish a Reliability Improvement Program that targets the leading causes of delay through schedule design, dispatching coordination, platform and boarding improvements, signal and PTC reliability, rolling stock availability, traction power reliability, and formal coordination with Metra and CSS. The program should include annual targets, quarterly reporting, root-cause analysis, and corrective action plans for any delay category that exceeds established thresholds.

2.3 Stations

Stations are the primary point of contact between passengers and a railway system. In addition to serving as a portal to the service, they provide essential services such as cover from the weather, information, and customer support. Stations can also serve as a hub facilitating connections between different modes of transportation, such as automobile (with provided parking), buses, pedestrian/bicycles, and taxis. The distance between stations is an important metric. Closer station spacing can be beneficial in providing higher levels of passenger access, especially in more densely populated urban areas. But more stations can also degrade the quality of service as travel time increases for trains to make additional stops.

2.3.1 Station Spacing

Determining the appropriate spacing requires understanding a station's primary mode of access. Stations that are primarily accessed by car (either via park-and-ride facilities or dropped off by someone else) can typically accommodate riders with the flexibility to travel longer distances to get to a station, requiring fewer stations (i.e., wider spacing). Stations

with a larger share of walk, bike, or transit mode of access tend to require more stations (i.e., closer spacing).

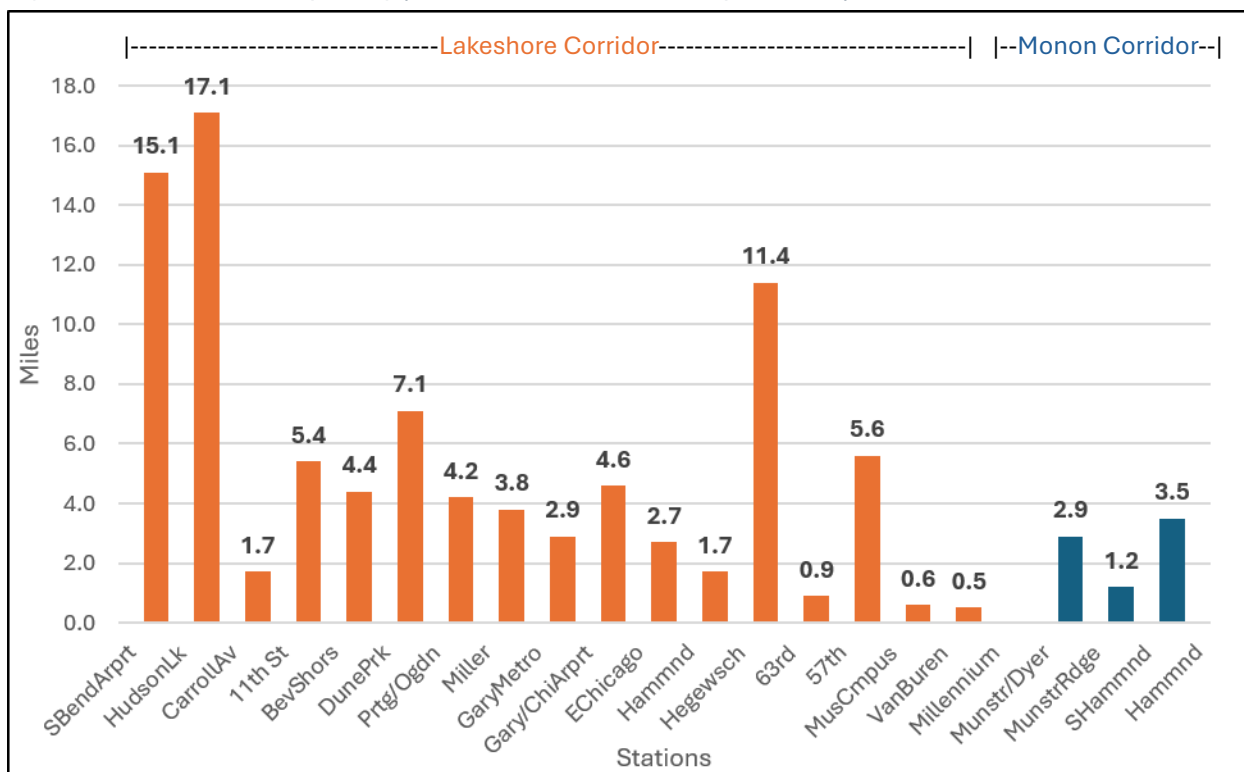
The pattern of station area development can serve as a basis for spacing. Commuter rail stations serving urban areas are typically spaced closer together, often between 1 to 2 miles apart. In suburban areas, spacing can be wider, ranging from 2 to 5 miles, while rural areas with lower population densities stations can be spaced 5 to 10 miles, depending on the demand and the nature of the service.

A review of the current spacing of the Lakeshore Corridor and Monon Corridor stations (**Figure 2-2**) shows that station spacing is consistent with these general principles. Overall spacing averages 5 miles, which aligns with general commuter rail recommendations. Instances where distances between stations fall under 2 miles can be explained by unique markets or situations, including:

- Stations north of MED Museum Campus predominately serve destinations with a higher walk mode.
- The distance between Carroll Avenue and 11th Street in Michigan City (1.7 miles) is a function of Carroll Avenue's proximity to NICTD's railcar yard and 11th Street being in the heart of Michigan City.
- Munster Ridge Road and South Hammond Stations (1.2 miles) are located near arterial roadways (i.e., Ridge Road and 173rd Street, respectively) and are separated by Interstate I-94/I-80, a major physical barrier in the area.
- The distance between the Hammond Gateway and Hegewisch Stations of 1.7 miles resulted after moving the Hammond Station westward (i.e., closer to Hegewisch) to enable the connection with the Monon Corridor.

Conversely, the east end of the SSL has a wide spacing of stations, with over 15 miles between South Bend Airport-Hudson Lake and Hudson Lake-Carroll Avenue. The 11.4-mile spacing between Hegewisch Station and 63rd Street Station reflects shared operations with Metra along the MED corridor. SSL riders wishing to access intermediate destinations (such as Chicago State University) can transfer to Metra at 57th Street and return south.

Figure 2-2: SSL Station Spacing (distance to westward stop in miles)



2.3.2 Station Access and Egress

Transportation services and facilities at stations can be an important determinant of the level of commuter rail use.

Table 2-6 summarizes station access, including the capacity of parking at stations. Parking capacity is an important consideration since over 70 percent of rush hour passengers use park-and-ride to access SSL stations based on the passenger survey conducted in March and April 2025. As shown, 9 of 16 stations have more than 500 spaces. All NICTD-owned stations are ADA accessible, with the exception of Gary/Chicago Airport and Hudson Lake. The Hudson Lake Station has limited ridership and operates as a strobe light stop station, meaning a customer wishing to board here must activate a strobe beacon to alert the train engineer to stop. Many SSL stations offer services provided by other regional transit providers in accessing stations or in reaching their ultimate destination, including Metra, Chicago Transit Authority (CTA), Pace Suburban Bus, East Chicago Transit (ECT), Gary Public Transportation Corporation (GPTC), Michigan City Transit (MCT), and South Bend Public Transportation Corporation (Transpo). Additional information on connecting transit services is available in the following section.

Table 2-6: NICTD Station Access Facilities and Services

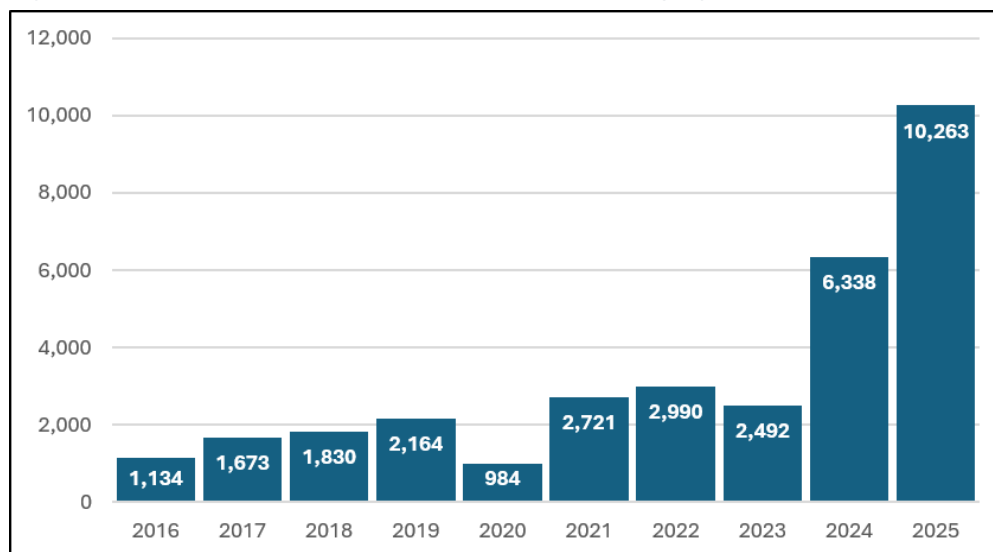
Station	Mile Post	Fare Zone	Parking Capacity	Bike Board	ADA Accessible	Local Transit	Intercity Transit
South Bend Airport	0.0	11	75	yes	yes	Transpo	Greyhound
Hudson Lake	15.1	10	14	no	no	none	
Carroll Ave. (Michigan City)	32.2	7	250	no	yes	MCT	
11th Street (Michigan City)	33.9	8	565	yes	yes	MCT	
Beverly Shores	39.3	7	38	no	yes	none	
Dune Park	43.7	6	599	yes	yes	none	
Portage/Ogden Dunes	50.8	6	567	yes	yes	none	
Miller	55.0	5	740	yes	yes	GPTC	
Gary Metro Center	58.8	5	175	no	yes	GPTC	Greyhound
Gary/Chicago Airport	61.7	5	84	no	no	GPTC	
East Chicago	66.3	4	1,328	yes	yes	GPTC, ECT	
Hammond Gateway	69.0	4	1,347	yes	yes	GPTC	
Hegewisch	70.7	3	1,100	yes	yes	CTA, Pace	
South Hammond	65.5	4	628	yes	yes	none	
Munster Ridge Road	64.3	5	109	yes	yes	none	
Munster/Dyer	61.4	5	997	yes	yes	none	

Sources: NICTD, CTA, GPTC, Pace Bus, ECT, MTC 2025.

The SSL's Bikes on Trains Program was expanded year-round in May 2024 on all trains but is limited to stations with high-level platforms. Bike racks located in specified train cars are provided free of charge on a first-come, first-serve basis. Bike rack-equipped train cars are clearly marked with a bike symbol prominently located on the windows of each car. Before 2024, the program was limited to April 1 through October 31.

Figure 2-3 shows that 2025 program use increased more than four-fold from 2023. A major advantage of the program is the increased mobility provided both to access stations and to reach destinations from a rider's alighting station.

Figure 2-3: South Shore Line Bikes on Trains Ridership by Year, 2016-2025



Source: NICTD.

2.3.3 Connecting Services

SSL stations have connections with Metra, CTA, Pace, ECT, GPTC, MCT, and Transpo. The following NICTD stations do not offer direct connections to other regional transit services:

- Hudson Lake Station
- Beverly Shores Station
- Dune Park Station
- Portage/Ogden Station
- Munster Ridge Road Station
- Munster/Dyer Station

The following describes connecting services provided by transit agencies.

2.3.3.1 Metra

Metra is the commuter rail service provider for the Chicago metropolitan area and is one of three operating agencies under the Northeast Illinois Regional Transportation Authority (RTA) (the others are the CTA and Pace Suburban Bus)¹. Metra operates 11 rail lines on a hub-and-spoke structure focused on Downtown Chicago. Metra has four terminal stations that serve Downtown Chicago: Union Station (6 lines), Ogilvie Transportation Center (3 lines), LaSalle Street Station (1 line), and Millennium Station (1 line plus SSL). Union and

¹ On June 1, 2026, the Northern Illinois Transit Authority (NITA) replaced the RTA, taking on additional responsibilities in key areas including fare policy, service, and capital planning. The three service boards continue to provide service to the Chicago region under NITA, although there were some changes to governance of the agencies.

Ogilvie Stations are in the West Loop about 1 mile from the MED, LaSalle Street Station is in the South Loop approximately half a mile from the MED.

SSL shares 14.5 miles of the MED, between the connection near 115th Street in Chicago and Millennium Station. The MED line is electrified using overhead catenary power and serves areas on Chicago's South Side, south suburbs in Cook County, and University Park in Will County. In addition to the MED's Main Line, two branch lines are also served, South Chicago and Blue Island.

A project to add operating capacity to the north end of the MED is in progress, which is being led by Metra but largely funded by NICTD. The additional operating capacity will facilitate the added NICTD service from the Double Track NWI and Monon Corridor initiatives.

SSL riders can transfer to a MED train at any of the stations that are common to both agencies. Transferring to other Metra lines requires use of another travel mode. The use of Metra by SSL riders requires the applicable fare charged by Metra. The NITA Act has a related provision that requires that the clause in the operating agreement prohibiting SSL trains from serving passengers using two MED stations (i.e., between 63rd Street and Millennium Stations) be removed. Elimination of this restriction will need to be addressed when the current Trackage Rights Agreement is renewed. This change to the agreement will also need to address revenue sharing for NICTD serving local Metra passengers.

2.3.3.2 Chicago Transit Authority

The CTA operates the nation's second-largest public transportation system, serving the City of Chicago and 35 surrounding suburbs. The CTA operates eight rapid transit rail lines and over 140 bus routes, carrying nearly one million riders daily. A significant number of SSL passengers connect to CTA. The passenger survey conducted in fall 2025 found that twelve percent of survey respondents used CTA rail as part of their SSL trip; eight percent reported using a CTA bus.

A number of connections to CTA are possible by riders using the SSL:

- Millennium Station:
 - Trains: Proximate to seven of the eight lines, including at the Dearborn Street subway station (Blue Line), State Street subway (Red Line), and at the Washington/Wabash elevated station.
 - Bus Routes 3, 4, 6, 20, 26, 60, 124, 147, and 151
- Van Buren Street Station:
 - Trains: Close to Red and Blue Line Jackson subway stations and the Adams/Wabash elevated station.

- Bus Routes 1, 3, 4, 6, 7, 26, 126, 130, 147, 148, and 151
- Museum Campus - 11th Street Station:
 - Trains: Red, Orange and Green Lines at Roosevelt station
 - Bus Routes 1, 3, 4, 12, 18, 130, and 146 serve the nearby area.
- 57th Street Station:
 - Bus Routes 15, 28, 55, and 171
- 63rd Street Station:
 - Bus Routes 15, 28, and 63
- Hegewisch Station:
 - Bus Route 30

Millennium Station connections to Blue Line and Red Line subway stations are facilitated by the Chicago Pedway, which provides a direct below-grade pedestrian link from the station. The Chicago Department of Transportation is advancing plans to upgrade segments of the Pedway. CTA rail service also makes connections to terminals at Chicago's two major airports, O'Hare (Blue Line) and Midway (Orange Line). Use of CTA service by SSL riders requires the applicable fare charged by CTA.

2.3.3.3 Pace Suburban Bus

Pace is the Chicago metropolitan region's suburban transit provider and is one of the three service boards operating under NITA. Pace Routes 358 and 364 serve the Hegewisch Station. In addition, three routes (Routes 850, 851, and 855) use the I-55 Bus-on-Shoulders Program, connecting southwest suburban communities to Downtown Chicago. These routes include a stop at Randolph Street and Michigan Avenue, which is proximate to Millennium Station. Use of Pace service by SSL riders requires the applicable fare charged by Pace.

2.3.3.4 East Chicago Transit

East Chicago Transit (ECT) provides free fixed-route bus and paratransit service within the East Chicago city limits. Routes 1 and 2 connect to the SSL East Chicago Station, although service is limited to the mid-day period.

2.3.3.5 Gary Public Transportation Corporation

Gary Public Transportation Corporation (GPTC) is a public transit agency serving primarily Lake County in Northwest Indiana. The agency operates eight regional routes and four local routes within Gary's city limits. GPTC provides connections to the following SSL stations:

- Miller Station: Route R2
- Gary Metro Center: Route R1, R3, R-Box, L1, and L2. GPTC's bus terminal also serves Greyhound intercity buses.

- Gary/Chicago Airport Station: Route R1
- East Chicago Station: Route R1
- Hammond Gateway Station: Route R6

GPTC also provides Access 219 Paratransit Service, a complementary ride-share service for residents who are unable to use fixed-route services. Use of GPTC service by SSL riders requires the applicable fare charged by GPTC.

2.3.3.6 Michigan City Transit

Michigan City Transit (MCT) is the public transportation provider for Michigan City. The agency operates fixed-route and demand-response services within the city limits and surrounding areas. MCT provides connectivity to SSL's Michigan City 11th Street Station (Routes 1, 2, and 3) and Carroll Avenue Station (Route 3). Use of MCT service by SSL riders requires the applicable fare charged by MCT.

MCT operates a paratransit service for eligible riders, including seniors and individuals with disabilities. This service provides curb-to-curb transportation within the city and is available by reservation.

2.3.3.7 Transpo (South Bend)

Transpo is the primary provider of fixed-route and paratransit bus service in South Bend and surrounding areas. The system consists of multiple bus routes that connect major destinations, including Downtown South Bend, the University of Notre Dame, South Bend International Airport, and various other employment and residential centers.

Transpo provides connectivity to the SSL's eastern terminal station at the South Bend Airport via Route 4 – Lincolnway West/Airport, which connects the station to Downtown South Bend. Transpo also operates a paratransit service known as Access, which provides demand-response transportation for eligible riders. Use of Transpo service by SSL riders requires the applicable fare charged by Transpo.

2.4 Market Assessment

The setting that NICTD operates in has a major effect on the recommendations that will be made as part of NICTD's strategies for the future. This section documents trends in population and employment, transit supportive demographics, and travel behavior.

2.4.1 Population and Employment

The sources for the socioeconomic data used in this analysis include the U.S. Census Bureau, U.S. Bureau of Labor Statistics, and adopted forecasts from the three area metropolitan planning organizations (MPOs) in the corridor, including:

- Northwestern Indiana Regional Planning Commission (NIRPC): Lake, Porter, and La Porte Counties
- Michiana Area Council of Governments (MACOG): St. Joseph County
- Chicago Metropolitan Agency for Planning (CMAP): Cook County, Illinois, and City of Chicago Community Areas

2.4.1.1 Population

Table 2-7 indicates that the four counties of Northwest Indiana served by SSL grew in population over the 44-year period between 1990 and 2024. Porter County has had the greatest growth (36.4%), while LaPorte County the least (4.0%). Lake County has remained the most populous county at just under half of the four-county total. While Lake County increased in population between 1990 and 2024 by 27,400 (5.8%), the urban core cities of East Chicago, Gary, and Hammond declined by 64,200 (-42%). Population growth in developing parts of the Lake County to the south more than offset these decreases.

Table 2-7: Northwest Indiana Population by County, 1990-2024

County	1990	2000	2010	2020	2024	1990 vs 2024
St. Joseph	247,052	265,559	266,931	272,912	273,744	10.8%
LaPorte	107,066	110,106	111,467	112,417	111,348	4.0%
Porter	128,932	146,798	164,343	173,215	175,860	36.4%
Lake	475,594	484,564	496,005	498,700	502,955	5.8%
Total	958,644	1,007,027	1,038,746	1,057,244	1,063,907	11.0%

Sources: Decennial Census & American Community Survey.

Population migration into and out of Northwest Indiana can be another useful demographic statistic, especially migration flows with the Chicago metropolitan area. Migration data for 2019 to 2022 between the four Northwest Indiana counties (i.e., St. Joseph, La Porte, Porter, and Lake) and the 6-county Chicago Region (i.e., Cook, DuPage, Kane, Lake, McHenry, and Will Counties) is shown on **Table 2-8**.

Table 2-8: Northwest Indiana Population Migrating to or from Chicago Region

Year	Moved FROM Northwest IN		Moved TO Northwest IN	
	Population	Percent	Population	Percent
2018 to 2019	6,623	35%	12,103	65%
2019 to 2020	6,555	32%	13,899	68%
2020 to 2021	5,950	30%	13,682	70%
2021 to 2022	6,154	33%	12,420	67%
Total of 4 Years	25,282	33%	52,104	67%

Source: Internal Revenue Service (IRS) Statistics of Income (SOI) – Migration data, 2018-2022

The data reveals that of the combined migration between Northwest Indiana and the

Chicago Region, two-thirds represent flows to the four counties of Indiana. This is relevant to the Strategic Plan given that the over 50,000 new residents of Northwest Indiana are likely to have links to the Chicago area, including jobs, visits to family and friends, or other activities. The smaller number of Northwest Indiana residents who migrated to the Chicago Region could also have use of SSL service.

The MPOs in the NICTD service area have prepared population forecasts as part of their long-range regional planning responsibilities, as shown on **Table 2-9**. The strongest population growth between 2020 and 2050 is forecast in Porter County (31 percent) followed by Cook County (15 percent). Growth in the Hegewisch area of Cook County is expected to increase by 56 percent by 2050. Population forecasts are relatively stagnant in Lake County (1%) and are expected to decline in LaPorte County (-3%).

Table 2-9: Population Forecasts 2020-2050

Area	2020	2030	2040	2050	2020 vs 2050 % Change
St. Joseph County	272,912	285,182	294,473	299,717	8.5%
LaPorte County	112,417	110,237	109,781	109,337	-2.7%
Porter County	173,215	190,812	208,895	226,979	31.0%
Lake County	498,700	495,200	500,136	505,065	1.3%
Cook County, IL	5,275,541	5,565,681	5,860,178	6,061,160	14.9%
Chicago, IL	2,746,388	3,138,765	3,214,049	3,216,869	17.1%
The Loop	40,776	43,764	43,764	43,764	7.3%
Near South Side	25,812	26,820	27,449	27,630	7.0%
Hyde Park	26,064	26,367	26,542	26,542	1.8%
Hegewisch	9,582	10,938	12,454	14,961	56.1%

Sources: CMAP, NIRPC, MACOG.

2.4.1.2 Employment

Employment in Northwest Indiana saw modest growth since 1990 (5.7%), as shown on **Table 2-10**. Porter County grew at the fastest rate. Available jobs data is included for Cook County. Data for the three Community Areas of Chicago data are included for 2020, given that these areas are served by SSL's stations.

Table 2-10: Employment in Northwest Indiana & Cook County Illinois

County / Other	1990	2000	2010	2020	2024	1990 vs 2024
St. Joseph	112,722	129,573	113,848	114,805	121,043	7.4%
LaPorte	43,233	47,385	40,675	38,069	40,632	-6.0%
Porter	45,012	54,996	54,458	57,215	63,768	41.7%
Lake	193,594	199,240	182,451	176,399	191,633	-1.0%
Total NW IN	394,561	431,194	391,432	386,488	417,076	5.7%

County / Other	1990	2000	2010	2020	2024	1990 vs 2024
Cook	2,586,542	2,687,318	2,345,507	2,388,964	2,565,567	-0.8%
Chicago	n/a	n/a	n/a	1,382,076	n/a	
The Loop	n/a	n/a	n/a	388,713	n/a	
Near South Side	n/a	n/a	n/a	19,073	n/a	
Hyde Park	n/a	n/a	n/a	28,154	n/a	

Sources: Bureau of Labor Statistics and CMAP

The projected growth in regional employment is presented on **Table 2-11**. Expected job growth between 2020 and 2050 shows that the highest growth rates are expected in Porter County (51%), followed by St. Joseph County (21%), Lake County (12%), and La Porte County (4%). Chicago's Loop District is projected to have modest growth (3%).

Table 2-11: Employment Forecasts 2020–2050

Area	2020	2030	2040	2050	2020 vs 2050
St. Joseph County	133,642	144,529	153,658	161,447	20.8%
LaPorte County	42,358	41,720	42,567	43,974	3.8%
Porter County	56,319	69,249	75,097	84,846	50.7%
Lake County	191,521	198,307	204,481	214,213	11.8%
Cook County, IL	2,616,967	2,650,089	2,723,164	2,803,465	7.1%
Chicago, IL	1,382,076	1,358,744	1,404,343	1,452,706	5.1%
The Loop	386,466	393,656	395,714	397,585	2.9%
Near South Side	19,073	19,375	19,750	20,099	5.4%
Hyde Park	28,154	28,199	28,232	28,233	0.3%

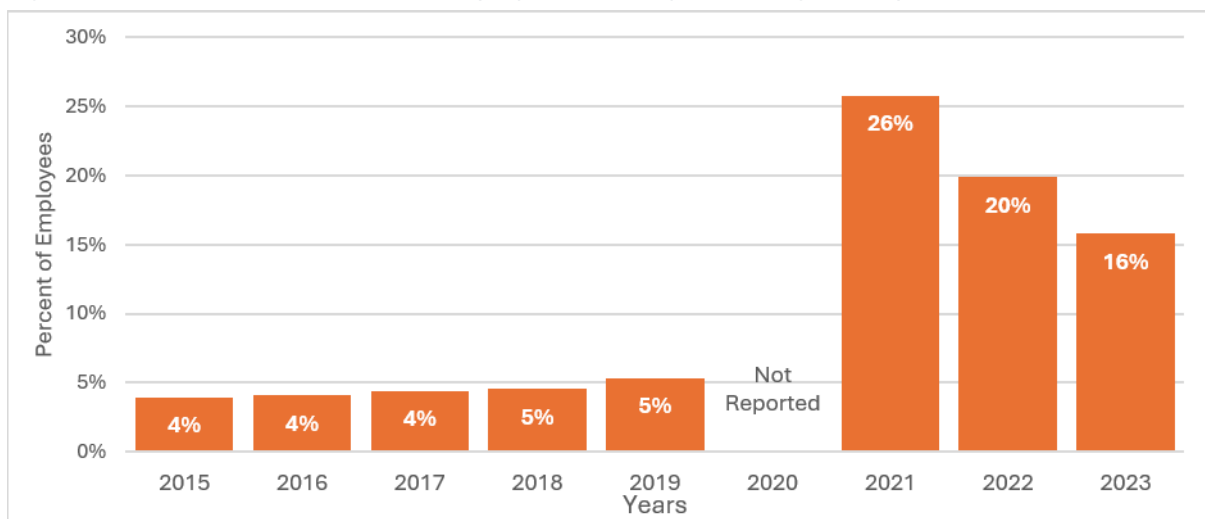
Sources: CMAP, NIRPC, MACOG

2.4.2 Changes in Travel Behavior

The 2020 pandemic resulted in a significant change from “traditional” 5-day commuting patterns. Many employers have since continued flexible work arrangements that result in less consistent weekday travel patterns, with workers sharing time between home and office.

One-year estimates from the U.S. Census Bureau's American Community Survey (ACS) reveal a significant increase in working from home (**Figure 2-4**) for persons employed at a City of Chicago workplace. The work from home percentages were highest in 2021 at 26 percent and dropped to 20 percent and 16 percent in 2022 and 2023, respectively, as work arrangements transitioned from fully remote work to a hybrid model. The Census classifies a worker's primary mode of travel as telecommute when used 3 days a week or more.

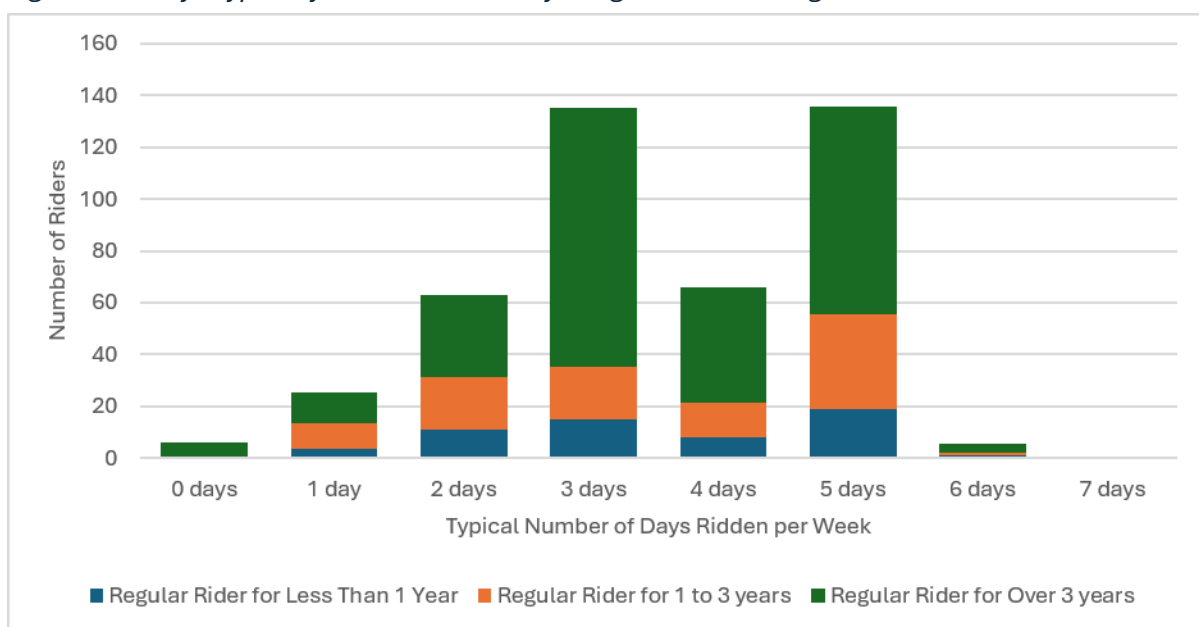
Figure 2-4: % Work from Home for Employees at a City of Chicago Workplace



Source: ACS, 1-Year Estimates 2014-2023, S0804 Census Bureau Tables.

Results from a NICTD passenger survey conducted in April 2024 confirmed that many SSL commuters are using the hybrid work arrangement. **Figure 2-5** presents responses to the question “How many days a week do you TYPICALLY ride the South Shore Line?” cross tabulated with the length of time respondents reported being a regular rider. Respondents commuting by train to Downtown Chicago rode an average of 3.5 days a week, which did not vary by rider longevity. It should be noted that the results may understate less frequent riders, and particularly those who work from home daily, as they would have had fewer opportunities to complete the survey.

Figure 2-5: Days Typically Rode in a Week by Length of Time a Regular Rider



Source: NICTD Customer Experience Rider Survey, for respondents employed in Downtown Chicago, April 2024.

The survey also asked how often respondents rode the SSL before March 2020. **Table 2-12** compares the number of days rode pre-COVID with April 2024 responses for long-term riders who commuted to Downtown Chicago and responded to both questions. Three-quarters of passengers commuting to Downtown Chicago before March 2020 rode 5 days per week or more, which dropped to less than one-third for April 2024. The average number of days ridden per week among the respondents decreased from 4.6 days pre-COVID to 3.5 in 2024.

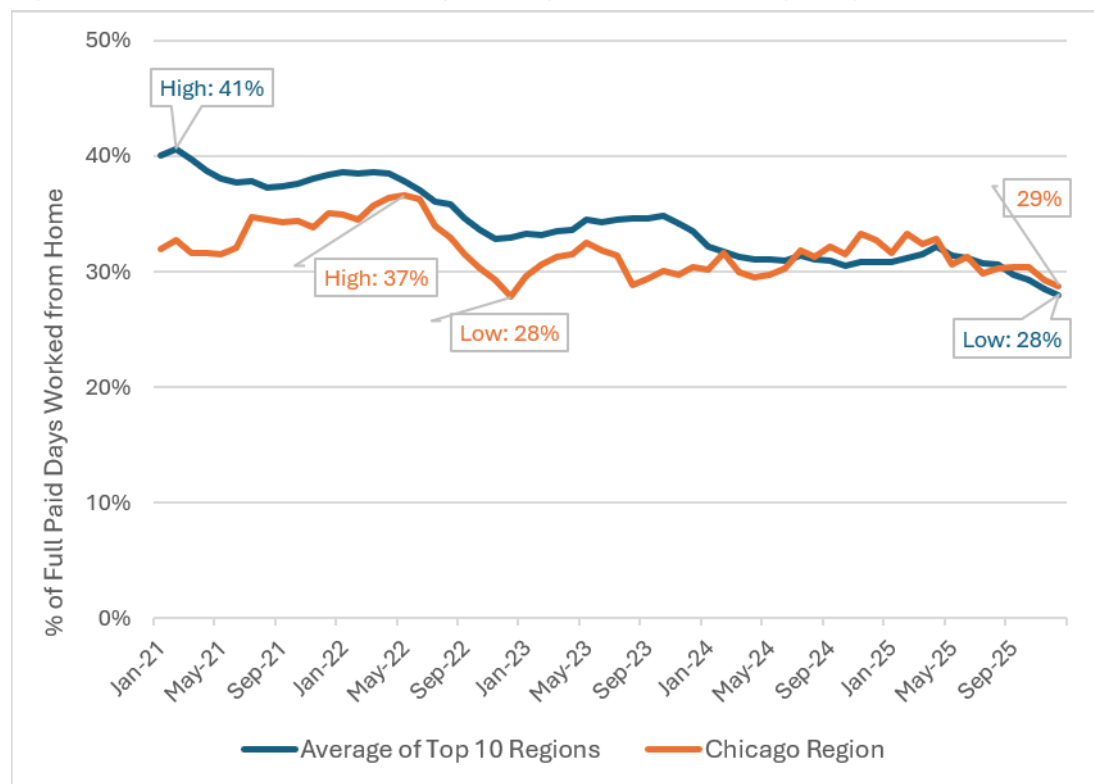
Table 2-12: Number of Days Typically Rode, Pre-COVID versus April 2024

Typical Days Rode in a Week	Before March 2020		April 2024	
	Weighted Responses	Percent of Total	Weighted Responses	Percent of Total
0 days	10	4%	6	2%
1 day	2	1%	12	4%
2 days	8	3%	32	11%
3 days	20	7%	100	36%
4 days	28	10%	45	16%
5 days	171	61%	80	29%
6 days	29	10%	4	1%
7 days	12	4%	0	0%
Total	279	100%	279	100%
Avg. Days per Week	4.6		3.5	

Source: NICTD Customer Experience Rider Survey, for respondents employed in Downtown Chicago, April 2024.

Additionally, the Survey of Working Arrangements and Attitudes (SWAA) further validates the use of hybrid work arrangements. This monthly survey indicates that since the return-to-office (RTO) transition that began in 2021, remote work has consistently accounted for between 30 and 40 percent of fully paid days (**Figure 2-6**). For example, the 33.2 percent work-from-home reported for Metropolitan Chicago in February 2025 translates to 1.7 days of a work week and 3.3 in-person workdays. The stability of this pattern suggests that many organizations and employees have settled into a hybrid work model.

Figure 2-6: % Work-from-Home, Top 10 Largest Cities & Chicago Region, 2021-25



Source: SWAA.

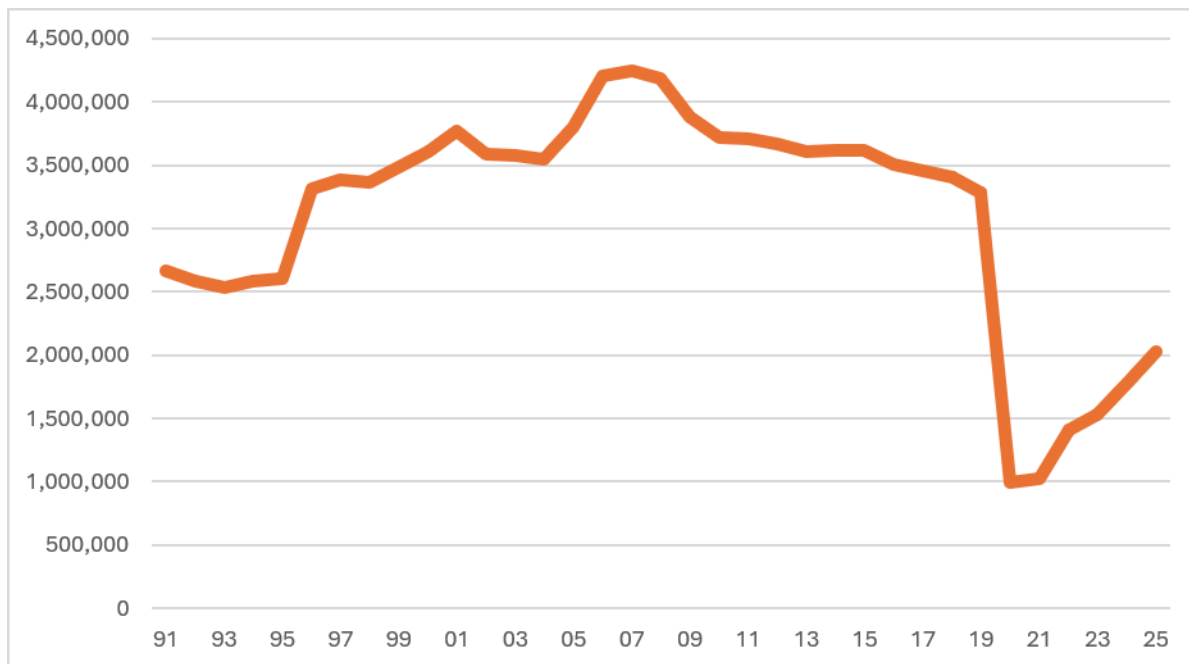
To track RTO progress, office occupancy rates have emerged as a critical indicator. Kastle Systems, which provides daily and weekly occupancy reports, found that the average office occupancy for the top ten metro areas was 56.9 percent for the first week of March 2026; the rate for the Chicago metro area was virtually the same at 57.0 percent. Office occupancy rates have stabilized, suggesting that current commuting behaviors are likely to persist unless a major external factor—such as another pandemic—causes a fundamental shift in workplace dynamics. A trend being seen in center cities across the country is the conversion of underutilized office space to residential uses. The number of apartments set to be converted from office space has grown from 23,100 in 2022 to 70,700 in 2025 according to the real estate research firm Multi-Housing News. This trend would seem to suggest that the marketplace for office is not anticipated to grow, at least in the short term, reinforcing the conclusion that work from home patterns will continue.

2.5 Ridership

Figure 2-7 presents the annual SSL ridership between 1991 and 2025. The Line saw steady growth through the later part of the 1990s and in the 2000s, peaking in 2007 at 4.3 million passenger trips. Between 2007 and 2019, ridership had consistent, modest declines. In March 2020, stay-at-home orders for non-essential travel in the states of Illinois and Indiana resulted in a precipitous drop in ridership. Passenger trips in 2020 represented 30

percent of pre-pandemic (2019) levels. Since 2020, ridership has seen steady improvement but continues to lag below 2019 (2025 ridership was 62 percent of 2019).

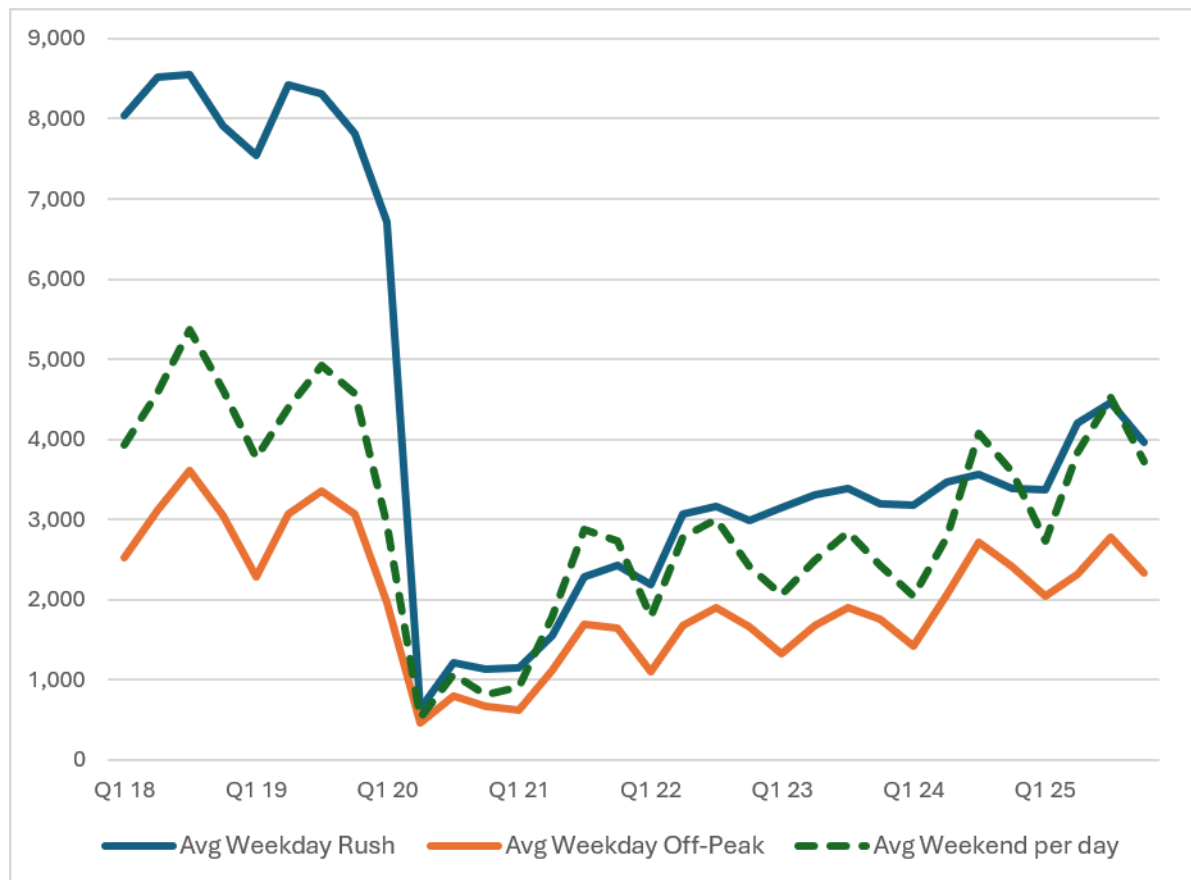
Figure 2-7: SSL Annual Ridership, 1991-2025



Source: NICTD.

A review of ridership by service period (**Figure 2-8**) reveals that weekday off-peak and weekend ridership levels were impacted less by COVID-19 and have seen greater recovery than rush hour ridership. These results are likely due to the effects of hybrid and remote work trends on weekday peak commute travel.

Figure 2-8: SSL Average Daily Ridership by Service Period by Quarter, 2018 – 2025



Source: NICTD.

In addition to NICTD’s regular reporting of ridership, periodic counts of passengers boarding and alighting stations are taken for an entire service day. **Table 2-13** (westbound) and **Table 2-14** (eastbound) show passenger activity for Wednesday, October 9, 2024.

Table 2-13: SSL Westbound Boarding & Alighting by Station, Wed., Oct. 9, 2024

Station	Rush Hour		Off Peak		Total	
	Boarding	Alighting	Boarding	Alighting	Boarding	Alighting
South Bend Airport	39	0	166	0	205	0
Hudson Lake	0	0	6	0	6	0
Carroll Ave (Mich. City)	8	0	36	41	44	41
11th St. (Michigan City)	68	0	73	6	141	6
Beverly Shores	6	0	18	0	24	0
Dune Park	215	0	116	0	331	0
Portage/Ogden Dunes	73	0	35	0	108	0
Miller	185	0	59	1	244	1
Gary Metro Center	70	0	102	5	172	5
Gary/Chicago Airport	32	0	24	3	56	3
East Chicago	909	2	155	8	1,064	10
Hammond Gateway	452	1	88	15	540	16
Hegewisch	376	2	90	6	466	8
63rd Street	0	0	0	0	0	0

Station	Rush Hour		Off Peak		Total	
	Boarding	Alighting	Boarding	Alighting	Boarding	Alighting
57th Street (Hyde Park)	1	65	0	67	1	132
Museum Campus	0	44	0	136	0	180
Van Buren Street	0	795	0	116	0	911
Millennium Station	0	1,525	0	564	0	2,089
Totals	2,434	2,434	968	968	3,402	3,402

Source: NICTD, 2024

Table 2-14: SSL Eastbound Boarding & Alighting by Station, Wed., Oct. 9, 2024

Station	Rush Hour		Off Peak		Total	
	Boarding	Alighting	Boarding	Alighting	Boarding	Alighting
Millennium Station	1,449	0	886	0	2,335	0
Van Buren Street	417	6	184	0	601	6
Museum Campus	46	6	119	0	165	6
57th Street (Hyde Park)	99	0	67	0	166	0
63rd Street	0	0	0	0	0	0
Hegewisch	0	290	76	270	76	560
Hammond Gateway	24	438	12	140	36	578
East Chicago	0	650	13	304	13	954
Gary/Chicago Airport	1	40	2	34	3	74
Gary Metro Center	0	84	6	103	6	187
Miller	20	162	0	92	20	254
Portage/Ogden Dunes	2	59	4	65	6	124
Dune Park	0	139	7	143	7	282
Beverly Shores	2	13	2	12	4	25
11th St. (Michigan City)	16	58	2	94	18	152
Carroll Ave (Mich. City)	0	25	0	35	0	60
Hudson Lake	0	1	0	1	0	2
South Bend Airport	0	105	0	87	0	192
Totals	2,076	2,076	1,380	1,380	3,456	3,456

Source: NICTD, 2024

The counts provide a clear picture of how the service is used. Specifically, as revealed by the count summary on **Table 2-15**, the SSL transports persons from NICTD stations (i.e., Northwest Indiana + the Chicago neighborhood of Hegewisch) on westbound service to stations along the MED in Chicago, principally downtown. The eastbound service is a mirror image of the westbound. People using the service to both board and alight trains between South Bend and Hegewisch accounted for four percent of the day's total ridership of 6,912 (i.e., 90 alighting westbound, 189 boarding eastbound).

Table 2-15: Summary of SSL Station Boarding/Alighting Count, Wed., Oct. 9, 2024

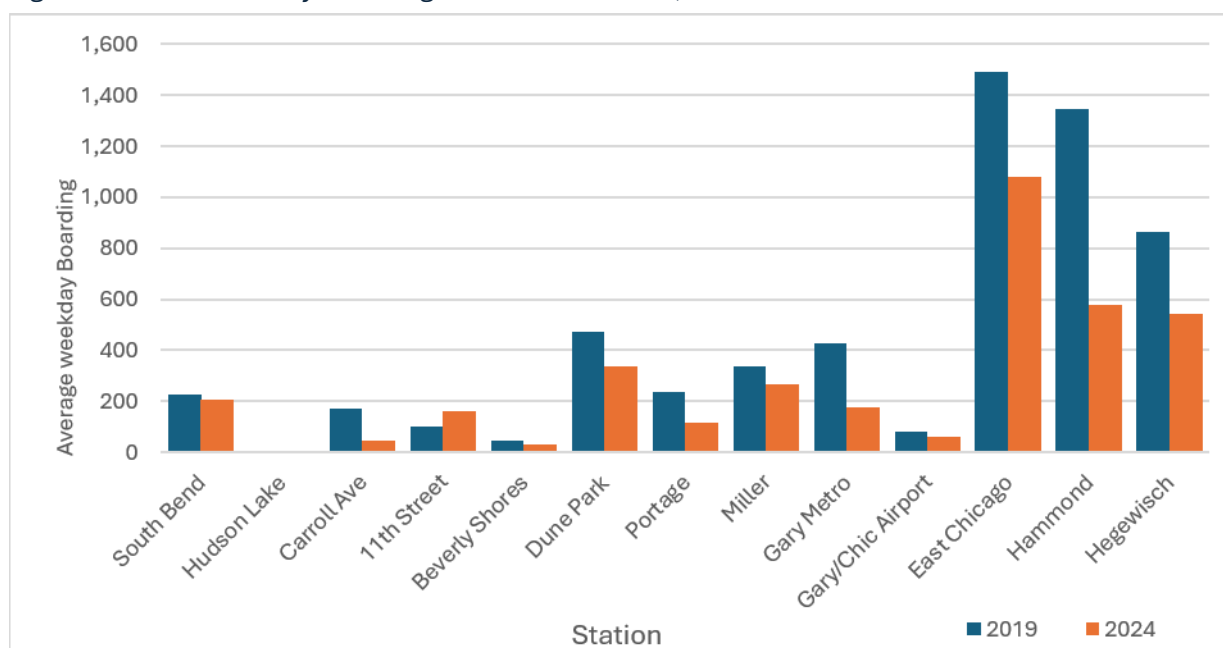
Direction and Segment	Rush		Off-Peak		Total	
	Boarding	Alighting	Boarding	Alighting	Boarding	Alighting
Westbound (Inbound)						
South Bend-Hegewisch	2,433	5	968	85	3,401	90
63rd Street-Millennium	1	2,429	0	883	1	3,312

Direction and Segment	Rush		Off-Peak		Total	
	Boarding	Alighting	Boarding	Alighting	Boarding	Alighting
Total	2,434	2,434	968	968	3,402	3,402
Eastbound (Outbound)						
63rd Street-Millennium	2,011	12	1,256	0	3,267	12
South Bend-Hegewisch	65	2,064	124	1,380	189	3,444
Total	2,076	2,076	1,380	1,380	3,456	3,456

Source: NICTD, 2024

Figure 2-9 compares NICTD station boardings in 2019 with 2024. The top three ridership stations in 2019 were East Chicago, Hammond, and Hegewisch, accounting for 64 percent of NICTD station boardings. In 2024, these stations remained the busiest and their share of NICTD boardings was similar to 2019 (61%). The stations most resilient to declining ridership trends were 11th Street-Michigan City (56 percent growth), South Bend Airport (10 percent loss) and Miller (22 percent loss). Hammond Station experienced the most ridership loss, down 57 percent from pre-pandemic boardings.

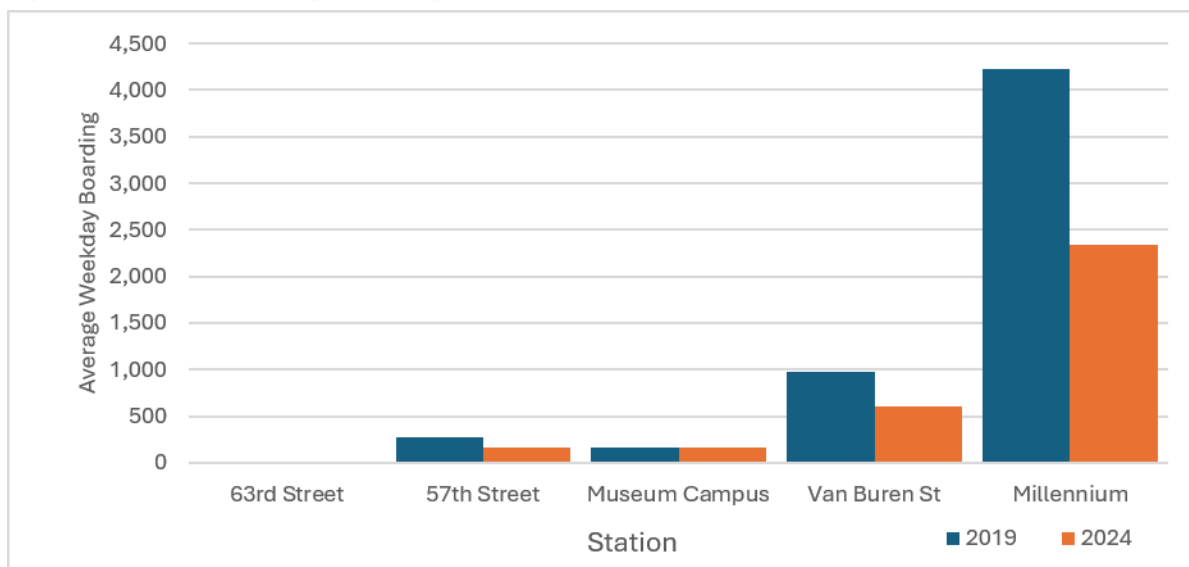
Figure 2-9: SSL Weekday Boardings at NICTD Stations, 2019 versus 2024



Source: NICTD, 2024

SSL boardings at MED stations in Chicago are shown in **Figure 2-10**. Van Buren and Millennium Stations serve Downtown Chicago and account for 43 percent of total SSL 2019 and 2024 boardings. Millennium Station is the single busiest SSL station with 35 percent of 2019 and 34 percent of 2024 boardings. The boardings at the two stations were on eastbound trains (i.e., outbound).

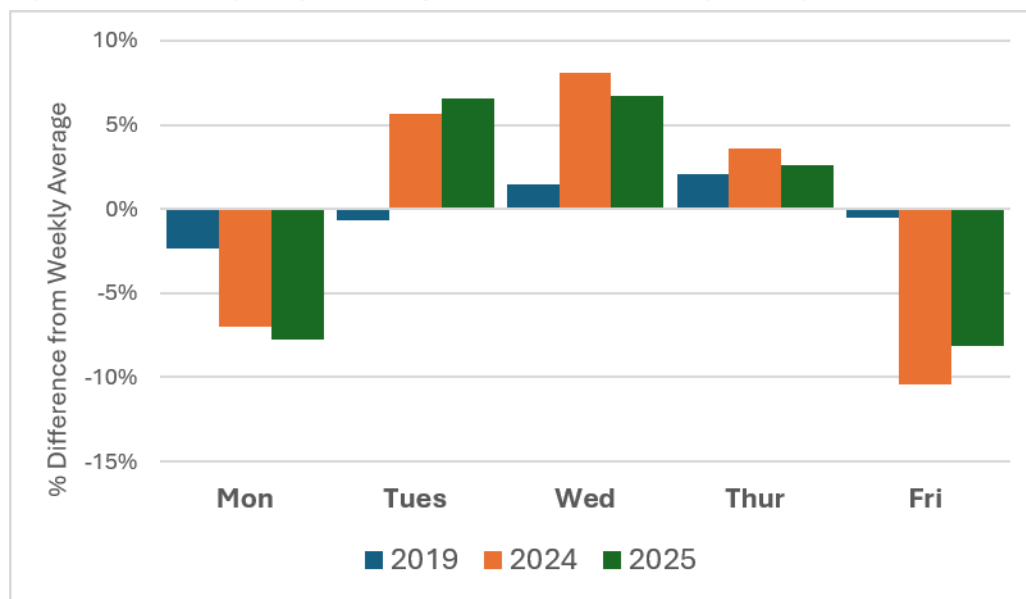
Figure 2-10: SSL Weekday Boardings at MED Stations, 2019 versus 2024



Source: NICTD, 2024.

NICTD also collects ridership data by day, which can be useful in illustrating changes in patterns by day of week due to hybrid work-from-home arrangements. Ridership for holidays, special events, and service interruptions were excluded from averages to reflect a more typical pattern. **Figure 2-11** graphs the percentage difference in average daily ridership by day from the week average of each respective year for three years (i.e., 2019, 2024, 2025). The year 2019 reflects pre-pandemic patterns and 2024 and 2025 post-pandemic. Fridays reveal the greatest decrease from weekly averages post-pandemic; the highest days are Tuesdays and Wednesdays. There was not a significant difference between the two post-pandemic years of 2024 and 2025, suggesting that this pattern may continue for the foreseeable future. Since these averages are based on total ridership, the variation by day for the Rush hours, when most work trips are made, would likely be more pronounced.

Figure 2-11: Average Day Ridership Variation from Weekly Average, 2019, 2024, 2025



Source: NICTD.

Another measure of the use of commuter rail service is passenger miles, which represent the cumulative distances traveled by passengers. NICTD-reported data to the FTA National Transit Database (NTD) was extracted for the years 1991 to 2025 and presented on **Figure 2-12**. The passenger mile trend line is similar to that of passenger trips (see **Figure 2-7**). A useful metric that can be derived from passenger miles and trips is the average distance passengers travel. The average trip length of SSL riders held steady through to 2015 then saw an increase of nearly 4 miles. This increase may be the result of the limited-stop Sunrise Express service implemented in March 2015, which cut 20 minutes of travel time from stations on the east end of the route for one rush hour round trip. Attracting new riders who make longer trips would boost trip length and have a positive impact on fare revenue given NICTD's distance-based fare structure.

Figure 2-12: SSL Annual Passenger Miles & Average Trip Length, 1991-2025



Source: FTA NTD.

2.5.1 Rider Preferences

A SSL passenger survey conducted in April 2024 provided information regarding such topics as origins, destinations, and travel purpose. Using this information, passenger trips on SSL were categorized in three ways: home-based work, home-based other, and non-home based (see **Table 2-16**). The survey found that 55 percent of all trips are home-based work trips, which were highest in the rush period/direction (87 percent). Home-based other trips occur more during off-peak trains and weekends. Only 12 percent of total trips were non-home-based.

Table 2-16: 2024 Survey Responses by Trip Category and Service Period

Trip Category	Rush	Weekday Off-Peak	Weekend	All Service Periods
Home-based Work: either end of the trip is at home and the other end of the trip is at work	87%	40%	16%	55%
Home-based Other: either end of the trip is home, and the other end is a place other than work	8%	44%	65%	33%
Non-home-based: neither end of the trip is home.	5%	16%	19%	12%
Total	100%	100%	100%	100%

Source: NICTD Customer Experience Rider Survey, 2024

Mode of station access data from the 2024 survey are presented on **Table 2-17**. Rush hour riders overwhelmingly use drive and park to access their boarding station, while weekday

off-peak riders were more likely to walk and use transit to board the train. Weekend respondents were more likely to use drop off/carpool or walk.

Table 2-17: 2024 Mode of Station Access

Access Mode	Rush	Off -Peak	Weekend
Drive alone and parked	77%	3%	17%
Got dropped off/carpooled	17%	10%	32%
Walked all the way	3%	36%	25%
Ride Share (e.g., Uber, Lyft)	2%	8%	12%
Public transit	0%	39%	12%
Other	1%	3%	2%
Total	100%	100%	100%

Source: NICTD Customer Experience Rider Survey, 2024

Table 2-18 presents the egress travel mode of SSL riders used to reach their ultimate destination. Results are presented for MED stations (Millennium-63rd Street) and NICTD stations (Hegewisch-South Bend). Walk was the most common egress mode for riders alighting SSL trains at MED stations, while picked up/carpool and drove alone were the most frequently used modes by riders exiting NICTD stations.

Table 2-18: 2024 Mode of Egress by MED vs NICTD Station

Egress Mode	MED Station	NICTD Station
Walked all the way	73%	14%
Get picked up/carpooled	2%	44%
Public transportation	15%	6%
Drive alone	0%	23%
Ride Share (e.g., Uber, Lyft)	3%	9%
Taxi/Shuttle	5%	2%
Other	2%	1%
Total	100%	100%

Source: NICTD Customer Experience Rider Survey, 2024

2.5.2 Work Travel Flows

Understanding the patterns of corridor travel for the purpose of work can be a useful way to assess potential markets that can be served by SSL. **Table 2-19** breaks down general work locations for residents of the four counties of Northwest Indiana. The distribution of work locations for Lake County residents includes the highest percentage of residents working outside of Indiana (24%, presumably mainly in Illinois) compared to other counties. St. Joseph County has the highest share of residents who work in same county. The results are presented for two five-year periods (2014-18 and 2019-23). The percentage shares were very similar between the two periods, even though there was a 31,765 growth in workers (+7%).

Table 2-19: General Work Locations of Residents of NW Indiana Counties

Work Location	Period	Residence				Workers 16 years+
		Same County in Indiana	Different County in Indiana	Outside of Indiana	Total	
Lake	2014-2018	70%	6%	24%	100%	206,880
	2019-2023	69%	6%	24%	100%	221,788
Porter	2014-2018	55%	37%	9%	100%	75,966
	2019-2023	59%	32%	10%	100%	82,669
La Porte	2014-2018	69%	24%	7%	100%	45,875
	2019-2023	68%	25%	7%	100%	48,659
St. Joseph	2014-2018	81%	15%	4%	100%	119,669
	2019-2023	82%	15%	4%	100%	127,039
Total	2014-2018	70%	15%	14%	100%	448,390
	2019-2023	71%	15%	14%	100%	480,155

Source: 2023 American Community Survey, S0801 Commuting Characteristics.

Table 2-20 presents Census data on the transportation means used by Northwest Indiana commuters for two time periods – 2014-2018 and 2019-2023. Solo driving is the travel mode used by most area residents for commuting, although there was a dip between the two 5-year periods (84.9% to 79.6%). This is presumably the result of more residents working from home in the 2019-2023 period, that is, post-COVID-19 (Worked from home increased from 2.8% to 8.0%). Public transportation, which would include travel using the SSL, accounted for fewer than two percent of commuters.

Table 2-20: Means of Transportation to Work for Residents of NW Indiana Counties

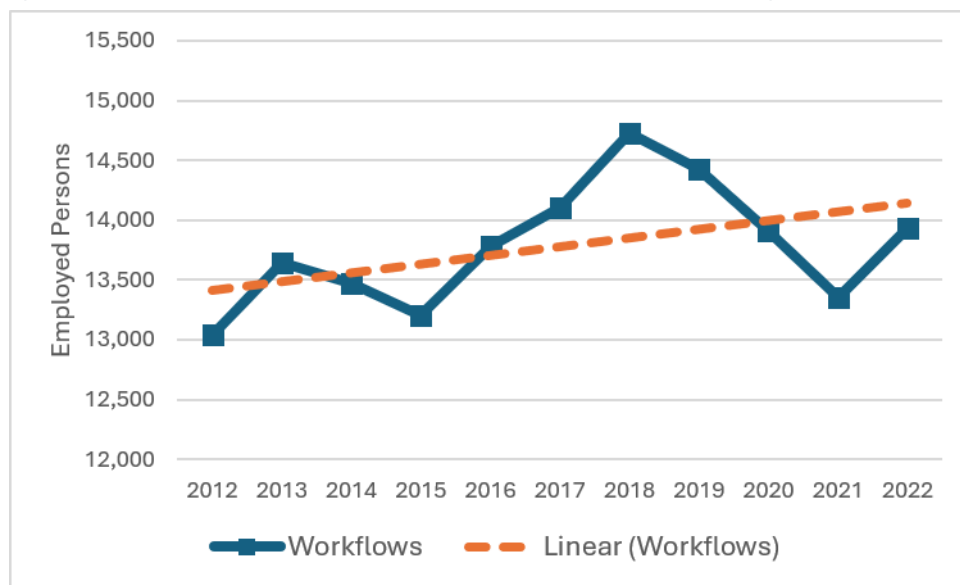
County	Period	Means of Transportation							Workers 16 years+
		Drove alone	Car-pooled	Public Transit	Walked /Biked	Taxi & other	Worked from home	Total	
Lake	14-18	85.2%	7.5%	2.6%	1.6%	1.0%	2.1%	100.0%	206,880
	19-23	80.6%	8.1%	1.5%	1.2%	1.4%	7.2%	100.0%	221,788
Porter	14-18	86.7%	5.9%	1.3%	1.8%	0.4%	3.9%	100.0%	75,966
	19-23	81.8%	7.0%	0.6%	1.2%	0.7%	8.7%	100.0%	82,669
La Porte	14-18	86.3%	7.6%	1.0%	1.6%	0.8%	2.7%	100.0%	45,875
	19-23	83.5%	7.1%	0.9%	1.5%	0.6%	6.4%	100.0%	48,659
St. Joseph	14-18	82.3%	8.3%	1.4%	4.1%	0.7%	3.2%	100.0%	119,669
	19-23	74.9%	9.0%	1.1%	4.2%	1.1%	9.7%	100.0%	127,039
Total	14-18	84.8%	7.5%	1.9%	2.3%	0.8%	2.8%	100.0%	448,390
	19-23	79.6%	8.1%	1.2%	2.0%	1.1%	8.0%	100.0%	480,155

Source: 2023 American Community Survey, S0801 Commuting Characteristics.

To gauge changes in the number of people commuting from areas along the SSL to Downtown Chicago, workflow data was assembled from the *Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics* for people residing in each of the four counties of Northwest Indiana plus the 2-mile area surrounding the Hegewisch Station and employed in Downtown Chicago. As noted previously, this is SSL's dominant travel market. Downtown Chicago was defined as the 2-mile area surrounding the Millennium, Van Buren, and Museum Campus Stations. The combined number of commuters with these origins and destinations totaled 14,000 employees in 2022 using all modes of transportation.

Figure 2-13 plots the year-by-year number of employees for this workflow. The series indicates a general upward trend, peaking in 2018 then declining for the years 2019 to 2021. The most recent year of available data (2022) shows an increase of about 500 employees, or four percent.

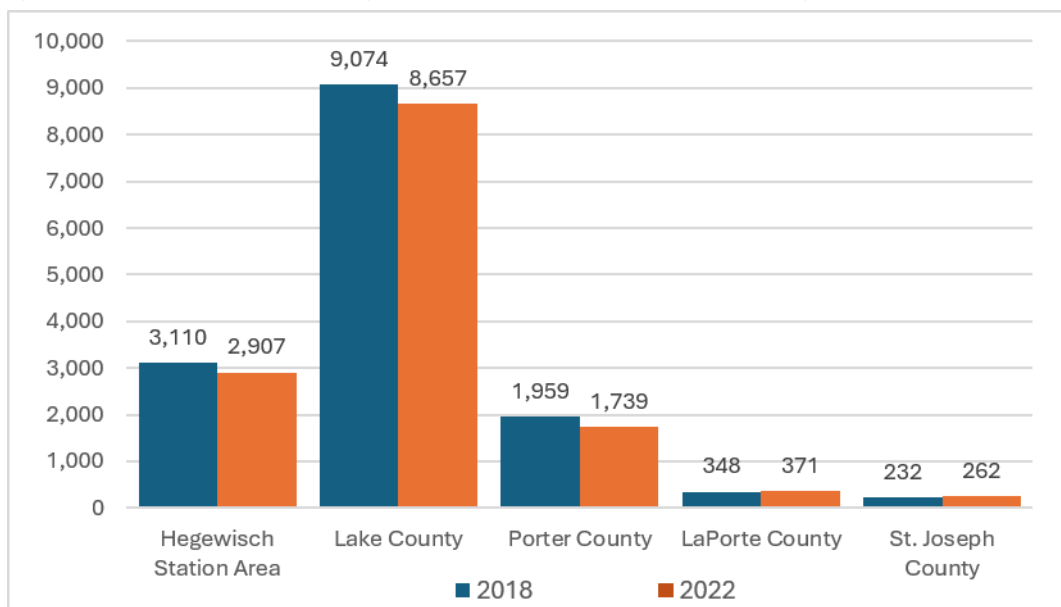
Figure 2-13: Workflows from SSL Corridor to Downtown Chicago, 2012-2022



Source: U.S. Census Bureau, *Longitudinal Employer-Household Dynamics O-D Employment Statistics*.

To drill down on the origin locations of Downtown Chicago employees, **Figure 2-14** shows the number of employees by the five residence areas for 2 years, 2018 and 2022, including travel by all modes. For both years, Lake County generated the highest number of employees at over 60 percent of the total residents in the five areas commuting to Downtown Chicago. The Hegewisch Station area accounted for over 20 percent, despite the much smaller geographic area compared to Indiana counties. Porter, La Porte and St. Joseph Counties' shares were 12 percent, 3 percent, and 2 percent, respectively. These lower number of commuters are assumed to be due to the much longer travel times required to commute to Downtown Chicago, regardless of travel mode.

Figure 2-14: Downtown Chicago So. Shore Corridor Workflow Origins, 2018 & 2022



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics O-D Employment Statistics.

Table 2-21 examines workflows to Downtown Chicago using Census Transportation Planning Products (CTPP) data for two 5-year periods, 2012 to 2016 and 2017 to 2023, which would approximate travel patterns before and after COVID-19. The transit mode includes commuter rail, urban rail (i.e., CTA rapid transit), and bus. It is believed that some commuters from areas in western Lake County and the Hegewisch area may use CTA bus and rail services, including CTA Lakeshore Drive Express buses and the CTA Red Line. Also, some commuters from areas of Lake County may have chosen to access stations on the MED Main Line to the west. However, the majority of the reported transit commuters are assumed to have used SSL, especially for areas east of Hammond.

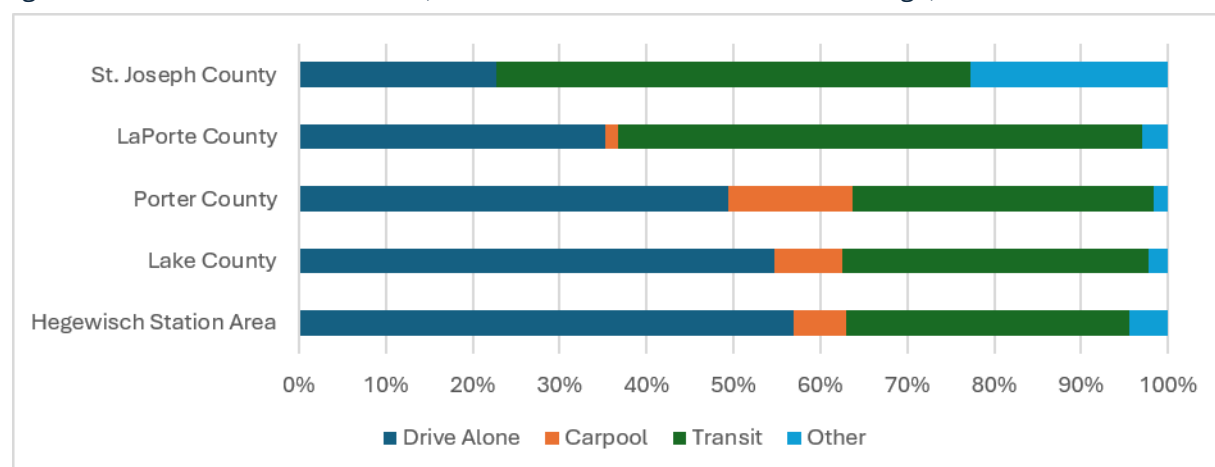
The results by mode shown in **Table 2-21** indicate that commuter travel to downtown Chicago by workers driving alone increased 10 percent, while transit decreased by 26 percent. Since the more recent reporting period (2017-2021) for the CTPP data was near the peak of the pandemic in 2020, preference for use of the private automobile may have been over concerns of social distancing. Transit's share of the downtown commuter market fell from 44 to 35 percent between the two reporting periods. **Figure 2-15** summarizes the mode share by home area for the 2017 to 2021 period. As shown, St. Joseph County and LaPorte County had the highest transit share, while residents from Porter County, Lake County, and the Hegewisch Station area were more likely to drive alone. Porter County residents were more likely to carpool than any other area.

Table 2-21: Workflows from SSL to Downtown Chicago by Mode, 2012-16 & 2017-21

	Residence Area	Drive Alone	Carpool	Transit	Other	All Modes
2012-2016	Hegewisch	1,183	173	1,010	40	2,406
	Lake	3,848	749	3,767	135	8,499
	Porter	623	197	699	47	1,566
	La Porte	151	59	171	30	411
	St. Joseph	10	0	28	15	53
	Total	5,815	1,178	5,675	267	12,935
2017-2021	Hegewisch	1,017	109	582	80	1,788
	Lake	4,554	649	2,933	188	8,324
	Porter	708	203	496	24	1,431
	La Porte	97	4	166	8	275
	St. Joseph	10	0	24	10	44
	Total	6,386	965	4,201	310	11,862
Change	Hegewisch	-166	-64	-428	40	-618
	Lake	706	-100	-834	53	-175
	Porter	85	6	-203	-23	-135
	La Porte	-54	-55	-5	-22	-136
	St. Joseph	0	0	-4	-5	-9
	Total	571	-213	-1,474	43	-1,073
% Change	Hegewisch	-14%	-37%	-42%	100%	-26%
	Lake	18%	-13%	-22%	39%	-2%
	Porter	14%	3%	-29%	-49%	-9%
	La Porte	-36%	-93%	-3%	-73%	-33%
	St. Joseph	0%	0%	-14%	-33%	-17%
	Total	10%	-18%	-26%	16%	-8%

Source: Census Transportation Planning Products, 2021.

Figure 2-15: Workflow Mode Share, So. Shr. Corridor to Downtown Chicago, 2017-21



Source: Census Transportation Planning Products, 2021.

Table 2-22 summarizes an analysis of 2017-2021 travel workflows for all travel modes within 2 miles of SSL stations, as reported by CTPP. Travel made within a station area or

between two adjacent station areas was excluded from the numbers presented, assuming that short-distance trips would not be candidate SSL users. As shown, over half of the travel is made by workers who reside and work between 63rd Street and Millennium Stations, which is served by the MED. Excluding this market reveals that workflows with a home location between South Bend and Hegewisch and a work destination in Chicago is the largest work commuter market for SSL (56 percent), followed by the local work commute travel (38 percent). Workers making reverse commutes from Chicago represent the smallest of the three work travel markets (6 percent).

Table 2-22: Summary Workflows by Travel Market, 2017-2021

Workflow Market	All Travel Markets		Excluding Chicago	
	Workers	Percent	Workers	Percent
NW Indiana + Hegewisch TO Downtown Chicago + 57th/63 rd	9,846	26%	9,846	56%
Downtown Chicago + 57th/63 rd TO NW Indiana + Hegewisch	1,099	3%	1,099	6%
INTRA NW Indiana + Hegewisch	6,598	17%	6,598	38%
INTRA Downtown Chicago + 57th/63 rd (Metra market)	20,792	54%	--	--
All Workflows	38,335	100%		
Total Excluding Metra Market			17,543	100%

Source: Census Transportation Planning Products, 2021.

2.6 Financial Assessment

This chapter provides a review of NICTD's capital investment strategy, key performance metrics and a baseline financial assessment detailing revenue sources and expenditure categories.

2.6.1 Capital Investment Strategy

The Infrastructure Investment and Jobs Act (IIJA), enacted in November 2021 and spanning fiscal year (FY) 2022 to FY 2026, significantly strengthened infrastructure investment for transit agencies across the U.S. With \$108 billion allocated to public transit, it represented the largest federal transit investment in history.

During the IIJA funding period, NICTD leveraged new funding sources to initiate or complete several of the capital projects identified in its 2014 *Strategic Business Plan*, with a focus on new market expansion and infrastructure development. Additional information about these projects, including operational impacts, is available in **Section 2.2.1**. The capital investment strategy for recently completed or ongoing major improvement projects is summarized below:

Double Track NWI Project: partially funded through an FTA New Starts Capital Investment Grant (CIG), the project started construction in June 2022 and was completed in May 2024. The Section 5309 New Starts funding share was \$172.96 million. By May 2024, the capital cost of the project was about \$650 million. A breakdown of funding for the Double Track NWI Project is summarized on **Table 2-23**.

Table 2-23: Summary of Funding for Double Track NWI Project

Source of Funds	% of Total Funding
Federal	
Section 5309 New Starts	35.2%
U.S DOT - Railroad Rehabilitation and Improvement Financing	
State/Local	
State of Indiana General Fund Appropriations and Bond Proceeds	41.1%
Northwest Indiana Regional Development Authority (RDA) Funds	9.2%
Cash contributions from Michigan City, LaPorte & St. Joseph Counties	6.8%
NICTD bond proceeds, SITUS tax and cash contribution	7.7%
Total Percent	100.0%
Total Funding (in millions)	\$648.8

Source: NICTD.

Monon Corridor (formerly known as West Lake Corridor): partially funded through a New Starts CIG, the project started construction in October 2020 and was completed in 2026. The total project cost under the Full Funding Grant Agreement (FFGA) with FTA was \$944.9 million. Section 5309 New Starts funding share was \$354.6 million. **Table 2-24** summarizes funding for Monon Corridor project.

Table 2-24: Summary of Funding for Monon Corridor

Source of Funds	% of Total Funding
Federal	
Section 5309 New Starts	37.5%
State/Local	
State of Indiana General Fund Appropriations and Bond Proceeds	27.0%
State of Indiana Next Level Connection Fund	
Northwest Indiana RDA Funds	34.4%
Local Funding	1.1%
Total	100.0%
Total Funding (in millions)	\$944.9

Source: NICTD.

MED Capacity Improvements: NICTD is contributing as a local partner to Metra in capacity improvements to the MED, enabling NICTD to operate additional service as part of the Double Track NWI and Monon Corridor projects. Construction is anticipated to be

completed in early 2027. The project is estimated to cost \$198 million. In March 2024, NICTD issued approximately \$143 million in Series 2024 Limited Obligation Consolidated Revenue Bonds. The remaining funding is from federal grants and state sources. See **Table 2-25**.

Table 2-25: Summary of Funding Sources for MED Capacity Improvements

Source of Funds	% of Total Funding
Federal	
State of Good Repair 5337 Funds	15%
State/Local	
NICTD Limited Obligation Consolidated Revenue Bonds	72%
Other state sources	13%
Total Percent	100%
Total Funding (in millions)	\$198

Source: NICTD.

South Bend Airport Realignment Project: annual apportionment State of Good Repair grant funding was allocated from FY 2020 to FY 2022 to advance corridor design and National Environmental Policy Act (NEPA) studies. The South Bend Airport Realignment project design phase was completed in fall 2025 using \$6 million Section 5337 funding with the local share provided by NICTD. Environmental clearance was received at the end of 2025.

As shown on **Table 2-26**, NICTD is seeking to secure approximately 50 percent of the project's funding from federal sources. The remaining funds are anticipated to come from the State of Indiana, St. Joseph County, the St. Joseph County Indiana RDA, and other partners.

Table 2-26: Summary of Expected Funding Sources for Airport Realignment Project

Source of Funds	% of Total Funding*
Federal	
FRA Grant (anticipated)	50%
State/Local	
State of Indiana	25%
St. Joseph County RDA Funds (loan)	1%
Local	13%
Private Sector	4%
NICTD	7%
Total Percent	100%
Total Funding (in millions)	\$114

* NICTD Financial Plan Estimate - Funding sources are not committed.

New Carlisle Station: the planning for this proposed new station is being led by St. Joseph County with NICTD's participation. NICTD expects funding to be obtained by the County.

Downtown Hammond Station: the design and construction of this new Monon Corridor station is being led by the City of Hammond.

NICTD's Capital Improvement Program (2025-2030) indicates no major capital investment but focuses on leveraging the built infrastructure to maintain the new service and using the \$5337 State of Good Repair (SOGR) program to fund projects such as Mid-Life Capital Maintenance for railcars built in 2001, End of Life replacement of 1982/1992 railcars, and other infrastructure projects.

2.6.2 Operational Metrics

For this section, FTA NTD annual data for NICTD are compared to the cumulative results for all 28 commuter rail agencies nationally for the ten-year period 2015-2024. For some metrics, data are presented relative to the base year of 2015, to illustrate how NICTD trends compare with trends of all commuter railroads combined. This information is used to identify the trends for NICTD's service levels, operating costs, and fare revenue, and how these trends compare to all agencies reporting operations of the commuter rail mode.

Table 2-27 provides a summary of key performance indicators (KPIs) selected by category.

Table 2-27: Summary of Operation and Maintenance KPIs

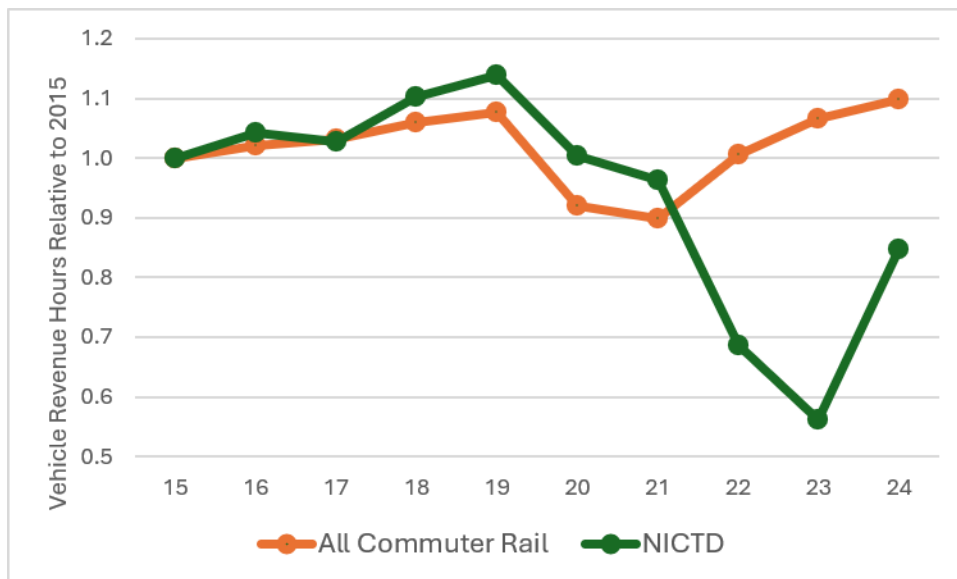
Category	KPI/Indicator	Description
Service	Annual Vehicle Revenue Hours	This is a service level metric that measures the total number of hours that trains are in revenue operation over a year.
	Total Operating Expenses	Expenses associated with the operation of transit service.
Unit O&M	Total Operating Expenses per Vehicle Revenue Hour	This metric is a measure of the average cost of operating an hour of service including the number of cars that were used.
	Fare Revenues	All income received from passengers, paid either in cash or through pre-paid tickets, passes, etc.
Ridership & Fare Revenue	Average Fare per Unlinked Passenger Trip	This is a financial metric that measures the average fare revenue collected for each trip taken on a transit system.
	Farebox Recovery Ratio	This is a financial metric to measure the proportion of operating expenses covered by passenger fare revenues.

Source: FTA NTD.

Vehicle Revenue Hours relative to 2015 shown on **Figure 2-16** indicate that NICTD service levels were tracking closely with all commuter railroads through to 2021. While all other commuter railroads were returning to pre-pandemic levels during 2022-2024, NICTD continued to show declines in Vehicle Revenue Hours for 2022-2023. During this period, NICTD operated the same schedule as before the 2020 pandemic. The drop was associated with the construction of the Double Track NWI project which kept large portions

of the rail right-of-way closed for construction in addition to the operation of shorter trains as NICTD adjusted train lengths to fit reduced ridership. The increase shown for 2024 was the result of the completion of construction closures in addition to the fourteen trains added in May 2024 as a part of the completed Double Track NWI project.

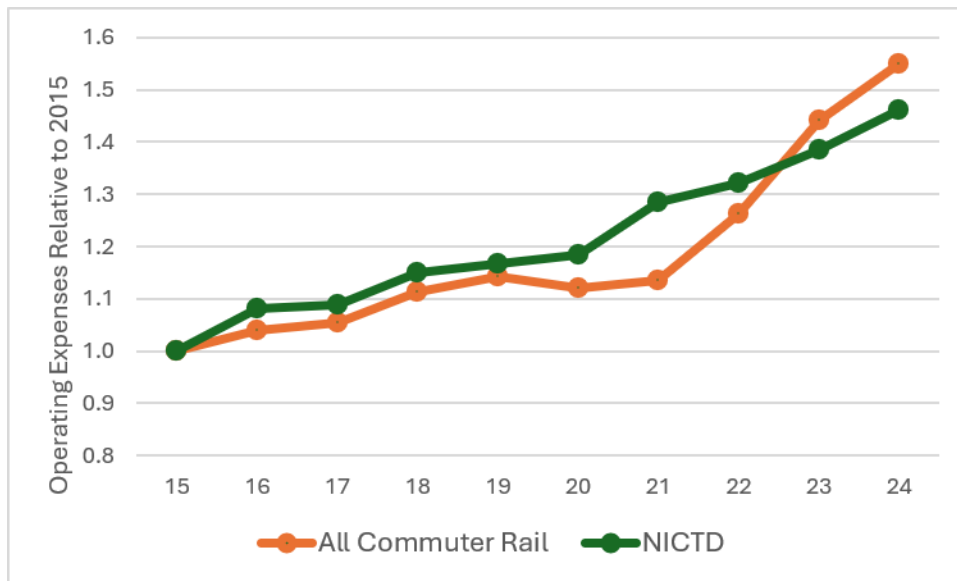
Figure 2-16: Vehicle Revenue Hours Relative to 2015 – NICTD & All Commuter Rail



Source: FTA NTD.

Figure 2-17 plots total Operating expenses relative to 2015. NICTD growth in expenses over the ten-year period has been steady, following a generally similar trend for all commuter railroads combined.

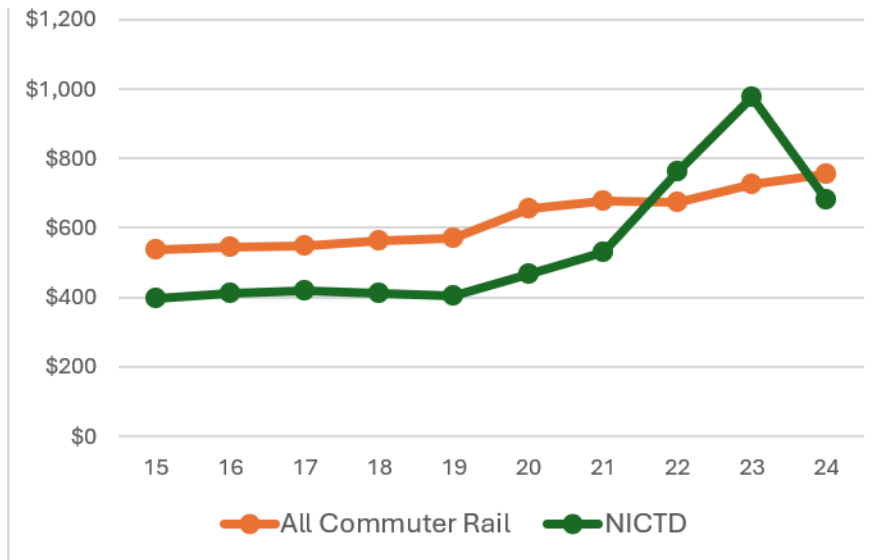
Figure 2-17: Total Operating Expenses Relative to 2015 - NICTD & All Commuter Rail



Source: FTA NTD.

The ratio of Operating expenses to Vehicle Revenue Hours is a useful measure of the efficiency of a system. As shown on **Figure 2-18**, for most years of the ten-year span, NICTD's metric was lower (i.e., more efficient) than for all commuter railroads combined. The exception was for the two years 2022-2023, when fewer cars were used in train consists. Most operating costs are a function of labor costs (i.e., train engineers and conductors), and the use of shorter trains would not have a material impact on costs.

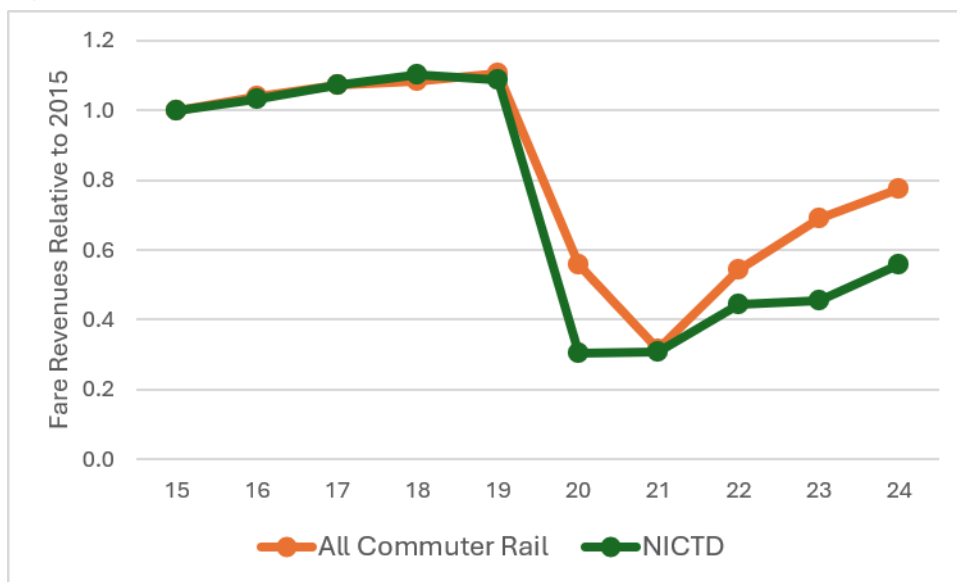
Figure 2-18: Operating Expenses per Vehicle Rev. Hour - NICTD & All Commuter Rail



Source: FTA NTD.

Figure 2-19 shows the trend in fare revenues relative to 2015. The trends were similar from 2015 through the pandemic in 2021. But after 2021, the rate for all commuter railroads rose faster than NICTD. Although NICTD fare revenues increased between 2023 and 2024, the level in 2024 was 51 percent of 2019, while fare revenues for all commuter railroads combined was 70 percent.

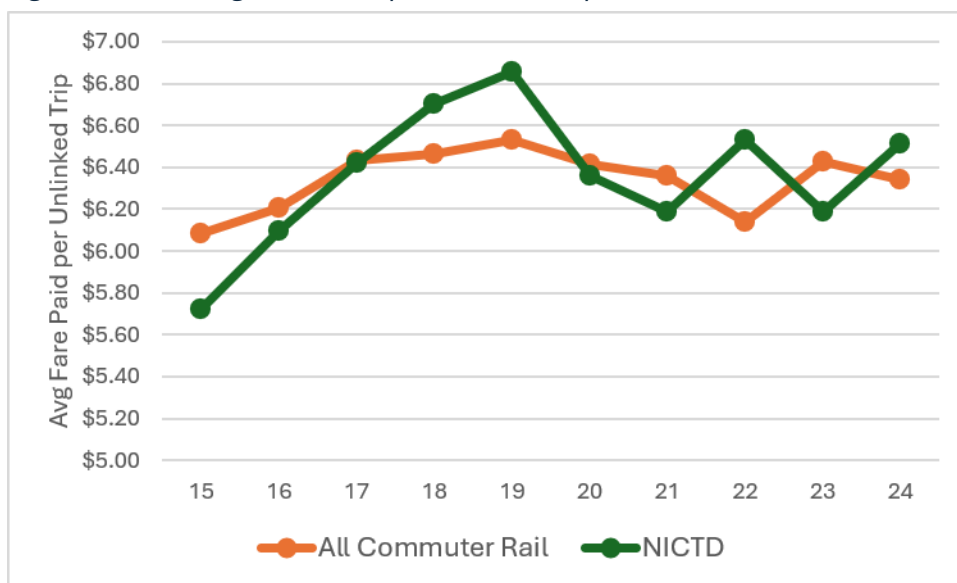
Figure 2-19: Fare Revenues Relative to 2015 - NICTD & All Commuter Rail



Source: FTA NTD.

The average fares paid per unlinked trip are shown on **Figure 2-20**, which indicates that NICTD generally followed the trend for all commuter railroads combined.

Figure 2-20: Average Fare Paid per Unlinked Trip - NICTD & All Commuter Rail

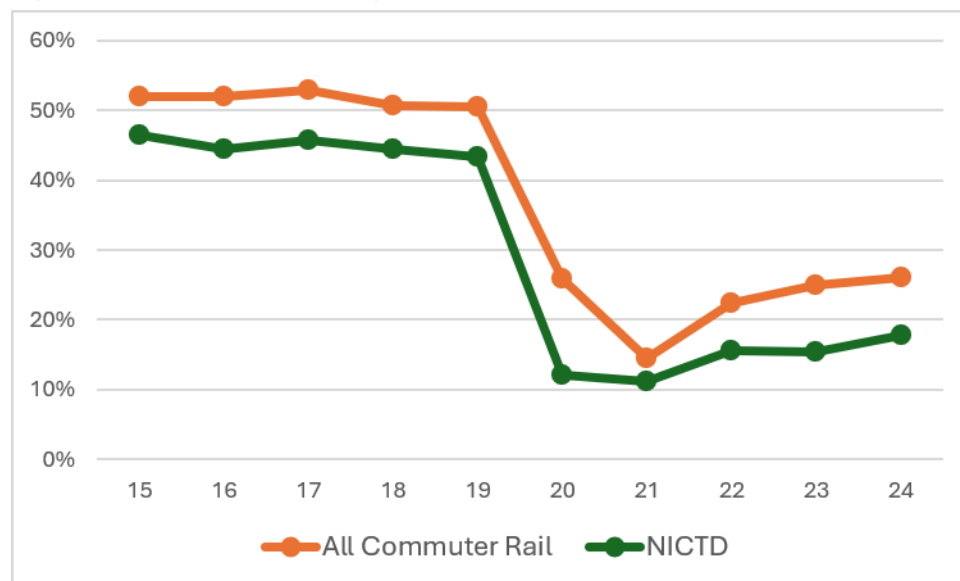


Source: FTA NTD.

The farebox recovery ratio is a performance metric used to measure the proportion of operating expenses covered by passenger fare revenues. **Figure 2-21** shows that NICTD had kept its farebox recovery ratio between 40 to 50 percent, on average, from 2015 to 2019. COVID-19 impacted ridership and fare revenue significantly, causing the recovery ratio to drop to eleven percent in 2021. Some recovery has been seen with 2024 at 18

percent. NICTD has consistently tracked below the average of all commuter railroads combined; most years between five and ten percent lower. A lower ratio indicates higher reliance on subsidies, grants, or other funding sources.

Figure 2-21: Farebox Recovery Ratio - NICTD & All Commuter Rail



Source: FTA NTD.

In summary, from 2000 to 2024, key transit metrics showed several important trends:

- **Service Levels:** The COVID-19 pandemic led NICTD to reduce the number of cars on trains, resulting in a decline in annual Vehicle Revenue Hours.
- **Operating Expenses:** Operational costs saw a steady rise that followed a similar trend for all commuter railroads. On a cost per vehicle revenue hour basis, NICTD reported lower rates than all commuter railroads for all years except 2022-2023, when reduced train lengths resulted in an increase.
- **Ridership and Fare Revenue Trends:** Fare revenues tracked below all commuter railroads for post pandemic years. Average fares paid per unlinked passenger trip trended like averages for all commuter railroads.
- **Farebox Recovery Ratio:** Dropped from 40-50 percent to eleven percent in 2021 following the pandemic. Some recovery by 2024 (18%). NICTD's ratio has consistently been below all commuter railroad annual averages.

2.6.3 Baseline Revenue and Expenditure Summary

NICTD receives state funds from the annual Indiana Public Mass Transportation Fund (PMTF), Situs, Sales Tax, and Electric Rail Service Fund (ERSF) that support operating and capital needs.

Federal §5337 SOGR Grants Program funds are received from three Urbanized Areas (UZA), Chicago–Naperville, IL–IN, Michigan City–La Porte, IN–MI, and South Bend–Mishawaka, IN–MI Urbanized Area. NICTD is the only agency in Indiana that receives §5337 funds. The Regional Transportation Authority (RTA) administers the Illinois/Indiana split for the Chicago region between NICTD, Metra, and CTA. There is no existing agreement in place to determine the split between the three agencies, rather, RTA uses the federal formulas. Specifically, the §5337 program allocates 75 percent of the funds to agencies operating fixed guideway systems that have been in service for at least 7 years. This allocation is based on factors like fixed guideway route miles, vehicle revenue miles, and passenger miles. The remaining 25 percent supports high-intensity bus services that operate on exclusive or controlled rights-of-way, using similar service-based metrics.

2.6.3.1 Revenue

In 2025, NICTD's ridership was 62 percent of pre-COVID-19 pandemic levels due to ongoing changes in workplace attendance, resulting in a similar drop in passenger revenue. A short-term solution to the resultant funding gap was approved by the State of Indiana in 2025, providing operating funding relief for NICTD, including increased state support of \$30 million and use of RDA-managed funds projected to reach \$26 million. The State also required the July 2025 fare increase of approximately ten percent. Discounts on multi-ride tickets were increased and the monthly ticket program of Buy One, Get One free was discontinued as part of the fare increase. These actions were expected to fill NICTD's operating funding requirements through 2027, after which a more permanent State solution would be found.

Indefinite Situs Tax: The Indefinite Situs Fund is primarily generated from local income tax revenue collected within the four counties served by NICTD—Lake, Porter, LaPorte, and St. Joseph. These funds are restricted for debt service and capital match of federally funded projects. Unlike traditional funding sources with set expiration dates, the Indefinite Situs Fund remains available on an ongoing basis, providing a stable and reliable financial resource for both operating expenses and capital projects.

5337 Funds: This is a formula-based federal program administered by the FTA that helps public transit systems maintain and improve their infrastructure. The fund supports repairs, replacements, and upgrades for transit systems, particularly in urban areas with rail or large bus networks. The goal is to ensure that transit systems stay reliable, safe, and efficient for the communities they serve.

5307 Funds: This is a formula-based federal program administered by the FTA that provides funding to public transit systems for operating and capital expenses. It helps the grantee improve and expand their public transportation services, such as buses, trains, and other

transit facilities. The fund can be used for new vehicle procurement, upgrading infrastructure, and service maintenance. The goal is to make the transit system more reliable and accessible for communities.

Fare Revenue: This is revenue collected from providing commuter services to riders. **Table 2-28** presents fare revenue collected by year for the period 2019-2025. Revenue for 2025 reflects the ten percent fare increase implemented on July 1, 2025.

Table 2-28: SSL Fare Revenue, 2019-2025

Year	Fare Revenue (in 000s)	% Change from 2019	% Change from Prior Year
2019	\$22,509	--	--
2020	\$6,329	-72%	-72%
2021	\$6,340	-72%	0%
2022	\$9,190	-59%	45%
2023	\$9,451	-58%	3%
2024	\$11,537	-49%	22%
2025*	\$14,976	-33%	30%

Source: FTA NTD, NICTD. *Preliminary, unaudited.

Sales Tax/Commuter Rail Service Fund (CRSF): This source was established under Indiana Code 8-3-1.5-20.5; the fund receives 0.131 percent of the state's general sales and use tax revenue and is used for maintenance, improvement, and operations of commuter rail service.

Electric Rail Service Fund (ERSF): This is a special state fund generated from property taxes on a railroad company's distributable property that provides financial support to electrified commuter transportation districts established under Indiana Code 8-3-1.5-20.6.

Metra Purchase of Service: Metra has a Purchase of Service Agreement with NICTD providing service to the Hegewisch Station in Chicago that is owned by Metra but is served by NICTD's South Shore Line. Metra pays NICTD \$3.7 million annually under the terms of the Agreement.

CSS Service Fee: This source is a return to NICTD on the value of the NICTD facilities used by the Chicago South Shore & South Bend Railroad (CSS), the rail freight operator that uses NICTD tracks. There is a minimum base fee of \$1.25 million per year assuming the CSS handles at least 40,000 loaded cars per year.

Public Mass Transportation Fund (PMTF): This is a state fund approved by Indiana's legislators to leverage local and federal money to meet transit needs.

2.6.3.2 Expenditures

NICTD 2025 operating expenses grew by two percent from 2024, as shown in the Baseline Program Operating Expenses in **Table 2-29**.

Table 2-29: Baseline Program Operating Expenses (in thousands of Dollars)

Category	2022	2023	2024	2025*
Transportation	\$11,863	\$12,657	\$15,338	\$17,088
Maintenance of Way	7,678	6,876	12,041	14,446
Maintenance of Equipment	15,900	15,318	18,498	16,386
Claims & Insurance	5,129	7,184	5,083	5,688
General & Administration	9,509	10,976	14,093	12,713
Grand Total	\$50,079	\$53,011	\$65,053	\$66,321

Source: NICTD. *Preliminary, unaudited.

Debt Service: The 2016 Bond principal and interest payments are paid entirely from Indefinite Situs annual funding. The 2024 bond debt service is supported by Section 5337 federal grant funds. NICTD monitors cash flow closely to ensure funds are available to cover all their obligations.

Capital Projects: As part of NICTD's 2026 Business Plan, a six-year capital plan was prepared, covering the period 2026-2031. A summary is provided on **Table 2-30**. The capital plan incorporates the federal grant funds anticipated. Annually, SSL receives Section 5307 funding as well as State of Good Repair Section 5337 funding, used for capital projects, from the FTA. NICTD receives federal funding allocations for the three urbanized areas that SSL serves.

Table 2-30: NICTD 6-Year Capital Plan Summary, 2026-2031

Year	Federal Funding Type	Project (s)	In Thousands of Dollars		
			Federal	Local	Total
2026	FTA New Start	Double Track	0	6,476	6,476
	FTA New Start	West Lake	0	3,569	3,569
	FRA	Airport Realignment	56,000	56,000	112,000
	Section 5307	Maintenance Overhaul	5,332	1,333	6,665
	State of Good Repair	Various	28,720	14,480	43,200
2027	Section 5307	Maintenance Overhaul	5,759	1,440	7,199
	State of Good Repair	Various	29,007	17,454	46,462
2028	Section 5307	Maintenance Overhaul	6,220	1,555	7,775
	State of Good Repair	Various	29,297	7,324	36,622
2029	Section 5307	Maintenance Overhaul	13,440	3,360	16,800
	State of Good Repair	Various	29,590	7,398	36,988
2030	Section 5307	Maintenance Overhaul	13,600	3,400	17,000
	State of Good Repair	Various	29,886	5,472	35,358
2031	Section 5307	Maintenance Overhaul	14,000	3,500	17,500
	State of Good Repair	Various	30,185	7,546	37,731

Source: NICTD's 2026 Business Plan, January 26, 2026.

2.7 Capital Asset Management

NICTD's Transit Asset Management (TAM) Plan assesses asset conditions and schedules replacements in alignment with federal grant funding. The 2022 TAM Plan emphasizes maintaining assets in a state of good repair (SOGR) while defining the service levels achievable with existing infrastructure.

There are nine major asset categories defined in the 2022 TAM Plan:

- Rolling Stock,
- Non-Revenue Vehicles & Equipment,
- Maintenance & Administrative Facilities,
- Passenger Station & Parking Facilities,
- Track,
- Bridges,
- Electric Traction Power,
- Signals, and
- Telecommunications.

The 2022 TAM Plan documented the inventory of each asset category and assessed their condition, which informed SOGR needs. To assess the condition of assets, NICTD used FTA's *Facility Assessment Guidebook* to evaluate the condition of facilities, bridges, and culverts. Five levels of condition are provided, including Excellent (Rating of 5), Good (4), Adequate (3), Marginal (2), and Poor (1). Useful life benchmarks were used for rolling stock and equipment. The useful life benchmark for NICTD's passenger cars is 40 years.

Table 2-31 summarizes NICTD assets and their condition from the 2022 TAM Plan inventory. NICTD's TAM Plan update in 2026 will refresh the assessment of these conditions. It should be noted that several assets rated in 2022 were renewed as part of the Double Track NWI project completed in 2024.

Table 2-31: NICTD Asset Condition Summary – 2022 TAM Plan

Category	Quantity	Conditions
Revenue Vehicles	82	50% of cars exceeded the useful life of 40 years
Non-Revenue Vehicles & Equipment	87 33	All non-revenue vehicles are within their useful life.
Maintenance & Administrative Facilities	8	4 out of 8 facilities were ranked as 3 and others were 4 or above.
Passenger Station & Parking Facilities	20 (12 owned by NICTD)	5 out of 12 facilities were ranked as 3 and others were 4 or above.
Track	103 miles	n/a
Bridges	52	n/a
Electric traction power	10 substations 103 miles	n/a
Signals	29 signal control points 21 intermediate signal locations	n/a
Telecommunications	74 systems	n/a

Source: NICTD Transit Asset Management Plan, September 2022. n/a: Not Applicable

FTA requires that TAM plans are updated every four years to ensure their continued relevance. Additionally, it will be revised as needed to reflect major changes in NICTD's assets, such as the acquisition of new rolling stock, facilities, or infrastructure upgrades. Certain elements, including asset condition assessments, performance targets (as part of annual NTD submissions), and progress toward asset management objectives, will be reviewed annually to maintain alignment with operational needs and strategic goals.

3 Projects & Programs

To support the development of the 2026 Strategic Plan, a series of projects and programs were identified for possible inclusion in the Plan. Recommendations included capital improvements, operations and maintenance enhancements, service level upgrades, study of potential extensions, and coordination with partners.

The projects and programs were informed from several sources, including:

- The 2014 Strategic Plan,
- Previous research and studies by NICTD and others addressing various issues relative to the SSL,
- NICTD Board members and employees from meetings and surveys,
- Community members and SSL users from surveys,
- Input from stakeholders, including one-on-one interviews and group meetings, and
- Input from NICTD peer commuter railroads.

Building on these inputs, the project team developed and organized the initial concepts, grouping related projects and programs. **Table 3-1** summarizes a refined list of projects and programs identified for further study based on stakeholder input and preliminary feasibility review. Selected goals from **Section 1.3** that would be addressed by projects are indicated. As shown, many of the recommended projects align with multiple goals. Additional details for each project are presented in the sub-sections that follow, organized by improvement category.

Table 3-1: NICTD 2026 Goals and Projects

Category	Programs and Projects	2026 Goals					
		Leverage Recent Projects	Address Changing Travel Demand	Implement 2014 Plan Priorities	Secure Additional Funding	Connect Indiana Workforce	Serve New Markets
Capital Improvements							
Facilities	Maintenance Shops and Yards	Y		Y			
	Station and Platform Upgrades	Y		Y			
	Infill Stations	Y	Y		Y	Y	Y
Infrastructure	State of Good Repair Program	Y		Y			
	Communication and IT Equipment	Y					
	Grade Crossings	Y					
	Double Tracking / Sidings	Y	Y	Y		Y	
	South Bend Airport Realignment	Y	Y	Y		Y	Y
	Traction Power Systems	Y					
Rolling Stock	End of Life Vehicle Replacement	Y	Y				
Operations and Maintenance							
Safety Enhancements	-			Y			
Service Levels							
Service Frequency	-	Y	Y			Y	
Speed Improvements	-	Y	Y				
Service to MED Stations	-	Y	Y				Y
Corridor Planning Studies							
Five Corridors to be Studied	-	Y	Y			Y	Y
Coordination							
MED and CSS	MED station, track		Y				
First-Mile Last-Mile Partnerships	Local Service Providers		Y				Y
	Area Shuttles/Vanpools		Y				Y
	Third Party Solutions		Y				Y
Transit Oriented Development	-		Y				Y
Wayfinding & Marketing Campaigns	-		Y				Y

Potential plans and projects were grouped by the following categories of improvement:

1. **Capital Improvements** – includes facilities and other infrastructure, covering such items as maintenance shops and yards, stations, platforms, communication systems, track, signal, and grade crossings.
2. **Operations and Maintenance** – projects to enhance operational safety, security or efficiency as well as maintaining a state of good repair.
3. **Service Levels** – includes frequency and speed improvements.
4. **Corridor Studies** – Planning and design work to advance possible extensions for future implementation (i.e., beyond 20 year).
5. **Coordination** – NICTD participation in such initiatives as development of regional programs, enhanced last-mile connections, and station area development.

Projects were screened and evaluated considering such factors as:

- Constructability and feasibility review,
- Capital Costs – rough order of magnitude costs developed in current year value (2025\$), and
- Operations & Maintenance Costs - order of magnitude current year value (2025\$).

3.1 Capital Investments

3.1.1 Facilities

3.1.1.1 Maintenance Shops and Yards

NICTD will need additional maintenance capacity as the system grows with the opening of Monon Corridor. To address this, the plan recommends improvements at Michigan City Yard, Pines Yard, and a new maintenance facility at Hammond.

Michigan City Yard – The Plan recommends expanding maintenance capacity at the Michigan City Yard by relocating the Engineering, Line & Signal, and Track & Structures Departments to Pines Yard. This will free up the space so the existing mechanical facilities can be reconfigured and expanded. Shorter term, NICTD is planning to build additional sheltered railcar parts storage at the Michigan City Yard.

Pines Yard – The Yard will be reconfigured to support the functions relocated from the Michigan City Yard. Pines Yard was originally a temporary lay-down area during the Double Track NWI project and will need improvements to accommodate Engineering, Line & Signal, and Track & Structures.

Hammond Maintenance Facility – A new maintenance facility will be built at Hammond to support the Monon Corridor fleet. Two options for advancing this capability include:

- Light Maintenance Facility - this will include an initial phase of a mechanical shops building and a drive-through railcar wash building. These elements should be a priority to minimize the need to deadhead cars for servicing at Michigan City.
- Full Maintenance Facility - to serve the fleet used for the Monon Corridor service. The design would build on the original proposal for the West Lake Corridor project and the initial phased facility.

Ideally, the plan can recommend completion of the expanded Michigan City facility and full Monon maintenance facility for optimal maintenance efficiency long term. Expansion of the Michigan City mechanical facilities (and associated relocation of other functions to Pines Yard) are most critical to prevent service interruptions because of mechanical failures. In the event of capital funding shortfalls or longer-term implementation of the Hammond Light Maintenance Facility, additional operating costs will be incurred to deadhead Monon Corridor vehicles to the Michigan City maintenance location.

3.1.1.2 Stations and Platforms upgrades

Most existing SSL stations generally meet NICTD requirements, especially given the improvements made to stations by the Double Track NWI project. One exception is the Gary Metro Center Station, where improvement plans are being made as part of a larger revitalization initiative of Downtown Gary. Another area of station improvement is to have additional high-level station platforms that serve the maximum number of rail cars used for SSL trains. Specifics on these improvements include:

Gary Metro Center Station Upgrade – station access and waiting area improvements have been in planning as part of Downtown Gary revitalization efforts. Plans include a proposed multimodal transit center that will shift the entrance to the Gary Metro Station to the east, over Broadway, the primary entryway into Downtown. The transit center will be a multi-level building with the SSL station on the second level. Direct access to the station's platform will be provided, simplifying the current platform access, which requires navigating several level changes and crossing over a parking lot. The plan also provides a new 12-bay Gary Public Transportation Corporation (GPTC) bus terminal.

Plan implementation will be made possible by State of Indiana funding through SB 434, which became law in 2023. The economic development bill leverages new gaming revenue coming online in FY 2026. NICTD will be responsible for platform improvements.

High-level Platforms – NICTD’s emphasis on the use of high-level platforms is based on such factors as ADA compliance, faster passenger boarding, and allowing use of NICTD’s Bike on Trains program.

Proposed improvements will include stations with low-level platforms, stations having only one track served by high-level platforms, and stations with high-level platforms that do not accommodate the maximum number of railcars used (8 cars on SSL, 6 cars on Monon). The use of high-level platforms requires gauntlet tracks in areas with freight rail operation. Freight trains are often wider than passenger trains and the gauntlet tracks provide necessary clearances to the platform.

Recommendations for high-level platforms at existing NICTD stations include:

- Add 2nd 10-ft wide, 720 ft long high-level platform at Dune Park and Portage/Ogden Dunes Stations,
- Upgrade platform at Gary Metro Station - one center 5-car high-level platform, with low level on east end having access to Broadway; the project will also include an upgrade of the current headhouse, a new second headhouse, and access improvements, including an elevator,
- Lengthen 10-ft wide high-level outbound platform at Michigan City-11th Street Station, 6-car (550 ft existing) to 8-car (800 ft), and
- Lengthen 10-ft wide Munster Ridge Road Station from 2-car (300 ft existing) to 6-car (550 ft) and South Hammond Station 4-car (450 ft existing) to 6-car (550 ft) Monon Stations.

3.1.1.3 New Infill Stations

A strategy to expand the SSL travel market could be to add new stations. Ideas for possible new infill stations came from work by others (e.g., St. Joseph County and City of Hammond), identified from input received from the Strategic Plan’s Passenger and Public Surveys, as well as from other stakeholder input, including interviews with NICTD department heads. Seven candidate locations for new infill stations were assessed. Based on locations outside of NICTD’s jurisdiction (i.e., 4 counties of NW Indiana), spacing with other SSL stations, and perceived level of demand, two were recommended for inclusion in the Plan, as follows:

- **New Carlisle Station** – The Town of New Carlisle was served by a SSL flag stop until 1994. Interest in reestablishing a station came because of major business development in western St. Joseph County, including a General Motors/Samsung EV battery plant and an Amazon Web Services data center. Since New Carlisle itself has fewer than 2,000 residents, most workers at the plants would come from

outside the immediate area. Use of the SSL by workers to commute to these work locations and other area businesses was a major factor that led to the conduct of a feasibility study in 2019. The study established the operational feasibility of the station, but the impacts of COVID-19 in 2020 tempered potential passenger demand. An updated feasibility study commissioned by St. Joseph County and NICTD was completed in early 2026. The study concluded that the station should advance to preliminary engineering. St. Joseph County is taking the lead on this station project but working closely with NICTD; as such, the station is recommended to be included in the Strategic Plan. It is also proposed that the new station would replace existing Hudson Lake Station.

- **Downtown Hammond** – This location on the Monon Corridor was included in the early planning work for the West Lake Corridor but dropped in subsequent planning and design phases. However, the city effectively advocated advancing a downtown station after the initial line opened. The city approached the reconsideration of a downtown station as a part of a larger study of downtown (i.e., *Downtown Hammond Masterplan*, November 2019). The city hired a firm to design the station and park-and-ride. The location is 2.3 miles north of South Hammond Station and 1.2 miles south of Hammond Gateway Station. The City of Hammond is funding the station. A groundbreaking ceremony was held on April 16, 2026; construction is expected to be completed in 2027.

3.1.2 Infrastructure

3.1.2.1 State of Good Repair Program

Maintaining a state of good repair ensures NICTD's infrastructure, vehicles, and systems remain reliable and safe. Regular upkeep of smaller infrastructure needs, such as updated maintenance equipment, upgraded station amenities, modernized IT systems, and proactive track renewal, mitigates risks from compounding into disruptive and expensive failures. Investments in support vehicles, signal replacement, continuous rail replacement, and station upgrades directly improve day-to-day reliability while reinforcing NICTD's long term resilience.

Stakeholders identified several smaller improvements that are critical to the system's operation that fall under the category of state of good repair (SOGR):

- Support and Maintenance Equipment
 - Additional Line and Signal Department trucks
 - Improved railcar parts procurement and forecasting systems
- Stations
 - Upgraded lighting, waiting areas, and parking
 - Expanded accessibility at stations, with high-level platforms

- Communication and IT
 - Replacement of obsolete communication equipment
 - Upgraded PTC modems, radio systems, and fiber networks
 - Disaster recovery systems and backup control centers
- Track and Signals
 - Grade crossing closures for speed improvements
 - Continuous rail replacement and higher-speed turnouts
 - Pedestrian crossing signals and safety gates
- Railcars and Rider Experience
 - Better seating, Wi-Fi, and charging ports
- Traction Power Systems
- Installing cameras on key structures to improve monitoring of pantograph and Overhead Contact System (OCS) performance.
- Converting non-insulated OCS overlaps to insulated and switching overlaps at locations next to stations to minimize the stranding of passengers when trains lose power.
- Replacing corroded overhead wire supports between MP 62.3 and MP 68.2, and portal structures between MP 73.8 and 75.3.

3.1.2.2 Communications/IT upgrades

Signal and Communication Upgrade Program – the SSL’s signal system was converted from an automatic block system to a Traffic Control System/Centralized Traffic Control (TCS/CTC) in the years 2006-2012. Construction occurred from west to east. Fiber-optic cable and Junglemux Synchronous Optical Network (SONET) were installed as part of this effort. The systems, subsystems, and supporting equipment are closely integrated, are similarly aged, and have or will reach obsolescence at approximately the same time. If each of these elements are updated separately, it would be necessary to provide legacy interfaces that may otherwise be unnecessary. Therefore, a more comprehensive, systematic, and phased upgrade approach is recommended, with wayside signals renewed in four phases. It is recommended that NICTD initially issue a request for proposals (RFP) to design typicals and provide construction specifications.

American Railway Engineering and Maintenance-of-Way Association (AREMA) and the railway signal industry are developing recommended practices for PTC-based wireless activation of highway-rail grade crossing warning systems. These systems will provide constant warning time (CWT) for the multiple train types and speeds on the SSL. The Indiana DOT and NICTD have long sought CWT activation on the SSL, especially for crossings within quiet zones. This technology will reduce false and early warning activations and unnecessary activations by trains dwelling at platforms. Furthermore, this technology will eliminate the need for audio frequency track circuits, associated wayside appurtenances and enclosures, and will reduce maintenance and inspection

requirements. NICTD should implement this technology as it becomes available and as part of the signal and communications upgrade program.

Increase speed through SSL/CN J-Diamond - converting the crossing route to PTC will allow higher speeds for SSL trains. The CN owns the crossing route at CP 57.5 in Gary but leases the trackage rights to CSS. The conversion will require equipping CN signals and locomotives for PTC. The necessary work would be performed by a PTC contractor.

Disaster Recovery Backup – it is recommended that NICTD migrate its Back Office, Computer Aided Dispatching, Public Address, Video, and Passenger Information Display servers to cloud-based systems as part of this effort to reduce costs and simplify the implementation of system backup. Costs would exclude building/facility costs and costs for existing NICTD software/licenses.

Upgrade Train Management Computers (TMCs) – the on-vehicle systems for PTC include TMCs, which require replacement every ten years.

3.1.2.3 Grade Crossings

The plan includes evaluation of grade crossing closures and safety upgrades. Removing grade crossings improves safety by eliminating the risk of collisions between trains, vehicles, and pedestrians.

City of Gary Quiet Zone – A study prepared for NICTD recommended a series of changes to 17 SSL grade crossings in the City of Gary (*City of Gary Quiet Zone Evaluation Report*, NICTD, September 2017), that could qualify as a 7.5-mile quiet zone to reduce noise from train horns. Crossing recommendations included 1) closing four crossings, 2) converting six cross streets to one-way, 3) adding medians at four crossings, and 4) installing four-quadrant gates at three of the crossings.

Carroll Avenue – this grade crossing in Michigan City may need to be closed if a proposal to extend double tracking is advanced.

Grade Separations - another tactic for addressing at-grade crossings is to separate the road and rail. The Strategic Plan recommends additional study of potential grade-separated crossings at the following locations:

- Bailly Station Road/Cleveland Cliffs, in Dune Acres/Porter,
- Lake Porter County Line Road, in Gary/Portage,
- Mineral Springs Road, in Porter, and
- Pedestrian Grade Separation at Hillcrest Road, Portage/Ogden Dunes Station, includes 2-track NS.

It is assumed that the roadway and pedestrian facilities will be elevated above or below the rail line(s); as such the agencies having jurisdiction of these transportation assets would be principally responsible for the design and implementation.

3.1.2.4 Double Tracking and Sidings

Extend Double Track - Completed in May 2024, the Double Track NWI Project extended SSL double tracking east from Gary, ending just east of the 11th Street Station in Michigan City. Double tracking the service area right-of-way provides additional assurances associated with the reliability of the service. Continuing the double track configuration 1.7 miles east to Karwick Road would provide additional operational options as well as eliminate any potential pinch points surrounding the main yard. Implementing this improvement will require relocating CSS storage tracks to NICTD owned land to the west.

In addition to the track itself, the improvement would also include Number 20 turnouts, necessary changes to the Overhead Contact System (OCS), and a universal crossover near the Carroll Avenue crossing. Since the added main track through the Yard will convert an existing storage track, a replacement track will be needed for hostling passenger cars, making up passenger train sets, and car washing. Implementation of the double tracking will require a new bridge over Trail Creek near Karwick Road and closure of the Carroll Avenue roadway crossing and potentially Carroll Avenue Station. **Figure 3-1** includes a map of the improvement. This project will likely be funded using a federal discretionary grant.

Figure 3-1: Proposed Double Track Extension

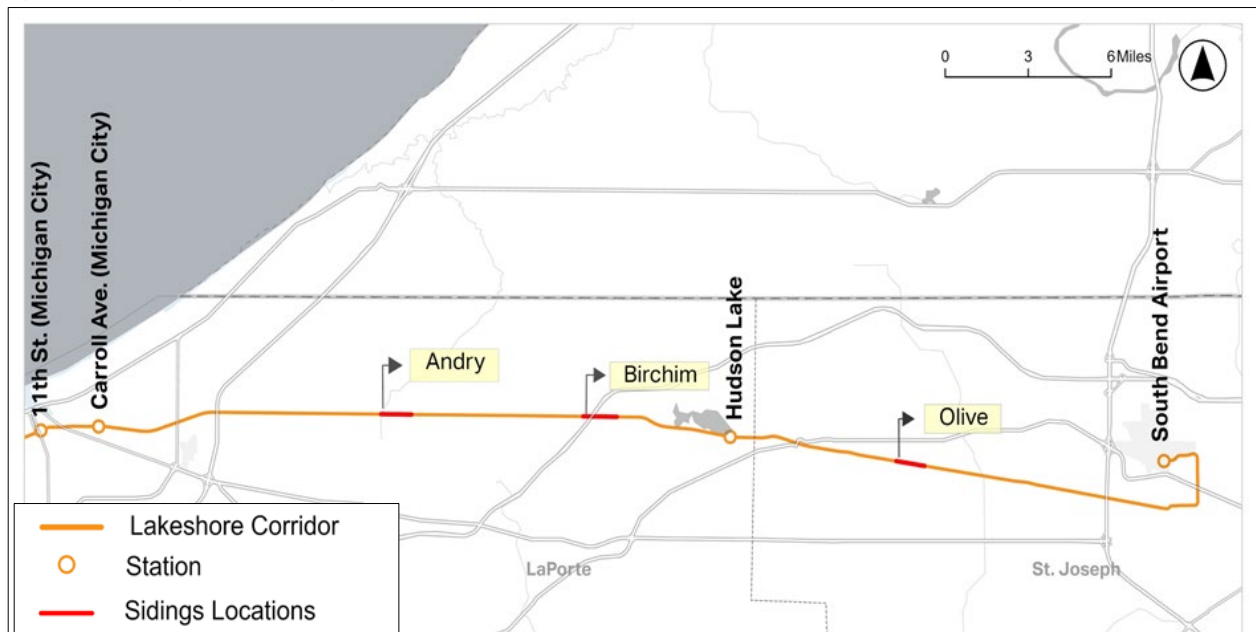


Sidings - The completion of the Double Track NWI project would suggest that the next logical improvement would be to continue double tracking eastward to South Bend.

However, it is more cost-effective to instead add sidings that would increase the operational flexibility of the route at a much lower level of investment. Three siding improvements are recommended to help in managing SSL passenger and CSS freight operations. All sidings would require overhead wires, number 20 turnouts, and train control signals. Siding lengths were assumed to accommodate the longest CSS freight trains operating east of Michigan City, that is, an 80-car unit train, or approximately 4,500 feet. The improvements will likely be funded using federal discretionary grants. The siding improvements that were evaluated include the following (see **Figure 3-2**):

- Andry siding – this proposed location would be east of the siding that previously existed. The west end would be just short of the Galena River bridge (MP 24.7) to avoid the expense of expanding the bridge. The siding would be located south of the main track and would be 4,700 feet in length. The east end of the siding would be just short of Wilhelm Road (MP 23.8).
- Birchim Siding Extension - the current Birchim Siding is from MP 18.5 to MP 19.1, approximately 3,200 feet. The proposal is to extend the siding to the east 1,700 feet. The combined length of the siding would be approximately 4,900 feet. Extending the length of the Birchim Siding to the east will require replacing approximately 1,500 feet of Maintenance of Way storage track east of County Road 500E.
- Olive Siding Shifted to North and Extended - CSS freight customers in the Olive area are north of the SSL, while the Olive siding is south. As a result, CSS switching occurs on the main track, potentially delaying passenger trains and restricting CSS switching opportunities. It is proposed to realign track at Olive so that the current siding on the south side serves as the main track. The existing Olive siding is approximately 2,700 feet in length and ends on the west 250 feet east of the Smilax Road crossing. It is proposed to extend the siding to the west 1,800 feet to MP 10.65. The north Olive siding would extend far enough west to include a turnout for access to the Unifrax lead at MP 10.4, west of Smilax Road. The total length of the reoriented siding would be approximately 4,500 feet. At each end of the siding, the existing mainline track will be realigned through a series of reverse curves based on NICTD's design speed. The crossing warning systems would be modified at Smilax Road for the second track and Tulip Road for the realigned track.

Figure 3-2: Proposed Siding Locations



3.1.2.5 South Bend Airport Realignment

The South Bend Airport Realignment project will reroute the SSL to provide a less circuitous connection to the South Bend International Airport Station, which serves as the eastern terminus of the Line (see **Figure 3-3**). The project moves the airport station from the terminal's east side to the west side, and will reduce travel distance and time, eliminate tight curves, and close grade crossings. In addition, various safety improvements will be included at road crossings on the realigned route, which would enable the City of South Bend to apply for a quiet zone on this portion of the Line.

NICTD would see significant benefits from this project: cutting travel time between South Bend and Chicago by upwards to 13 minutes and improving safety by eliminating curves and grade crossings. Included in the engineering for this project is the implementation of capital improvements allowing for quiet zones surrounding the newly constructed at-grade crossings.

Final engineering was completed in fall 2025; NICTD is currently pursuing federal grant opportunities.

The map illustrates the proposed and current alignments for the South Bend International Airport Terminal. The current alignment is shown in orange, and the proposed alignment is shown in green. The proposed alignment is a more direct route from the terminal to the Mayflower Rd. interchange, while the current alignment is a longer, more circuitous route. The map also shows the location of the South Bend Intl. Airport Terminal, Mayflower Rd., Lincolnway West, and N. Bendix Dr.

3.1.2.6 Traction Power System

A second section of portal structures in need of replacement is between Kensington and Icehouse in Chicago (MP 75.3 and MP 73.8). These 41 decaying portal structures were erected in the 1990's and consist of Class 2 southern yellow pine poles with steel crossbeams. The catenary span is generally a 165' ruling span with fixed-termination OCS. Replacement will require Class H1 southern yellow pine wood poles, 40' or longer with cantilevered catenary supports constructed of 2" galvanized steel pipe and fittings. The cables and conductors may be reused but the system should be converted to auto-tension for both main tracks and the two crossovers at CP 73.8. Twelve balance weight assemblies,

steel poles and foundations will be required. Two 2-track midpoint anchor structures will be needed.

OCS Monitoring Cameras – as a way of detecting OCS or pantograph failure, it is recommended that a pantograph inspection system be installed. An inspection system (or, pantograph scanner) can dynamically detect pantograph defects as trains pass the scanner. The system uses lidar scanning, 3D modeling, and machine learning to find and immediately report pantograph defects on moving trains. Car number and pantograph position are reported to the dispatcher who may then direct a train to stop and secure the defective pantograph before further damages occur. Strategic placement of scanners will identify zones where OCS damage may have occurred. Potential sites for installation: Lakeshore Corridor west of the Monon Corridor, west of Miller Yard, west of Michigan City Shops, and west of South Bend.

Station Sectionalization – presently, remotely controlled circuit breakers can be used to isolate the sections east and west of each of NICTD's electrical substations, but not at passenger stations. Manually operated switches are used to isolate the parallel operating tracks from one another in multiple track territory. This permits power to be removed in one section without de-energizing the adjacent track. However, where two or more trains are operating on the same track between a pair of substations and the OCS becomes de-energized due to an electrical fault, all trains lose electrical supply. In those instances, both the faulted train and following train(s) are stranded, and passenger evacuation becomes challenging. All passengers must either wait for the fault to be cleared or for the arrival of a diesel-powered locomotive.

To address this condition, OCS sectionalized switches are recommended on both sides of each passenger station to permit quicker restoration of service by isolating sections experiencing electrical faults. This allows power to be restored to following trains. Where NICTD's OCS is sectionalized, adjacent sections of wire may be electrically insulated from each other by opening either a remotely controlled or manually operated switch.

3.1.3 Rolling Stock

NICTD currently has 82 railcars in its revenue fleet, as shown on **Table 3-2**. The fleet includes 72 electric multiple units (EMU) and ten trailer cars (i.e., non-powered). All but the most recently acquired cars are of a single-level design; the newer Highliner cars are a gallery style design. Gallery cars have an open, balcony-style upper level that allows conductors to see and collect fares from both levels while standing on the lower level. Car seating capacities were reduced to create space for bike parking on cars as part of SSL's Bikes on Trains program. Cars with center doors serve stations with high-level platforms and thus meet ADA accessibility requirements; end doors have stairs used from low-level

platforms. The EMU-2 cars procured in 1992 have a 3-2 seating arrangement, that is, three seats on one side of the aisle and two on the other. All other railcars in the fleet have a 2-2 seating arrangement. Gallery cars have a one seat arrangement on each side of the upper level. The trailer cars and the EMU-3 cars procured in 2000 do not have restrooms; all others in the fleet have ADA compliant restrooms.

Table 3-2: Revenue Vehicle Inventory (as of January 2026)

Type	Year Built	Quantity	Age (years)	Design	Seats w/o Bike Racks	Seats w/ Bike Racks	Doors	Seating	Rest-room
EMU-1	1982/83	41	43.5	single level	93	85	Center+end	2+2	yes
EMU-2	1992	7	34	single level	110	107	Center+end	2+3	yes
Trailer	1992	10	34	single level	130	--	End	2+2	no
EMU-3	2000	10	25	single level	96	88	Center+end	2+2	no
HL1-300	2009	14	17	gallery	111	105	Center+end	2+2	yes
Total		82							
Avg. Age			34.75						

Source: NICTD Abbreviations: EMU=Electric Multiple Unit railcar; HL=Highliner (Metra designed car)

In 2023, NICTD entered into an agreement with Metra to lease 26 Highliner cars. Before NICTD accepts cars, Metra completes a mid-life overhaul. Cars will be leased for 15 years from the time each car is delivered to NICTD. As of the end of 2025, NICTD had accepted sixteen cars. At the end of the lease period, NICTD may consider negotiating purchase of the cars from Metra and performing end-of-life overhauls.

NICTD requires eighty cars to run both Lakeshore Line (52) and Monon Corridor (28) service. Since FTA requires a 20 percent spare ratio, NICTD should have an active fleet of 100 railcars. It is believed that since the Strategic Plan's recommendations for added service are principally for off-peak periods, an expansion of the fleet should not be needed given that scheduled trains spread over longer timeframes allow for the recycling of trainsets. While not addressed in the Plan, peak period/peak direction service may be reduced as the impact of work-from-home arrangements continues. This "flattening" of peak service could potentially free up railcars.

A NICTD end-of-life overhaul program for the oldest cars in the fleet began in 2019; as of April 2026, 32 cars were completed. The rebuild program will continue with the balance of cars built in 1982/83 and in 1992. End-of-life rebuilds should extend car life between 10 and 15 years. As such, cars originally built in 1982 will reach the end of their life between 2032 and 2037. For this reason, the Plan recommends that delivery of new, replacement railcars begin in 2035. Achieving this time point will require that the engineering/design of new cars begin in 2027 and the procurement process begin in 2029.

The selection of a car design will be required. Vehicle options include,

- **Single-level** - like NICTD-purchased cars currently used. NICTD's 2009 car order found a lack of interest in building this design from railcar manufacturers. Also, no other U.S. commuter railroad has recently purchased or planned procurement of single-level EMUs, based on available public reporting.
- **Gallery-style** – extra capacity and ease of ticket collection are plusses.
- **True bi-level** - has two fully separated, enclosed passenger decks; provides additional capacity but ticket collection may be problematic.
- **Battery-electric** – these hybrid powered vehicles are proposed for SSL extensions to avoid the cost of installing Overhead Contact Systems (OCS) but could also be integrated into the current service and used as backup during electric outages.

The gallery-style design may be the selected design choice, given lack of manufacturer interest in single-level cars and the potential issues of the true bi-level under NICTD's current ticket collection methods, which are governed by labor agreements. Battery-electric cars, which have a reduced seating capacity compared to the other design types, were assumed to be deployed for potential SSL extensions and branch lines, which the Plan recommends be studied over the 20-year planning period, and not considered for implementation until after that timeframe. The decision to procure a small number of battery-electric hybrid cars for integration into the EMU fleet can be revisited; this is the approach that Metra is currently following.

The procurement should account for the replacement of the 41 EMU cars built in 1982/83, the seven EMU cars built in 1992, and the ten trailer cars from 1992. This 58-car procurement could also include replacement of the ten EMU-3 cars built in 2000 as an option. Cars should include center doors for high-level platforms, end doors with stairs for low level platform entry, 2-2 seating on the lower levels, and ADA compliant restrooms.

3.2 Operations and Maintenance

NICTD operates under Federal Railroad Administration (FRA) safety regulations, including rules for train crew size and hour of service, dispatcher and signal employee qualifications, grade-crossing warning, and mandated inspections. Beyond these requirements, NICTD's vision is to be a zero-incident passenger railroad with a secure system that empowers riders and adapts to safety risks. Through technology-driven improvements such as AI surveillance, predictive maintenance sensors, cybersecurity integration, and smart station design, new safety enhancements should aim to advance toward a modern, rider-centric system that anticipates risks and delivers secure service.

These initiatives directly support NICTD's strategic goals of eliminating serious incidents, embedding predictive safety systems, and integrating cyber and physical security. NICTD

Board Members have stressed the importance of safe pedestrian crossings, updated system controls, and education programs. Stakeholders have also noted emerging video technology that works with PTC and provides advance warning to train engineers of blocked crossings.

In addition to these communication enhancements and system safety features, the Strategic Plan also recommends further study of several individual road crossings (as described in **Section 3.1.2.3**) for potential grade separation or closure.

A safety feature included on the Monon Corridor is to have emergency callboxes at station parking lots and platforms. It is recommended that this feature be installed at all other SSL stations. Parking lots will have one or two boxes depending on the size of the facility. Platforms that serve six or more railcars will have two boxes, shorter platforms one box.

Safety and reliability are mutually reinforcing. A well-maintained railroad, clear operating rules, disciplined dispatching, predictable boarding, effective communication, and resilient systems reduce both safety exposure and service delay. NICTD will therefore treat safety performance, asset condition, and on-time performance as integrated measures of operating excellence.

3.3 Service Levels

3.3.1 Service Frequency

A key insight from the commuter rail agency peer interview process was the emphasis on how regional rail service patterns have helped to mitigate some of the ridership impacts of recent shifts in commuter travel demand markets, especially work-from-home arrangements. A regional rail service model is defined as having more frequent bi-directional service throughout the day, emphasizing standardized travel options for a variety of different trip types and destinations. This differs from NICTD's current service schedule that emphasizes more traditional work commute trips to Downtown Chicago through focused peak period/peak direction trips and more limited off-peak travel options.

Many riders surveyed in spring 2025 indicated a preference for improvements to evening and weekend service levels, compared to weekday peak service levels, which most riders indicated were sufficient.

To provide more frequent service between Michigan City and South Bend, which is constrained by single-tracking, it has been proposed to schedule 2-car shuttle trains to fill in service gaps. Shuttles would make timed connections to Lakeshore Corridor trains arriving and departing Michigan City-11th Street Station. The proposal to add and extend sidings east of Michigan City will be an important complement to this service initiative.

3.3.2 Speed Improvements

The online survey of SSL passengers administered in spring 2025 included a question on possible improvements that would make them likely to ride SSL more often. Of nine possible options, the improvement garnering the highest response was “Express trains with fewer stops,” accounting for 20 percent.

Several of the proposed capital improvements identified in **Section 3.1** will result in increased speeds, especially the Airport Realignment project (**3.1.2.5**) and additional high-level platforms at stations (**3.1.1.2**). But other investments can also improve speeds, including closure or separation of at-grade crossings (**3.1.2.3**) and double track/sidings (**3.1.2.4**).

The previous section’s discussion of using a regional rail approach to scheduling can also result in an increase in average speeds, especially during off-peak periods. The SSL service pattern recommended for study involved use of two zones of stations, 1) South Bend to Miller and 2) Miller to Hegewisch. Trains serving Zone 1 would operate express between Miller and 57th Street in Chicago.

3.3.3 Service to MED Stations

For SSL train operations to/from Millennium Station, regular service is also provided to Van Buren Street, Museum Campus, 57th Street, and 63rd Street MED Stations. Special event service is provided at McCormick Place and 18th Street Stations. Two destinations that are served by MED stations were examined for possible direct access by SSL, including the Obama Presidential Center and the Pullman National Historical Park.

University of Chicago/59th Street Station – the Obama Presidential Center is a museum, library, and education facility in Chicago to commemorate the presidency of Barack Obama. The Center opened in June 2026 and includes community and conference facilities and houses the nonprofit Obama Foundation. The 59th Street Station is a short block west of the Center. Metra has received funding to make improvements to the station, including wayfinding, four elevators (at the 59th and 60th Street entrances), and improvements to pedestrian access. The station project is expected to be completed in 2028/29. Since the station has two platforms that serve all four MED tracks, there are no operational impediments for SSL trains serving the station. The level of service will need to be decided based on travel patterns of employees and visitors to the Center. Shifting some stops between 57th Street and 59th Street Stations can be considered.

Pullman/111th Street Station - Pullman National Historical Park was designated in 2015, and tells the story of the Pullman Palace Car Company, the town built for its workers, and its connection to the American labor movement. The Park can be accessed from the MED

111th Street Station, which uses a center track platform serving the two local inner tracks of the MED. For SSL trains stopping at the Station to access the outer express tracks, a crossover would be required north of the station. However, Metra has indicated that this track improvement would primarily benefit NICTD not Metra. Since the track and signals costs would likely outweigh the potential revenue that could be gained from SSL riders using the Station, it was decided not to recommend this improvement. SSL riders who wish to access the Park are advised to transfer to the Station using an MED train.

3.4 Corridor Studies

The purpose for identifying potential extension corridors is to address strategic plan goals to better connect to Indiana workforce and to expand service to new markets. A list of possible extensions was developed through a review of responses to the Strategic Plan's surveys of NICTD employees, passengers, and the public. The study team also reviewed previous studies, as well as active and abandoned rail corridors in the greater Northwest Indiana area to identify ways to connect requested service locations to existing NICTD facilities.

Potential extensions assume use of battery electric railcars to avoid the investment in electrification within private freight railroad corridors. The extensions using right of way (ROW) in freight corridors generally assume construction of separate passenger rail track to minimize rail carrier liability concerns, except for CSS which already shares the NICTD corridor with SSL trains. Expansions located outside of NICTD's jurisdiction of Northwest Indiana (i.e., Lake, Porter, LaPorte St. Joseph Counties) were included on the candidate list. The list of extensions follows, including the numbers of survey responses received:

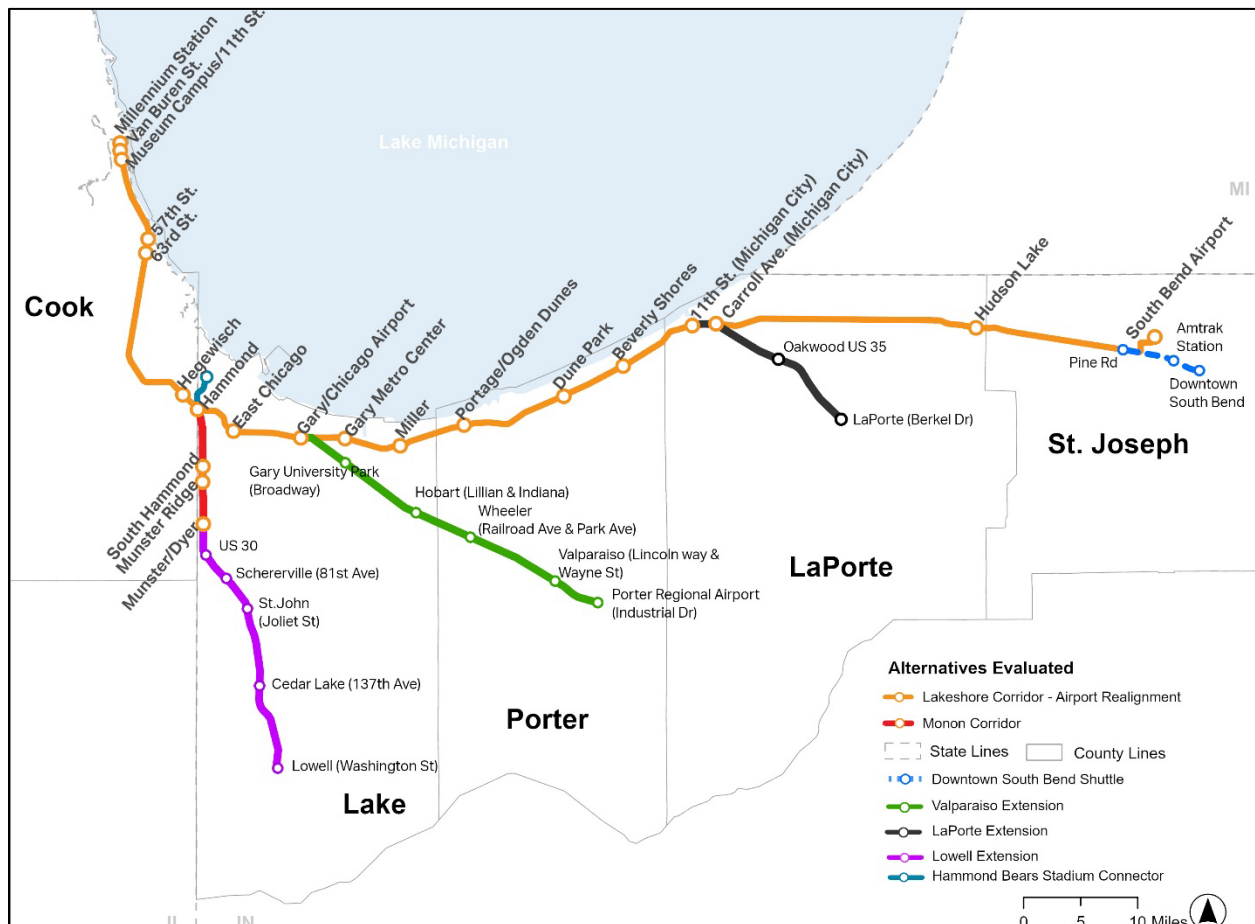
- Pine Road to Downtown South Bend using NICTD/CSS and new ROW (169 survey responses)
- Pine Road to Granger using CN/NS ROW (8 survey responses)
- Pine Road to Mishawaka and Osceola using NS ROW (49 survey responses)
 - Extra-jurisdictional extension to Elkhart and Goshen (121 survey responses)
- Michigan City/11th Street to LaPorte using CSS ROW (19 survey responses)
- Gary/Chicago Airport to Valparaiso and Porter Regional Airport using Chicago, Fort Wayne & Eastern Railroad (CFER) and new ROW (118 survey responses)
 - Extra-jurisdictional extension to Fort Wayne (68 survey responses)
- Monon Corridor Maynard Junction to Valparaiso using CN ROW (167 survey responses)
- Monon Corridor Maynard Junction to Crown Point using CN ROW and the Lackawanna Trail (134 survey responses)

- Munster/Dyer to Lowell using CSX ROW (181 survey responses)
 - Extra-jurisdictional extension to Indianapolis (89 survey responses)
- Hammond Gateway to a proposed National Football League (NFL) Stadium in Hammond (relocation was brought to light after the surveys concluded)
- Extra-jurisdictional connection from Michigan City to New Buffalo, MI using Amtrak Line (101 survey responses)

These initial corridor alternatives were reviewed with project stakeholders to develop an understanding of each corridor's political and technical feasibility. Following this review, only corridors located in NICTD's 4-county Northwest Indiana jurisdiction were advanced for further study. In addition, several corridors were removed due to operational concerns, such as limited capacity or high volume of freight and Amtrak trains in the corridor.

Based on these factors, five extension planning corridors were further evaluated for cost and ridership feasibility: 1) Downtown South Bend, 2) Lowell, 3) Valparaiso (CFER), 4) LaPorte, and 5) Hammond Stadium. These corridors are described in more detail below. A map of the corridors is provided on **Figure 3-4**.

Figure 3-4: Proposed Extension Corridors and Key Stops



Corridors meeting screening criteria were included in the Strategic Plan as planning projects. Although it is unlikely that a new corridor extension would be fully financed within the Strategic Plan's 20-year horizon, advancing the preliminary design and environmental scoping for key corridors can move projects closer to implementation.

Large scale infrastructure projects, such as extensions, often require a longer process involving alternatives analysis, identification of a locally preferred alternative, engineering design, environmental permitting, and strategic financial planning. For example, the Monon Corridor was first introduced as a planning study in 1989, when the Northwestern Indiana Regional Planning Commission (NIRPC) released the West Lake County Transportation Corridor Study (NIRPC, 1989). The Monon Corridor began service on March 31, 2026, 37 years after its first study.

3.4.1 Downtown South Bend

The Downtown South Bend Extension was studied with two possible service scenarios.

- Option 1 (**Figure 3-5**) assumed that downtown is served with trains shuttling between the proposed Pine Road Station to Downtown South Bend, with timed connections to through-service South Bend Airport trains operating to/from Millennium Station in Downtown Chicago.
- Option 2 (**Figure 3-6**) is an extension of the Lakeshore Corridor to/from Millennium Station to Downtown South Bend and connecting shuttle service trains operating between Pine Road Station and South Bend Airport.

Service to a Downtown South Bend station was studied by the City of South Bend, which culminated in a report released in 2020. The proposal consisted of developing a new track alignment to connect a station to the north of the Union Station Technology Center building in Downtown South Bend. West from the proposed terminal station, the alignment would use land to be acquired as well as City-owned ROW on the northside of the Norfolk Southern (NS). West of Bendix Drive, NICTD right-of-way would be used to the proposed Pine Road Station. An intermediate station could be considered at Meade Street, to serve passengers transferring to or from Amtrak.

The Downtown Station would include parking and access to Transpo's (South Bend's transit system) South Street Station terminal. The terminal is also used for Greyhound intercity bus service.

Figure 3-5: Proposed Option 1 – Airport Realignment

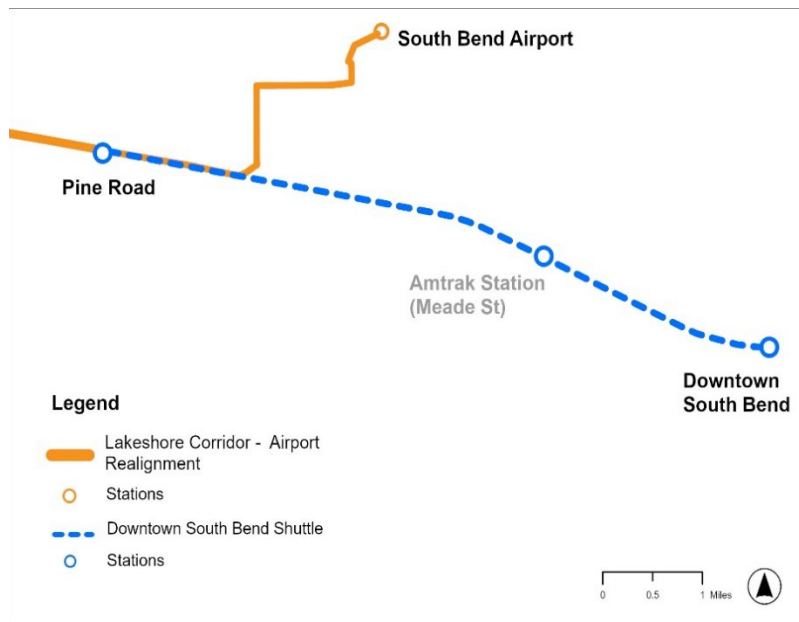
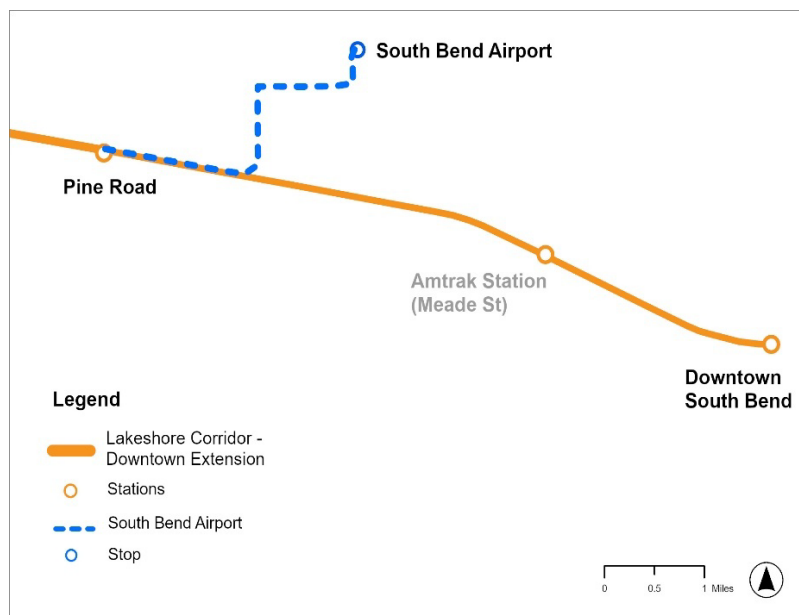


Figure 3-6: Proposed Option 2 – Downtown Extension



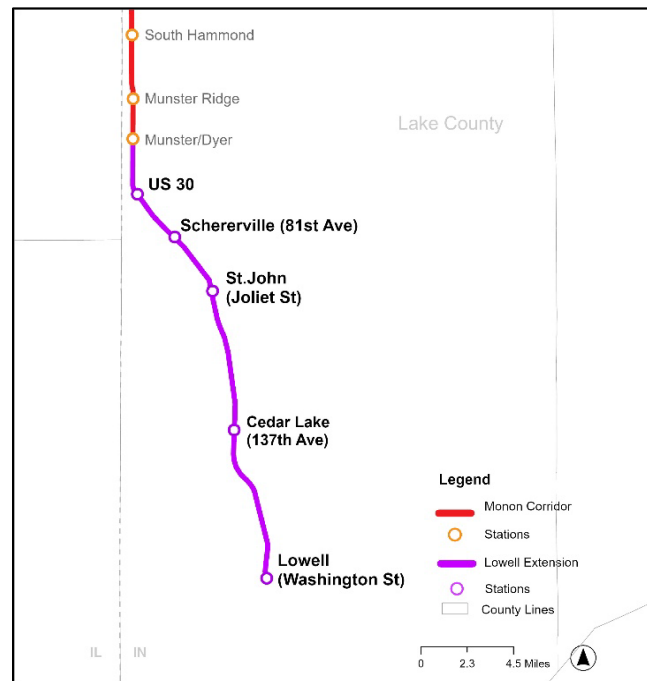
3.4.2 Lowell Extension

The Lowell Extension is proposed as an extension of the Monon Corridor, extending south of Munster/Dyer Station. The extended line would introduce potential stations at US 30, Schererville, St. John, and Cedar Lake, before reaching Lowell. Variations of terminals at Lowell, St. John or Dyer were considered as part of the planning for the West Lake Corridor (now Monon). While the decision to terminate Monon service at the Munster/Dyer Station at Main Street in Dyer was made, it was understood that subsequent phases of the project could extend the service south. It is assumed that a second track

in the CSX corridor would be required. A shorter version to St. John could also be considered. This improvement would be entirely in Lake County.

The schedule development for the Lowell Extension was based on the Monon Corridor schedule that was implemented in 2026. The approach was to extend as many scheduled Monon Corridor trips to Lowell to mirror the 2026 service patterns (i.e., peak trains operating to/from Millennium Station in Downtown Chicago and off-peak trains making connections with Lakeshore Corridor trains at the Hammond Gateway Station).

Figure 3-7: Proposed Lowell Extension



3.4.3 Valparaiso Extension

The Valparaiso Extension is proposed as a new commuter rail corridor serving Lake and Porter Counties. This extension would involve a terminal station at the Porter County Regional Airport east of Valparaiso. Intermediate stations in Valparaiso, Wheeler, Hobart, and Gary University Park could be considered. Most of the corridor would require right-of-way access along the Chicago, Fort Wayne & Eastern Railroad (CFER), a subsidiary of Genesee & Wyoming (G&W) Railroad. Service would provide connections to the Lakeshore Corridor trains at Gary/Chicago Airport Station. New rail service to Valparaiso should consider the Chicago DASH express commuter bus service provided by the City of Valparaiso, operating between Downtown Valparaiso and Downtown Chicago.

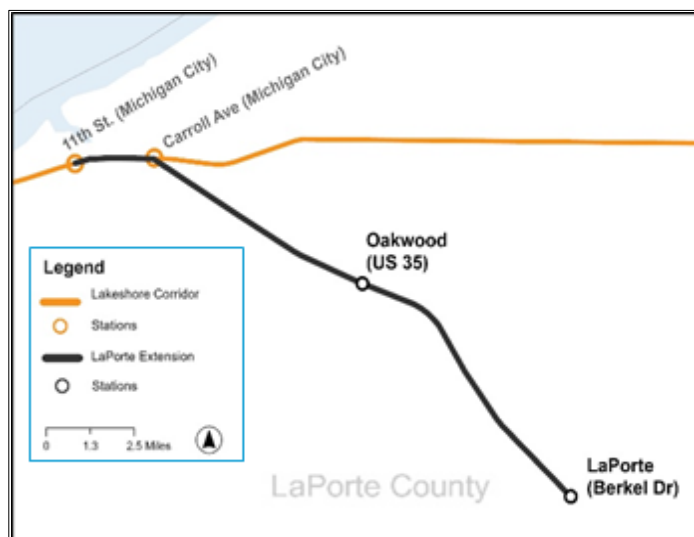
Figure 3-8: Proposed Valparaiso Extension



3.4.4 LaPorte

The LaPorte Extension is proposed to provide connectivity from Michigan City to the City of LaPorte. The extension proposes using the Kingsbury Line of the Chicago South Shore & South Bend Railroad (CSS), NICTD's freight railroad partner and a subsidiary of Anacostia Rail Holdings. The City of LaPorte is supportive of the extension and would be consulted on the location of a terminal station, if the proposal advances. An intermediate station is included in Oakwood in Center Township near US 35. The service would involve transfers to both eastbound and westbound Lakeshore Corridor trains at 11th Street Station in Michigan City. The Line currently serves as a switching railroad with slow operating speeds. Track upgrades and signals would be required.

Figure 3-9: Proposed LaPorte Extension

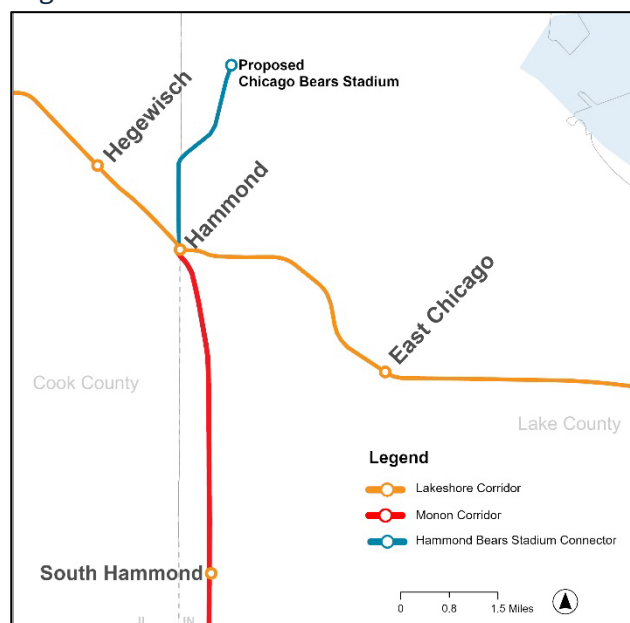


3.4.5 Hammond Stadium

The National Football League (NFL) franchise, the Chicago Bears, are pursuing a new stadium, relocating from Soldier Field on Chicago's Lakefront. SSL currently operates special service to Bear games including stopping at MED 18th Street Station, which is a short walk to the stadium's entrance. The Bear organization is considering at least two new sites, including a northwest suburb of Chicago and a site in Hammond, along the Illinois-Indiana state line south of Wolf Lake. The Hammond proposal is backed by State of Indiana legislation that established a financing framework and stadium authority for the potential stadium. No final decision has been made; the timeline remains unclear.

In June 2026, the Chicago Bears Board of Directors approved advancing plans for a new stadium in Hammond. City officials have advocated that a passenger rail connection between the SSL Hammond Gateway Station and the stadium be developed, using the Indiana Harbor Beltway (IHB) that has a line reaching the site. The line is used for freight railroad switching, and as such would need major improvement for passenger operations. Traversing the IHB's Burham Yard would also present issues that will need to be resolved. The connecting line is 2½ miles in length. Operationally, it is proposed that the line would be used for a shuttle train to serve Bear games and other events at the stadium, making timed connections with Lakeshore and Monon Corridor trains.

Figure 3-10: Hammond Stadium Connector



3.5 Coordination

3.5.1 Metra

NICTD is contributing approximately \$198 million in capital funds toward Metra-led improvements on the Metra Electric District (MED) line. In 2020, Metra and NICTD completed a study that recommended capacity improvements on the MED to ensure that the shared use alignment would accommodate NICTD's Double Track NWI and West Lake Corridor initiatives. The four-main track MED narrows to three tracks from north of Museum Campus Station to Millennium Station, constraining the capacity of the Line. The project, to

be completed in early 2027, will add a fourth track to this segment as well as add platforms at Van Buren Street and Millennium Stations, new turnouts and crossovers, and expanded daytime storage for NICTD trainsets. In addition to accommodating expanded service from NICTD initiatives, these improvements should also improve reliability. In 2025, 27 percent of the reported SSL delays were attributed to Metra.

Table 3-3 shows the scope, status, and project funding for ongoing and upcoming MED improvement projects that will also impact SSL service and customers.

Table 3-3: MED Projects Impacting South Shore Line Service and Customers

Project	Project Scope/Benefits	Status	Cost/Funding
Millennium Station	• Planning study for platforms, concourse, ADA, water infiltration, wayfinding • Coordination with NICTD & CDOT	• Study with 10% concept design to begin in 2026	• TBD
Millennium Station - South Water St. Entrance	• Interior renovations • Elevator upgrades • Wayfinding	• Construction started in fall of 2025 • Completion 2027	• Project Estimate: \$8.1M
Van Buren St. Station	• Major renovation of historic station • Enhanced ADA accessibility	• Design complete Q3 2025 • Construction to start late 2028	• \$80M CMAQ grant • \$10M FTA §5307 • \$24M BUILD grant
59 th St. Station (access to Obama Center)	• Replacement of island platforms and headhouses with elevators • Reconstruction of 59th St. entrance • Re-opening of 60th St. entrance	• Design complete Winter 2025/2026	• \$25M USDOT RAISE grant
Bi-Directional Signals (11 th Pl. - 65th)	• In final design • Improve operational flexibility	• Completion in early 2027	• Funded
Increase Speeds	• Increase maximum speed from 65 to 79mph	• In development	• Funded
MED Regional Rail Service	• Coordination opportunities with SSL	• In development	• TBD

TBD: *to be determined*.

3.5.2 CSS Railroad

NICTD has an excellent relationship with its freight partner, Chicago South Shore & South Bend Railroad (CSS). NICTD and CSS should continue to refine their joint operation and look for infrastructure improvements to ensure the fluidity of the combined services, providing sufficient capacity, and minimizing operational conflicts.

3.5.3 Amtrak and Airline Coordination

A passenger survey conducted in spring 2025 found that 6 percent of respondents' travel on SSL was related to Amtrak or an airport. Identifying opportunities to build on the connectivity of these modes should be pursued by NICTD.

- **Amtrak** - this can include developing a 0.6 mile connecting link between the Amtrak Dyer Station and the Monon Corridor Munster/Dyer Station. Should a Lakeshore Line extension be developed to Downtown South Bend, a direct connection with the South Bend Amtrak station would be possible. Passenger information should be readily available for connecting to Chicago Union Station from the South Shore station at Van Buren Street.
- **Airlines/Airports** – Lakeshore Line service frequencies at the South Bend Airport station should be improved to better coordinate with airline departures and arrivals. As Gary/Chicago Airport introduces scheduled commercial flights in the future, NICTD should work with the Airport to set up a shuttle service to connect the Gary/Chicago Airport Station to the terminal. Passenger information should be readily available for connecting SSL service at Millennium Station to O’Hare and Midway Airports in Chicago.

3.5.4 Station Access Improvements

3.5.4.1 Station Parking

The most common means for SSL riders to access stations from their home is parking at a boarding station. The spring 2025 survey of passengers found that 77 percent of boarding passengers at NICTD stations drove alone (60%) or carpooled (17%). This access mode is apt to continue to be the most common method of station access to SSL stations.

Based on a survey of parking use in May and July 2025, capacity utilization averaged 34 percent for NICTD stations South Bend Airport to Hegewisch. East Chicago Station had the highest utilization at 54 percent. Lower parking use rates are the result of parking capacity added at stations as part of the Double Track NWI Project and reduced ridership stemming from the pandemic and ongoing impacts associated with work-from-home arrangements. For this reason, expanding station parking is not recommended.

Instead, enhancing passenger access and egress options at stations will focus on first mile/last mile partnerships. These were viewed as especially important in tapping travel markets that SSL has limited penetration, for example, Northwest Indiana employment sites and recreation destinations.

3.5.4.2 Local Service Providers

Local service providers can play a critical role in bridging the gap between NICTD stations and nearby origins and destinations. Partnerships with municipal transit agencies, regional transportation providers, and intercity bus operators can include coordinated schedules and transfers, reduced wait times, integrated ticketing, and improved overall rider experience.

Local providers that interface with SSL stations include South Bend Public Transportation Corporation (Transpo), Michigan City Transit (MCT), Valparaiso ChicaGo DASH, Gary Public Transportation Corporation (GPTC), East Chicago Transit (ECT), Pace Suburban Bus, Chicago Transit Authority (CTA), and Metra. **Table 3-4** shows providers by SSL station.

Table 3-4: Transportation Providers by SSL Station

Station	MP	Transpo	MCT	Valpo DASH	GPTC	ECT	Pace	CTA	Metra	Greyhound
South Bend Airport	0.0	●								●
Hudson Lake	15.1									
Carroll Ave (Mich. City)	32.2		●							
11th St (Mich. City)	33.9		●							
Beverly Shores	39.3									
Dune Park	43.7									
Portage/Ogden Dunes	50.8									
Miller	55.0				●					
Gary Metro Center	58.8				●					●
Gary/Chicago Airport	61.7				●					
East Chicago	66.3				●	●				
Hammond Gateway	69.0				●					
Hegewisch	70.7						●	●		
63rd St	82.1							●	●	
57th St. (Hyde Park)	83.0							●	●	
Museum Campus	88.6							●	●	
Van Buren St.	89.2							●	●	
Millennium Station	89.7			●			●	●	●	
South Hammond (Monon)	65.5									
Munster Ridge Rd (Monon)	64.3									
Munster/Dyer (Monon)	61.4									

Opportunities for improving connections with other service providers should consider the following:

- **Schedule coordination/transfers** - evaluation of opportunities to align partner schedules with SSL train arrivals and departures should be reviewed. For example, improved connection with universities to better serve commuter students could be an important market for SSL. NICTD branding on partner buses can also be evaluated to increase visibility and awareness among riders.
- **Special Event Coordination** – opportunities to coordinate with local transit operators and event organizers for event-focused shuttle service should be expanded. For instance, proposed developments like the new Lake County Convention Center in Gary (at the Hard Rock Casino) may require shuttle service during large events, and regional forums such as the NWI Business and Tourism

Forum highlight opportunities for seasonal trolleys and multi-stop connections to arts, cultural and tourism destinations.

- **SSL Fare Integration with Transit Partners** - opportunities for fare coordination should be evaluated with regional partners to simplify passenger transfers and promote multimodal connectivity. Integrated fare structures and reciprocal payment systems could make it easier for riders to move seamlessly between SSL and local transit services, including CTA and Metra. NICTD's adoption of the fare platform Ventra could be a way to coordinate fares with Chicago-area providers, including Pace. Such overall efforts would not only expand the reach of NICTD's network but also attract new riders who value convenience from an integrated fare. NICTD is reevaluating its current ticketing platform in 2028, which may be an appropriate time to consider ticketing platforms used by transit partners.
- **ChicaGo DASH Guaranteed Ride Home Program** - an opportunity to complement the City of Valparaiso's ChicaGo DASH express bus service to Downtown Chicago would be to establish a reciprocal partnership with the City. Many riders may find the return DASH schedule limiting, since the last trip from Downtown Chicago is 5:15 PM. To give riders peace of mind, the option to use SSL service after that last trip could be a useful back-up. The previous City of Valparaiso South Shore Connect service that provided feeder bus service between Dune Park Station and Valparaiso could be restarted during the evening period (regular feeder service ended in January 2024). Coordination between NICTD and Valparaiso would be needed to build a fare acceptance program that could offer benefits to NICTD and the DASH service, resulting in increased ridership for both agencies from the increased flexibility.

3.5.4.3 Area Shuttles

Area shuttles that connect to SSL service can be an effective way to expand mobility options beyond the rail service, supporting economic development and improving access to employment, recreation, tourism, and educational destinations.

- **Employer Programs** - partnerships with employers should continue to be explored to provide last-mile services connecting stations with workplaces. For example, an effort to elicit employer interest in the New Carlisle area was undertaken for the station feasibility study. It is anticipated that a menu of last-mile options will be considered, from scheduled bus service, employer operated vans, discounted rideshare services (e.g., Uber, Lyft), autonomous vehicles, etc. It is also expected that last-mile service programs will be designed on a public-private basis, with governmental entities primarily covering cost of vehicles and employers being responsible for operations, including workers serving as drivers. More structured

arrangements could be developed by employers forming Transportation Management Associations (TMAs), that would facilitate employers pooling resources.

- **Chambers of Commerce** - working with local chambers could be a strategy for addressing connectivity gaps to regional downtowns, shopping centers, and community destinations. These collaborations could support workforce mobility, local business access, and tourism initiatives.
- **National and State Parks** - interest remains high for a shuttle system that could connect SSL stations to the Indiana Dunes National and State Parks to improve park access for visitors. The Indiana Department of Natural Resources (DNR) has expressed interest in shuttles for employees, emergency personnel, campers, and annual pass holders.
- **Notre Dame** - NICTD coordinates shuttles between the South Bend Airport Station and the Notre Dame campus for home football games. Opportunities to expand shuttles to other University events or to provide daily, year-round direct service should be reviewed. Or alternatively, working with Transpo to develop a direct route to connect the Airport Station to the campus; currently two buses are required with a transfer in Downtown South Bend.

3.5.4.4 Vanpool Programs

Vanpool programs offer a more direct way to connect smaller groups of riders to their destinations through organized vehicle sharing. Vanpools are organized by individual riders and can be based on either trip-end, collecting riders from a neighborhood and connecting them to a commuter station, or providing a group trip from a commuter station to a shared job site, for example. Although NICTD does not currently have the capacity for storage and maintenance of a separate fleet of vehicles, there may be opportunities for partnerships that bring the benefits of vanpool programs to Northwest Indiana commuters.

- **MACOG Commute with Enterprise** - in 2024, the Michiana Area Council of Governments (MACOG) partnered with Commute with Enterprise to launch a vanpool program serving employees in St. Joseph and Elkhart Counties. The program is partially subsidized by MACOG, with participants covering the remaining cost. Riders pay a monthly fee that is based on the number of passengers and the distance traveled. As of 2025, there are six to eight vans in operation, transporting approximately 80 people to work. This model could be adopted by NIRPC or other organizations to connect SSL stations with major employment sites in the SSL corridor.
- **Employer-Provided** – individual employers could provide vans for their employees to make last mile connections from SSL stations. These services could be operated

under a TMA structure, where proximate employers would jointly provide last-mile service links. See [tma handbook](#) for more information on TMAs.

3.5.4.5 Third Party Solutions

Third party mobility options provide an opportunity for NICTD to improve first-mile/last-mile connectivity. These services are typically implemented through partnerships with private vendors, municipalities, or regional organizations and are increasingly recognized as essential modes that complement fixed-route transit.

- **Bike/Share or Scooter hubs** – micromobility programs offer flexible short-distance travel that extend the reach of fixed transit routes like commuter rail services. Establishing designated bike or scooter hubs at or adjacent to NICTD stations would allow riders to connect seamlessly to nearby employment centers, educational institutions, or recreational destinations. Similar integrations have been successfully implemented, including, for example, Chicago’s Divvy program operated through a public and private partnership arrangement with Lyft. Divvy provides more than 16,500 bikes and e-bikes across Chicago that promote intermodal transfers. Divvy stations are near all MED stations served by SSL.
- **Rideshare / taxi (designated waiting area / call buttons)** – designated waiting areas and call-button kiosks (digital or physical) can reduce uncertainty for riders seeking on-demand trips and improve curbside management at NICTD stations. Dallas Area Rapid Transit (DART), for example, established “GoLink Zones” that allow riders to transfer between rail stations and Uber Pool rides within designated coverage areas, including integrated fares. In New Jersey, NJ TRANSIT has partnered with rideshare providers to connect suburban riders to rail stations, reducing parking demand and expanding access for those not within walking distance.
- **Emerging Technologies, e.g., Waymo/Via** – NICTD is monitoring innovations in mobility, including autonomous vehicle shuttles (e.g., Waymo, Via), as a potential model for first-mile/last-mile solutions. Examples like Valley Metro in Phoenix, where the agency has partnered with Waymo to provide autonomous ride hailing services may be a model for this growing technology. Similarly, Via has partnered with multiple U.S. cities, including Arlington, TX, to provide microtransit services that operate in coordination with existing fixed-route transit systems.

3.6 Transit-Oriented Development

Transit-Oriented Development (TOD) at SSL station areas can result in increased ridership, as compact, mixed-use development makes use of rail service more convenient for residents or persons destined to the area. NICTD is fortunate to partner with the Northwest Indiana Regional Development Authority (RDA) in advancing TOD at SSL stations. In 2017,

the Indiana General Assembly authorized the RDA to establish Transit Development Districts (TDDs) in Northwest Indiana. TDDs are designated economic development areas comparable to Tax Increment Financing (TIF) districts. The primary objective of TDDs is to facilitate TOD throughout the region, including SSL station areas.

TDDs have been established at eleven SSL stations as of the end of 2025, as shown on **Table 3-5**. RDA has completed TOD studies at eight stations. At the conclusion of RDA's planning process, control of local land use and zoning remains with the cities and towns. The process aims to provide proactive guidance and recommendations that communities can use to advance their planning processes, resulting in updated comprehensive plans, area plans, and zoning ordinances complete with locally controlled public input. Note that the TDD and TOD plans for the Hammond Gateway Station include the Downtown Hammond Station that is being developed by the City of Hammond.

Table 3-5: SSL Stations with TDDs and TOD Studies

Station	TDD	TOD Plan
South Bend Airport	under study	
Hudson Lake		
Carroll Ave (Mich. City)		
11th St (Mich. City)	Established Oct 2022	Completed 2023
Beverly Shores	Established Oct 2023	Opportunities for development identified
Dune Park	Established Oct 2023	Opportunities for development identified
Portage/Ogden Dunes	Established Oct 2022	Completed 2023
Miller	Established Oct 2022	Completed 2023
Gary Metro Center	Established Oct 2023	Completed 2023
Gary/Chicago Airport		
East Chicago	Established Oct 2022	Completed 2023
Hammond Gateway	Established Oct 2022	Completed 2023
South Hammond (Monon)	Established Oct 2023	Ongoing work by City
Munster Ridge Rd (Monon)	Established Oct 2022	Completed 2023
Munster/Dyer (Monon)	Established Oct 2022	Completed 2023

Source: RDA Website.

Additional details on TDDs and TOD plans can be found in this project's *Transit Oriented Development Technical Memorandum*, March 2026. The memo includes station area plans for all SSL stations, including documents that support RDA work as well as for station areas not covered by RDA thus far.

3.7 Wayfinding and Marketing Campaigns

NWI Thrive is a \$20 million, five-year multi-county placemaking and trail connection program to link residents and visitors to Northwest Indiana's natural, cultural, and downtown assets, centered on recent investments in the Indiana Dunes National Park, SSL Double Track NWI project, and Marquette Greenway Trail. In coordination with this initiative, six SSL stations are proposed to host Discover Hubs, which aim to transform SSL stations into welcoming gateways that connect riders to nearby trails, Indiana Dunes National and State Parks, downtowns, small businesses, and cultural sites. By pairing public art and interpretive content with clear wayfinding and trailheads, the stations could function as both mobility nodes and information hubs.

Beyond NWI Thrive, NICTD can collaborate with local communities to improve wayfinding by gathering local input on what to feature on NICTD station signage and advise communities on planning and funding resources to improve wayfinding to and from SSL stations. Wayfinding and trip information that shows how to reach tourist destinations in Indiana via SSL can be supported with a multimodal approach. By integrating suggestions of local bus connections, bikeable routes and trails on station signage with walk times, bus links, and trailheads, visitors can seamlessly plan car-free trips to destinations.

It should also be acknowledged that NICTD has useful wayfinding materials on their website, including:

- **YouTube Directional Videos** – videos on accessing key destinations in Chicago, see [My SSL-YouTube](#).
- **Directional Brochure** – step-by-step directions to 22 destinations in Chicago, see [SSL_DirectionalBrochure](#).
- **Websites** – links to major destinations and events. Separate pages provided for Chicago and Indiana destinations. Indiana destinations note the nearest SSL station.
- **Special Event SSL Service** – updates on added or modified service to special events, [Special Event & Holiday Service | SSL](#).

4 Project & Program Evaluation

As a part of the development of the Strategic Plan, capital and annual operating cost of projects and programs were estimated. In addition, whether projects were proposed for replacement, upgrade, or both were identified. Projects or programs that would benefit the level or quality of service (e.g., reducing travel time by realigning the SSL route in South Bend) or to expand service (e.g., studies of new corridors) are indicated. **Table 4-1** summarizes projects and programs and how the railroad could be impacted.

It is important to note that project priority should be determined not only by cost, feasibility, and ridership potential, but also by each project's contribution to safety, service reliability, schedule recovery, and customer confidence. Projects that remove single points of failure, reduce recurring delays, improve boarding efficiency, increase fleet availability, enhance dispatching flexibility, or improve safe access to stations should receive elevated priority because they will directly support NICTD's core service promise.

Table 4-1: Strategic Plan Projects and Programs, Summary of Impacts

Projects & Programs	Capital Cost (in mil\$)	Annual O&M Cost (in mil\$)	Asset Renewal	Asset Upgrade	Service Benefit	Service Expansion
Capital Improvements						
Facilities						
Maintenance Shops & Yards						
Relocate Functions at Mich City to Pines	49.3	2.0		Y		
Michigan City Yard Expansion	8.3	0.3	Y	Y		
Michigan City Railcar Parts Storage	0.5	0.0		Y		
Hammond Maintenance Facility Light	35.0	0.4		Y		
Hammond Maintenance Facility Full	16.3	2.7		Y		
Stations and Platform Upgrades						
Gary Metro Station Upgrade	0.0	0.3	Y	Y	Y	
Dune Park High-Level Platform	11.6	0.0		Y	Y	
Ogden Dunes High-Level Platform	16.0	0.0		Y	Y	
Gary Metro Center High-Level Platform	50.0	0.0		Y	Y	
11th Mich. City High-Level Platform	5.2	0.0		Y	Y	
Munster Ridge High-Level Platform	3.6	0.0		Y	Y	
So. Hammond High-Level Platform	1.7	0.0		Y	Y	
New Infill Stations						
New Carlisle	0.0	0.6				Y
Downtown Hammond	0.0	0.6				Y
Infrastructure						
Communications/IT Upgrades						
Traffic Control System Upgrade	139.3	0.0		Y		
J-Diamond PTC	0.5	0.0		Y	Y	
Disaster Recovery Backup	14.0	0.0		Y		
Replace TMCs	2.0	0.0	Y			
Grade Crossings						

Projects & Programs	Capital Cost (in mil\$)	Annual O&M Cost (in mil\$)	Asset Renewal	Asset Upgrade	Service Benefit	Service Expansion
City of Gary Quiet Zone	2.5	-0.02		Y		
Grade Separations						
Bailly Station Road	49.0	0.6		Y		
Lake Porter County Line Road	58.9	0.6		Y		
Mineral Springs Road	36.5	0.6		Y		
Hillcrest Ped Separation	n/a	0.6		Y		
Double Tracking/Sidings						
Extend Double Tracking	120.4	0.0		Y	Y	
Sidings						
Andry	18.6	0.0		Y	Y	
Birchim	19.2	0.0		Y	Y	
Olive	23.9	0.0		Y	Y	
South Bend Airport Realignment	114.3	-0.4		Y	Y	
Traction Power System						
OCS Supports MP 62.3-68.2	9.7	0.0	Y			
OCS Supports MP 75.3-73.8	3.0	0.0	Y			
Pantograph Inspection System	2.6	0.0		Y		
Station Sectionalization	0.8	0.0		Y		
Rolling Stock (replace 68 cars)	859.0	0.0	Y	Y		
Operations and Maintenance						
Safety Enhancements	0.6	0.0		Y		
Service Levels						
Service Frequency						
Regional Rail	0.0	TBD			Y	Y
Off-Peak and Weekend expansions	0.0	TBD			Y	Y
South Bend-Michigan City Shuttles	0.0	8.0			Y	Y
Speed Improvements thru Scheduling	0.0	TBD			Y	
Service to Obama Center, 59th St. Station	0.0	0.0				Y

Projects & Programs	Capital Cost (in mil\$)	Annual O&M Cost (in mil\$)	Asset Renewal	Asset Upgrade	Service Benefit	Service Expansion
Corridor Studies						
Expansion Project Development Studies	63.7	0.0				Y
Hammond Stadium Shuttle Line	TBD	TBD				Y
Coordination						
Metra						
Millennium Station Planning	0.0	0.0		Y		
Van Buren St. Station Upgrade	0.0	0.0		Y		
59th St. Station Improvements	0.0	0.0		Y		
Bi-Directional Signals	0.0	0.0		Y	Y	
Increase of MED Maximum Speed	0.0	0.0		Y	Y	
MED Regional Rail Coordination	0.0	0.0			Y	
CSS						
Move Storage Tracks from Carroll Ave.	**			Y		
Add/Extend Sidings east of Michigan City	**			Y		
Fare Integration with Local Providers	TBD	TBD			Y	
Amtrak & Airline Coordination	0.0	0.0				Y
Station Access Improvements						
Local Service Provided Coordination	0.0	0.0			Y	Y
Area Shuttles	0.0	0.0			Y	Y
Vanpools Programs	0.0	0.0			Y	Y
Third Party Solutions	0.0	0.0			Y	Y
Transit-Oriented Development	0.0	0.0				Y
Wayfinding and Marketing	0.0	0.0			Y	Y

TBD: to be determined. **Included in Extend Double Track and Sidings projects.

5 Benefits: Economic and Ridership

This section includes an analysis of the economic benefits accruing to the Northwest Indiana region because of NICTD's SSL investment strategies and operations. A discussion is also provided on the planned efforts to forecast ridership as well as results of a demand analysis for the South Bend Airport Realignment project.

5.1 Economic Impacts

A key selling point of NICTD's 2026 Strategic Plan will be the economic benefits that the recommended strategies will have on the broader community, including improved transportation options, property values, business attractiveness, as well as potential new revenue growth and streams. This information, together with details from the Financial Plan, will be useful for NICTD and its advocates to build the case for ongoing local, regional, state, and federal funding.

This section quantifies the economic benefits associated with NICTD's capital investment strategy in two parts. The first presents the regional economic context within which NICTD operates, including employment, wage, and commuting conditions that establish the rationale for investment. The second describes the types of economic benefits generated by the investment program and presents the results an economic impact analysis.

5.1.1 Regional Economic Context

5.1.1.1 *Employment Base*

Access to jobs in Chicago represents a significant economic asset available to Northwest Indiana residents, and the SSL provides a primary transportation connection. The Bureau of Labor Statistics reported that the number of jobs in Cook County, Illinois totaled 6.9 million for the third quarter of 2025, which was six times more than the combined employment of Lake, Porter, LaPorte, and St. Joseph Counties (1.1 million).

The Chicago Metropolitan Agency for Planning (CMAP), the metropolitan planning agency (MPO) for the Chicago region, reported approximately 389,000 well-paying, highly specialized jobs in Downtown Chicago as of 2020, which is directly served by SSL stations (i.e., Millennium and Van Buren Street). Many of the Downtown Chicago jobs are in three industries, where the difference in jobs between Cook County and Northwest Indiana is even greater. Cook County holds 13 times more information industry jobs, 12 times more financial activities jobs, and 14 times more professional and business services jobs than the four Indiana counties combined. Downtown Chicago (defined as the Loop) is projected to see modest growth in jobs by 2050 (i.e., +3%).

Among the counties in Northwest Indiana, Lake County leads as the dominant employment center, accounting for roughly 46 percent of employment at approximately 515,000 jobs. St. Joseph County is the second largest employer with approximately 329,000, followed by Porter County with 173,000 and LaPorte County at 104,000 jobs. Employment through 2050 shows Porter County leading employment growth at a 51 percent increase, followed by St. Joseph County at 20 percent and Lake County at 12 percent, and LaPorte County at four percent.

5.1.1.2 Commuter Wage Premium

The difference in number of jobs between Cook County and Northwest Indiana is further supported by a substantial wage premium that makes access to Chicago’s employment opportunities significant for Indiana residents. As shown in **Table 5-1**, Cook County’s average weekly wage of \$1,616 in third quarter 2025 exceeded that of all four Northwest Indiana counties by margins ranging from \$470 per week in St. Joseph County to \$690 per week in LaPorte County. The higher average wage in St. Joseph County compared to Porter and LaPorte Counties may also make use of SSL for residents of the two counties a viable commuting option to St. Joseph County jobs, especially with service enhancements from the South Bend Airport Realignment project and the proposed South Bend – Michigan City Shuttle service.

Table 5-1: Cook County Q3 2025 Wage Premium by County

COUNTY	AVG WEEKLY WAGE	% OF COOK	PREMIUM
COOK	\$1,616	100%	\$0
LAKE	\$1,025	63%	\$591
PORTER	\$978	61%	\$638
LAPORTE	\$926	57%	\$690
ST JOSEPH	\$1,146	71%	\$470

Source: Quarterly Census of Employment and Wages, Bureau of Labor Statistics

The Bureau of Labor Statistics reports that Cook County jobs pay more on average than Northwest Indiana jobs in every industry except manufacturing. The wage premium is most prominent in office jobs, which are most commonly found in Downtown Chicago. Information industry jobs in Cook County paid \$3,393 per week, which is more than twice the wage in Lake County (\$1,530) and more than three times the wage in LaPorte County (\$885). Financial activities and professional and business services industries show similar trends, with Northwest Indiana counties paying roughly 45 to 65 percent of Cook County wage levels for those industries.

5.1.1.3 Regional Commuting Trends

To capitalize on higher-wage employment opportunities in Cook County, Northwest Indiana residents must be able to commute as efficiently as residents of the Chicago suburbs in Illinois. Lake County has the strongest commuter flow to Cook County from Indiana, with 20.5 percent of its resident workforce, approximately 45,000, commuting to Cook County jobs (**Table 5-2**). This rate is comparable to commuting rates from suburban collar counties in Illinois, which have similar distances as Lake County. Commuter shares of Cook County employment in other Indiana counties are lower, that is, Porter County (7.3%), LaPorte County (1.8%), and St. Joseph County (0.1%), which involve longer travel times to Cook County. The four Northwest Indiana counties together contribute approximately 51,800 workers to Cook County employment.

Table 5-2: Commuter Flows to Cook County

		WORK PLACE - COOK	ALL RESIDENT WORKERS	% WORK IN COOK
RESIDENCE COUNTY				
NW INDIANA	Cook	2,236,240	2,550,520	-
	Lake	44,950	219,330	20.5%
	Porter	5,855	80,610	7.3%
	LaPorte	855	47,990	1.8%
	St. Joseph	170	128,835	0.1%

Source: 2017-2021 AASHTO Census Transportation Planning Products Data

5.1.1.4 Public Transit Infrastructure

The Northeast Illinois region (including Cook, DuPage, Kane, Lake, McHenry, and Will Counties) is served by eleven Metra lines covering 487.5 route miles across a service area of 3,676 square miles, resulting in an average service density of 7.5 square miles of area per route mile. In contrast, Northwest Indiana is served by the Lakeshore and Monon Corridors, totaling 97.3 route miles across 1,973 square miles for an average density of 20.3 square miles per route mile. To match the density of Northeast Illinois lines, NICTD would need to add 166 route miles in Northwest Indiana.

5.1.2 Economic Benefits

5.1.2.1 Commuter Income

Commuter income refers to the income earned in jobs outside the region that is imported back into the local economy. As a commuter railroad, one of NICTD's most prominent economic benefits is importing commuter income into the Northwest Indiana region from the higher-wage Chicago job market.

Total estimated annual commuter income imported into Northwest Indiana by SSL riders is estimated at \$4.4 billion, based on approximately 51,830 Northwest Indiana residents

commuting to Cook County jobs at the average Cook County weekly wage of \$1,616. The wage premium is about \$1.6 billion annually. Lake County accounts for the largest share of both figures, reflecting its greater number of commuters to Cook County.

Without commuter rail, workers would either drive to Chicago or accept lower-paying local employment. Given the significant wage difference, it is more likely that workers would migrate to locations with better commuter access than accept lower local wages, resulting in population and income loss for the region.

5.1.2.2 Labor Accessibility

Labor accessibility can be measured through the capacity of the transportation network to move people efficiently. The highway connections between Northwest Indiana and Chicago are congested, particularly during peak commute periods. Based on travel times collected from *Google Map* from the center of each Northwest Indiana County to Downtown Chicago, average peak period highway speeds range from 36.1 miles per hour from Porter County to 47.5 miles per hour from St. Joseph County. Off-peak period speeds are higher across all four counties, ranging from 41.8 to 51.7 miles per hour, demonstrating the degree to which peak period congestion delays impact travel times for highway commuters. Porter and Lake Counties, which generate the greatest number of Chicago commuters from Northwest Indiana, experience the most severe speed reductions.

The highway imbalance between peak and off-peak is reversed for travel by SSL, with peak period trains including express services that have reduced travel times. Weekday peak period trains are faster at all Northwest Indiana stations than for weekday off-peak (i.e., 41.4 mph peak versus 35.9 mph off-peak).

By offloading commuters from highways to rail, use of SSL results in increased speeds and reduced congestion for remaining highway users. SSL ridership results in measurable reductions of vehicle miles traveled (VMT) on Northwest Indiana highways each weekday. Based on NICTD station counts from October 2024, approximately 210,500 miles of vehicle travel were avoided per weekday across the region due to SSL service. Lake County accounts for the largest share at approximately 107,100 miles per day.

Moreover, reductions in VMT provide environmental and safety benefits to the region through reduced vehicle emissions, reduced highway collisions and fatalities, lower fuel consumption, and decreased wear on highway infrastructure. **Table 5-3** estimates the value of these environmental and safety benefits of reduced VMT based on federal cost benefit analysis guidance. As can be seen, the monetized value of these benefits is significant.

Table 5-3: Value of Reduced VMT Attributed to SSL

RESIDENCE COUNTY	ANNUALIZED VMT AVOIDED	CONGESTION IMPACT (\$0.130/VMT)	SAFETY IMPACT (\$0.045/VMT)	EMISSIONS IMPACT (\$0.014/VMT)	TOTAL ANNUALIZED IMPACT
LAKE	34.4 million	\$4.47 M	\$1.55 M	\$0.48M	\$6.50 M
PORTER	13.7 million	\$1.79 M	\$0.62 M	\$0.19M	\$2.60 M
LAPORTE	7.6 million	\$0.99 M	\$0.34 M	\$0.11M	\$1.44 M
ST. JOSEPH	11.9 million	\$1.54 M	\$0.53 M	\$0.17M	\$2.24 M
TOTAL NWI	67.6 million	\$8.79 M	\$3.04 M	\$0.95M	\$12.77 M

Source: US Department of Transportation, Benefit Cost Analysis Guidance 2026 Update, Table A-14 (inflation adjusted).

5.1.3 Economic Impact

This section estimates the economic impacts associated with NICTD's proposed capital investments and operations. It outlines the methodology used to evaluate these impacts and presents and discusses the results.

5.1.3.1 Methodology

The economic impacts estimated are derived from the Bureau of Economic Analysis (BEA) Regional Input-Output Modeling System (RIMS II), using 2017 U.S. Benchmark Input-Output (I-O) data and 2023 Regional Data. RIMS II is a regional economic model that is used to objectively assess the potential economic impacts of project spending. The model produces multipliers to estimate the total impact of a project on a region, based on a set of national I-O accounts that show the goods and services produced by each industry and the use of these goods and services by industries and final users, adjusted to account for regional supply conditions. For this analysis, RIMS II multipliers were developed for the NICTD corridor, covering Lake, Porter, LaPorte, and St. Joseph Counties in Northwest Indiana.

Capital cost estimates of the projects and programs identified in the 20-year Strategic Plan were assigned to relevant North American Industry Classification System (NAICS) industries and presented in **Table 5-4** along with the SSL operating cost estimate to serve as inputs to the RIMS II model.

Table 5-4: SSL Proposed Cost Estimates by Category

CATEGORY	COST
CAPITAL COSTS	
CONSTRUCTION	\$540,855,000
ARCHITECTURAL, ENGINEERING, & RELATED SERVICES	\$240,945,000
MAINTENANCE AND REPAIR CONSTRUCTION	\$10,500,000
DATA PROCESSING, HOSTING, & RELATED SERVICES	\$14,000,000
ALL OTHER TRANSP. EQUIPMENT MANUFACTURING	\$2,600,000

CATEGORY	COST
RAILROAD ROLLING STOCK MANUFACTURING	\$863,600,000
OPERATING COSTS	
TRANSIT & GROUND PASSENGER TRANSPORTATION (\$2026)	\$ 125,880,000

The operating impacts are based on three major projects that would affect the existing SSL service. These projects are: 1) Monon Corridor (service began in March 2026), 2) South Bend Airport Realignment, and 3) South Bend to Michigan City Shuttle Service. The operating cost changes brought by these projects to the existing system were estimated and discounted to a 2026-dollar value of \$125,880,000.

This analysis estimated impacts in the following four categories to the Northwest Indiana economy:

1. **Job Impacts:** The total change in the number of jobs in the economy as a result of program spending. The change in jobs is separated into direct, indirect, and induced impacts. Since the capital improvement spending is a one-time occurrence, these job impacts are stated in job-years — representing the total years employment is supported over the life of project or program development.
2. **Earnings Impacts:** The total change in the compensation of employees (plus the net earnings of sole proprietors and partnerships) as a result of program spending. Earnings are provided in 2026 dollars and are separated into direct, indirect, and induced impacts. Earnings values exclude personal contributions to social insurance programs and employee pension plans.
3. **Value Added (GDP) Impacts:** The total value of income generated from program spending, consisting of payments to labor (compensation to employees), payments to government (taxes on production and imports), and returns on investment (gross operating surplus). It is equivalent to gross domestic product (GDP).
4. **Gross Output Impacts:** The total market value of industry output resulting from program spending. Gross output is not the same as GDP, which only includes value added.

Each of the job earnings and impact categories is further broken down into the following three impact categories:

1. **Direct Impact:** Change in economic activity resulting from the initial round of inputs purchased by the final-demand industry. For jobs related to construction expenditures, this represents people employed at the construction site.
2. **Indirect Impact:** Change in economic activity resulting from subsequent rounds of inputs purchased by industries affected by a final-demand change, often called the

interindustry effect. For jobs related to construction expenditures, this represents people who work at companies supplying materials and services to the construction site.

3. **Induced Impact:** Change in economic activity resulting from changes in spending by workers whose earnings are affected by a final-demand change, often called the household-spending effect. For jobs related to construction expenditures, this represents people working at stores where construction workers spend their earnings.

Economic impact calculations do not include the value of individual passenger travel time savings or the expected congestion, safety, or environmental benefits associated with individual projects expected to improve train speeds, induce additional riders, and reduce regional VMT.

5.1.4 Results

Based on the analysis, **Table 5-5** shows that NICTD's capital investment strategy is estimated to generate approximately \$1.4 billion in value added to the regional economy and support a total of 10,876 job years when direct, indirect, and induced impacts are considered. Total gross output from the planned investments is estimated at approximately \$3.2 billion, and total earnings impacts are estimated at approximately \$717 million in 2026 dollars.

Proposed operational impacts would produce 2,194 total job years. Total earnings would be \$61.9 million, output \$246.9 million, and value added at \$107.8 million.

Table 5-5: Summary of Economic Impacts

Category	Job Years	Earnings (\$2026 Millions)	Output (\$2026 Millions)	Value Added (\$2026 Millions)
Capital	10,876	\$717.0	\$3,195.3	\$1,428.6
Operational	2,194	\$61.9	\$246.9	\$107.8

5.1.4.1 Job Impacts

The capital investment strategy is estimated to support 10,876 total job years across all categories. Direct jobs total 5,040, accounting for approximately 46 percent of the total, and are largely comprised of impacts from construction, architectural, engineering and related services, and railroad rolling stock manufacturing categories. Indirect jobs total 2,898 (27%), and induced jobs total 2,938 (27%). The same three investment categories show strong impact on job years, with construction accounting for the largest share of employment impact at 4,087 jobs, followed by architectural and engineering services at

2,014 jobs, and railroad rolling stock manufacturing at 4,605 jobs. These three categories together represent 98 percent of total employment generated by the investment. Impacts from operational spending are estimated to support a total of 2,194 jobs, of which 1,687 are direct, 255 indirect, and 251 induced (**Table 5-6**).

Table 5-6: Economic Impacts from Program Spending: Job Years

Category	Direct	Indirect	Induced	Total
Capital				
Construction	2,129	871	1,087	4,087
Architectural, engineering & related services	1,108	322	584	2,014
Maintenance and repair construction	50	17	24	91
Data processing, hosting & related services	27	20	19	66
All other transportation equipment manuf.	7	4	3	14
Railroad rolling stock manufacturing	1,720	1,665	1,221	4,605
Capital Total	5,040	2,898	2,938	10,876
Operational				
Transit & ground passenger transportation	1,687	255	251	2,194
Operational Total	1,687	255	251	2,194

5.1.4.2 Earnings Impacts

Total earnings impact from capital spending are estimated at approximately \$717 million in 2026 dollars. Direct earnings of approximately \$372.6 million represent the largest share at 52 percent of the total, with indirect earnings of \$199.3 million and induced earnings of \$145 million making up the remainder. The railroad rolling stock manufacturing category generates the largest earnings impact at \$296 million, followed by construction investment category at \$268 million and architectural and engineering services at \$142 million. These three categories account for 98 percent of total earnings impacts. Total impacts from operational spending is estimate at approximately \$62 million, most of which is direct, at \$33 million, followed by \$17 million indirect, and \$13 million induced (**Table 5-7**).

Table 5-7: Economic Impacts from Program Spending: Earnings (\$2026M)

Category	Direct	Indirect	Induced	Total
Capital				
Construction	\$157.7	\$55.6	\$54.2	\$267.6
Architectural, engineering & related services	93.8	19.3	28.7	141.8
Maintenance and repair construction	3.6	1.1	1.2	5.9
Data processing, hosting & related services	2.5	1.1	0.9	4.6
All other transportation equipment manuf.	0.3	0.3	0.2	0.8
Railroad rolling stock manufacturing	114.6	121.9	59.9	296.4
Capital Total	\$372.6	\$199.3	\$145.2	\$717.0

Category	Direct	Indirect	Induced	Total
Operational				
Transit & ground passenger transportation	\$32.7	\$16.6	\$12.5	\$61.9
Operational Total	\$32.7	\$16.6	\$12.5	\$61.9

5.1.4.3 Value Added and Output Impacts

NICTD's capital investment strategy is estimated to generate approximately \$1.4 billion in value added and \$3.2 billion in total gross output across the 20-year Plan horizon. Construction, architecture and engineering, and railroad rolling stock manufacturing again produce the highest impacts, together making up 98 percent of all impacts. Operational spending is estimated to generate approximately \$108 million in total value added and \$247 million in total output (**Table 5-8**).

Table 5-8: Economic Impacts from Program Spending: Value Added & Output (\$2026M)

Category	Output	Value Added
Capital		
Construction	\$997.2	\$535.9
Architectural, engineering & related services	416.7	255.3
Maintenance and repair construction	20.0	10.7
Data processing, hosting & related services	21.5	12.1
All other transportation equipment manuf.	4.8	1.8
Railroad rolling stock manufacturing	1,735.1	612.8
Capital Total	\$3,195.3	\$1,428.6
Operational		
Transit & ground passenger transportation	\$246.9	\$107.8
Operational Total	\$246.9	\$107.8

5.1.4.4 Assessment

The analysis indicates that NICTD's capital investment strategy would generate substantial economic benefits for the regional economy. Capital investments will be a significant driver of economic activity, supporting thousands of jobs. The results also show that impacts are heavily concentrated in construction, architectural/engineering services, and railroad rolling stock manufacturing, which together account for about 98 percent of total impacts. This suggests that the economic benefits are closely tied to the project's core investment activities. In addition, the mix of direct, indirect, and induced impacts shows that the benefits extend beyond the project itself to suppliers and household spending in the broader regional economy.

Overall, the findings suggest that the capital strategy would provide strong economic stimulus during project delivery, while operations would continue to generate ongoing but smaller economic benefits.

5.2 Ridership Modeling

The ability to forecast passenger demand for SSL services was felt to be important in developing recommendations for future investments and services. The ridership forecasting tool proposed for the NICTD Strategic Plan were versions of the Simplified Trips-on-Project Software (STOPS) modeling software platform developed by the Federal Transit Administration (FTA) to evaluate and rate proposed major transit projects. The model uses worker flows (i.e., residence and work locations) from the Census Transportation Planning Package (CTPP).

In preparing for the development of Strategic Plan, it was known that a STOPS model calibrated for local post-COVID-19 ridership patterns was not available. This was especially important given that SSL passenger travel for work commutes to Downtown Chicago represents the Line's largest market. The rise of hybrid work schedules has directly impacted ridership. For example, a passenger survey from 2024 found that of regular riders (i.e., using the SSL for 3 or more years), 30 percent rode five or more days per week compared to 61 percent in 2018 (i.e., pre-COVID-19). Also, while overall 2025 ridership was 61 percent of 2019, ridership on weekday rush hour trains (i.e., inbound AM peak and outbound PM peak) was 50 percent of 2019. By comparison, 2025 weekday off-peak and weekend ridership was 80 percent and 84 percent of 2019, respectively. Recalibrating the model to capture these behavioral shifts in travel represented a significant research effort, requiring data that captured the nuances of these changes.

NICTD and others provided the following data to support the recalibration effort,

- Boarding and alighting counts by station for a day in October 2024. Using regular daily reported passenger load counts by station group, the October 2024 station data were factored to an average weekday in October 2025.
- Raw results of a passenger survey conducted in October 2025 that was administered onboard a sampling of SSL trains. Approximately 1,300 completed surveys were returned. The survey results were organized in formats useable for the model. This involved the following steps:
 - Applied the Fratar method to expand survey weights to the factored average weekday station on and off counts based on surveyed stations.

- Processed survey origin and destination locations as well as station boarding and alighting locations to tag records to model Transportation Analysis Zones (TAZ).
- Transposed survey records with reported home end at destination to put dataset in a production-attraction (PA) format.
- Assigned records outside of modeling area to have production end be boarding location or attraction end to be alighting location.
- Cleaned additional survey records that were not assigning to the model (e.g., Transportation Network Company (TNC) or Kiss-and-Ride connecting modes on the attraction end) for trip end to be boarding or alighting location.
- Field surveys of parking utilization at stations (conducted by AECOM Team).
- Current schedules from NICTD. A baseline schedule was developed that included the Monon Corridor, which began operations in March 2026. Local transit provider data was also obtained through the General Transit Feed Specification (GTFS).
- Socio-economic forecasts by TAZ from the three metropolitan planning organizations (MPO) covering the SSL service area - Michiana Area Council of Governments (MACOG), Northwestern Indiana Regional Planning Commission (NIRPC), and Chicago Metropolitan Agency for Planning (CMAP).
- Regional travel model estimates of roadway travel times and distances were obtained from the three MPOs.

The recalibration effort used Version 2.52 of the STOPS model. The research used three approaches to the model application, including:

- **Incremental Approach** – this approach used observed transit ridership and travel patterns from an existing origin-destination transit survey and then estimated how those patterns change incrementally when a new transit project is added or modified. The Incremental approach is based on what riders do today, and how their travel will change when a project is built.
- **Synthetic Approach** – does not rely on local travel surveys to estimate travel behavior. Instead, it synthesizes travel markets and patterns from national datasets, existing journey to work travel patterns from the Census and American Community Survey (ACS), and combined with local inputs, forecasts ridership for proposed projects.
- **Special Markets Type 2 Approach** – this method is a combination of Incremental and Synthetic approaches. Where existing transit trips are present in the local travel survey, the model uses the survey as a foundation for underlying trips while areas that the existing transit survey does not cover, it synthesizes travel markets and patterns from national datasets, existing journey to work travel patterns from the

Census and ACS, and combined with local inputs, forecasts ridership for proposed projects.

The Incremental approach is generally more precise since it is anchored to observed, local transit behavior rather than relying primarily on the national “synthetic” defaults. The calibration of the model involved adjusting key sensitivity parameters, including such factors as mode choice constants, access/egress time penalties, transfer penalties, wait time multipliers, and station parking catchment areas. The objective was to match results of a STOPS application for the No-Build to existing station and line counts. The base year No-Build model results correlated very closely with adjusted observed passenger counts. For SSL total passengers, the calibrated model matched the observed weekday boarding number of 6,736. While there was some variation at the station level, the differences were relatively minor, with SSL station variance ranging between -5.2 and +3.1 percent. Over two-thirds of stations were between -2 and +2 percent of observed counts.

The application of the Incremental model for the No-Build in 2045 resulted in 8,220 boardings for the Line, which represents an annual average increase of one percent from 2025. This rate of growth seemed low, given the major improvements to infrastructure and service (14 added weekday trains) implemented as part of the Double Track NWI project that began in May 2024. One comparison data point is the 2037 forecast developed to justify the Double Track NWI project, which was 20,587 (*FTA Operating Plan, NICTD Double Track NWI*, January 2018). In addition to the level of future year boardings, the forecast’s average annual rate of growth from 2022 was 1.4 percent. While the difference is mostly explained by the impacts of COVID-19 including the rise of hybrid work schedules, the magnitude of difference suggests some understatement in the current forecast. Perhaps of greater impact is that the full impact of the Double Track project improvements may not be reflected in October 2025 passenger survey. While seventeen months ensued between the Double Track service opening on May 14, 2024, and the survey of October 2025, NICTD has indicated that the roll-out of the new service did not go as planned, with overly aggressive running times of trains on the new timetable. After issuing a revised timetable on February 18, 2025, on-time performance improved from 43 percent for the eight full months between start of Double Track service and the new timetable versus 73 percent from the new February 2025 timetable to October 2025. While it is not possible to quantify the effect on demand of the service issues, it could be a factor in responses to the October 2025 survey that may have tempered modeled demand.

The Incremental STOPS model was also applied to the Baseline service, which included Lakeshore Corridor plus the Monon Corridor service. In this case, only the horizon year was forecasted, that is, 2045. Since the Monon did not begin operations until March 2026, the

October 2025 passenger survey did not reflect use of the three stations on the branch line (i.e., Munster/Dyer, Munster Ridge, and South Hammond). The 2045 SSL total for the No-Build was virtually the same as the Baseline (i.e., 8,220 No-Build, 8,223 Baseline). The impact to Lakeshore Corridor stations seemed realistic (i.e., East Chicago -24%, Hammond -4%, and Hegewisch -17%), considering that these stations would have likely been used by Monon Corridor riders to access SSL previously. However, the lack of a net gain in boardings for SSL overall does not seem a likely outcome. Work as a part of the Monon Corridor planning showed weekday ridership forecasts for the three stations on the new branch at 3,846 in 2040 (*West Lake Corridor Operating Plan*, March 2021), while the current forecast showed 376 boardings in 2045. Since the earlier modeling work was based on pre-COVID-19 inputs, the results do not reflect the impacts of the pandemic on ridership, however, the magnitude of the difference for the three stations (i.e., new forecast is 10% of West Lake planning forecasts), would call into question the new forecasts.

As a part of the calibration effort, forecasts using the STOPS Synthetic and Special Markets Type 2 approaches were also developed. **Table 5-9** provides summary results for each approach. The Synthetic approach results in somewhat higher Baseline/Monon results, although the 2045 No-Build is lower than the Incremental. The Special Markets Type 2 approach shows higher No Build and Baseline ridership than the Incremental and Synthetic approaches with lower ridership than the Synthetic approach for the Monon Corridor. Again, Synthetic is presumably less reliable since data reflecting local travel patterns is not used.

Table 5-9: STOPS Forecasts – Incremental, Synthetic & Special Markets Type 2

	Observed	Incremental	Synthetic	Special Markets Type 2
2025				
SSL No-Build	6,736	6,736	6,731	6,733
2045				
SSL No-Build	--	8,220	7,475	9,359
SSL Baseline	--	8,223	8,508	9,493
3 Monon Stations	--	376	1,175	627

In summary, it is believed that the effort to calibrate the STOPS model using best available data did not yield reliable results. It is thought that the following factors contributed to this outcome:

- Changes in post-pandemic work commuting may have yet to stabilize. A related impact may be the shift from peak period commuting to off-peak non-commuting

travel. Relatively few riders making many, regular trips as compared to many riders making few, occasional trips may be more difficult to model.

- Impacts of Double Track improvements may not have been fully captured in the passenger data used in the calibrations, including both station counts and passenger surveys.
- Actual experience in how the Monon Corridor service is used will be a key factor in future calibration efforts.

As a result, an updated STOPS model implementation and calibration of the SSL should occur in the future allowing time for these behavioral and service changes to stabilize, and updated information to become available. The various data and working files used for this recalibration effort will be provided to NICTD as a resource for future model updates.

5.3 South Bend Airport Realignment Demand Analysis

To support NICTD's pursuit of a federal grant to fund the proposed South Bend Airport Realignment project, an analysis of potential future ridership was prepared that included the following:

- Analysis of current year ridership at the South Bend Airport Station,
- Potential for ridership growth to a 2045 horizon year, including improvements associated with the proposed Airport Realignment project, and
- A range of ridership from current observations to a 2045 horizon year, including impacts of improvements associated with the Airport Realignment project.

Observed ridership at the South Bend Airport Station (boardings and alightings) were provided by NICTD for each day in 2025. A boardings estimate was calculated for each day by averaging the boardings and the alightings at the station.

NICTD identified seven "special event days" in which ridership was significantly higher than average due to activities in Chicago or South Bend. From the observed data, average ridership, 85th percentile ridership, and 50th percentile ridership was calculated for weekdays, Saturdays, and Sundays for calendar year 2025. Ridership was also calculated for non-event days only as well as the average of event days.

Table 5-10 shows the observed ridership by weekday, Saturday, and Sunday further broken down by "day type" (i.e., all days, non-event days, and event days). From this table the Non-Special Event Days 50th Percentile value was used as the Low-End ridership estimate for current year South Bend Airport ridership, the Non-Special Event Days 85th Percentile value was used as the High-End ridership estimate for current year South Bend Airport

ridership, and the Special Event Day Average was used as the Special Event Day ridership estimate.

Table 5-10: Observed South Bend Airport Station 2025 Average Boardings by Day

Day	Weekday	Saturday	Sunday
All Days Average	282	521	484
All Days 85th Percentile	405	686	648
All Days 50th Percentile	256	511	488
Non-Special Event Days Average	282	507	456
Non-Special Event Days 85th Percentile	405	654	583
Non-Special Event Days 50th Percentile	256	510	434
# of Annual Special Event Days		2	5
Special Event Day Average		865	749

Source: NICTD.

A range of estimates for potential growth in South Bend Airport Station ridership was developed using outputs from two applications of Simplified-Trips-On-Project Software (STOPS) models developed in 2018 and that was in development in 2025 for NICTD. While NICTD has used STOPS for forecasting for the Federal Transit Administration's (FTA) Capital Investment Grant (CIG) program and other project planning activities, the STOPS model forecasts are not used directly in this analysis, but rather, were used to provide growth rates or "elasticities" based on regional inputs like population, employment, and service levels.

From these two models, low-end and high-end estimates in growth between Current Year 2025 and Horizon Year 2045 for the No-Build scenario were estimated to be between 30% and 90% growth in ridership. Additionally, low-end and high-end improvement estimates were made based on changes in ridership for the Airport Realignment scenario compared to the No-Build scenario. These were combined to develop estimates for low-end and high-end horizon year growth and Airport Realignment improvement changes compared to the current existing ridership which combines the two.

1. Current to Horizon Year No-Build Growth
 - a. **Low-End Growth: 30%** - based on draft 2025 STOPS forecast growth in South Bend Airport Station ridership for No-Build Scenario between Current Year (2025) and Horizon Year (2045).
 - b. **High-End Growth: 90%** - based on 2018 STOPS forecast growth in South Bend Airport Station ridership for No-Build between Current Year (2015) and Horizon Year (2040).
2. Airport Realignment Improvements

- a. **Low-End Growth: 10%** - based on 2018 STOPS forecast increase in South Bend Airport Station ridership when Airport Realignment is added to No-Build Scenario for Horizon Year (2040).
- b. **High-End Growth: 30%** - based on draft 2025 STOPS forecast increase in South Bend Airport Station ridership when Airport Realignment is added to No-Build Scenario for Horizon Year (2045).
3. Current to Horizon Year No-Build Growth + Airport Realignment Improvements
 - a. **Low End Growth: 43%** - based on Low-End forecast growth in South Bend Airport Station ridership for No-Build scenario and Low-End increase in ridership when Airport Realignment is added to the No-Build.
 - b. **High End Growth: 147%** - Based on High-End forecast growth in South Bend Airport Station ridership for No-Build scenario and High-End increase in ridership when Airport Realignment is added to the No-Build.

Table 5-11 shows the low-end and high-end changes in South Bend Airport service day ridership for each of these growth assumptions.

Table 5-11: South Bend Range in 2045 Avg Boardings with & without Realignment

Service Day (non-event)	2045 Low-End			2045 High-End		
	No-Build	Realign	Diff.	No-Build	Realign	Diff.
Weekday	330	360	30	770	1,000	230
Saturday	660	730	70	1,240	1,610	370
Sunday	560	620	60	1,110	1,440	330

The estimated impacts associated with the Airport Realignment project are summarized as follows:

- Range in 2045 added weekday boardings due to the project: 30-230
- Average of added weekday station boardings: 130
- Added weekday ridership to the SSL (station boardings x2): 260
- Annual added ridership in 2045: 117,260

The annualization was based on a weekday multiplier of 451, which was derived from NICTD's reports of South Bend station ridership by service day.

6 Financial Analysis

6.1 Scenarios Development

The financial analysis determined the additional funding requirements to deliver the projects and programs presented in Sections 3 and 4. The financial analysis integrates projections of expenses and revenues, both capital and operating, over the analysis period.

Projects and programs were categorized into four scenarios on how each will affect NICTD's assets and travel markets. The four scenarios are:

1. **Baseline** - this scenario includes projects necessary to keep the existing service operating.
2. **State of Good Repair** - these are projects that bring the condition of existing assets to a state of good repair, representing in-kind replacements.
3. **Capital Expansion** - this scenario includes projects where the functionality of assets is upgraded. These also include projects that expand NICTD's footprint.
4. **Market Conditions** – projects in this scenario result in an expansion of travel markets for the SSL through better service (e.g., more frequent, faster), access to new markets (e.g., new stations or lines), improved access or egress links that extend the reach of the existing service, or external factors (e.g., TOD or new destinations to serve).

A fifth category are projects that are led and funded by others that NICTD staff will support with staff time.

Table 6-1 summarizes for each project and program the associated capital costs and annual operating and maintenance (O&M) costs expressed in 2025 dollars. In addition, the anticipated implementation year and financial scenario(s) are indicated.

Table 6-1: Summary of Projects & Programs Addressed in Strategic Plan

Projects and Programs	Implement Year	Capital Cost*	Annual O&M Cost*	NICTD FTE Cost	1.Baseline	2.State of Good Repair	3.Capital Expansion	4.Market Conditions	Staffing Support
Capital Investments - Facilities									
Hammond Lite Maintenance – Carwash & 1st Phase of Shops Building	2027	\$35.00	\$0.42		Y	Y	Y		
Monon Hammond Full Maintenance Facility	2037	16.3	2.65				Y		
Expanded Michigan City Railcar Parts Storage	2027	0.5	0.02			Y			
Relocate Functions at Michigan City to Pines Yard	2036	49.3	2.0				Y		
Michigan City Yard Redesign	2037	8.3	0.33				Y		
Upgrade Gary Metro Station	2029			\$300k		Y	Y		Y
Dune Park 2nd High-Level platform	2032	11.6	0.0				Y	Y	
Portage/Ogden Dunes 2nd High-Level Platform	2028	16.0	0.0				Y	Y	
Gary Metro Center High-Level Platform	2026	50.0	0.0				Y	Y	
Lengthen 11th St. Michigan City High-Level Platform	2036	5.2	0.0				Y	Y	
Lengthen Munster Ridge High-Level Platform	2038	3.6	0.0				Y	Y	
Lengthen South Hammond High-Level Platform	2038	1.7	0.0				Y	Y	
Downtown Hammond - new infill Station	2026			626k				Y	Y
New Carlisle, new infill Station	2030			626K				Y	Y
Capital Investments - Infrastructure									
Signal and Communication Upgrade Program – Six Phases	2031-2043	139.3			Y	Y	Y		
Increase speed thru J-Diamond, convert crossing route to PTC	2027	0.5			Y			Y	

Projects and Programs	Implement Year	Capital Cost*	Annual O&M Cost*	NICTD FTE Cost	1.Baseline	2.State of Good Repair	3.Capital Expansion	4.Market Conditions	Staffing Support
Disaster Recovery – Cloud servers as back-up	2032	14.0				Y	Y		
Replace Railcar TMCs (every 10 years)	2035	2.0				Y			
City of Gary Grade Crossings & Quiet Zone	2030	2.5	-0.14				Y		
Bailly Station Grade Separation	2028	49.0		626k			Y		Y
Lake-Porter County Line Road Separation	2041	58.9		626k			Y		Y
Mineral Springs Road Separation	2040	36.5		626k			Y		Y
Grade Separated Ped/Bike crossing at Hillcrest Rd	2030	n/a		626k			Y		Y
Extend Double Track east to Karwick Rd; requires shifting CSS storage tracks	2028	120.4				Y	Y	Y	
Siding east of Michigan City - Andry	2031	18.6				Y	Y	Y	
Siding east of Michigan City - Birchim	2032	19.2				Y	Y	Y	
Siding east of Michigan City - Olive	2033	23.9				Y	Y	Y	
South Bend Airport Realignment	2026	114.3	-0.40				Y	Y	
Replace corroded overhead wire supports MP 62.3-68.2 & MP 73.8-75.3	2032	12.7			Y	Y	Y		
Add cameras on structures at key locations to monitor pantographs	2032	2.6					Y		
Station Sectionalization - add OCS switches adjacent to stations.	2032	0.8					Y		
Rolling Stock									
Replace Railcars	2035	859.0			Y	Y			
Battery hybrid railcars for Extensions	2035							Y	
Operations & Maintenance									
Various Technology Initiatives to improve Safety & Security, including Callboxes	2040	0.58					Y		

Projects and Programs	Implement Year	Capital Cost*	Annual O&M Cost*	NICTD FTE Cost	1.Baseline	2.State of Good Repair	3.Capital Expansion	4.Market Conditions	Staffing Support
Implement Regional Rail service concept; w/ clock-face schedule	2035	0.0	TBD					Y	
Improve SSL frequencies, especially Evening & Weekends periods	2033	0.0	TBD					Y	
Add shuttle trains between South Bend Airport and 11th St. Michigan City	2033	0.0	8.0					Y	
Add SSL station stop at 59th St. MED Station to serve Obama Center	2026	0.0	0.0					Y	
Corridor Studies									
Project Development/NEPA Studies for Four Corridors	2033-2045	63.7	0.0				Y	Y	
Hammond Stadium-Hammond Gateway – study	TBD	TBD	TBD				Y	Y	
Coordination									
Metra Millennium Sta Planning Study	2028	0.0	0.0	5.7k		Y			Y
Add station access & last mile options	ongoing	0.0	0.0					Y	Y
Integrate Fares w/other Transit Providers	2029	0.0	0.0				Y		
Amtrak & Airline Coordination	ongoing	0.0	0.0					Y	Y
Transit-Oriented Development	ongoing	0.0	0.0					Y	Y
Wayfinding & Marketing	ongoing	0.0	0.0					Y	Y

*In millions of 2025 dollars. TBD: to be determined.

6.2 Cash Flow Analysis Structure and Methodology

The cash flow analysis was structured to project annual expenses and revenues, both capital and operating, over a 20-year period for each scenario. The cash flow analysis evaluated NICTD's annual cash position over time, providing for an ending cash balance in each year equal to or greater than three months of O&M expenses. The cash flow analysis was based on 2015 to 2024 historical data from the NICTD Annual Combined Financial Reports (ACFRs), 2025 NICTD draft budget / draft net position data, and projected expenses and revenues from 2026 onward reflecting assumptions based on the NICTD 2026 Business Plan (presented to NICTD Board on January 26, 2026) and NICTD staff input, supporting operating assumptions and the capital funding plan. Each scenario consists of operating sources and uses of cash, capital sources and uses of cash, and the resulting annual beginning and ending cash balances.

On the operating side, the operating revenues include passenger fares and other recurring sources such as parking, maintenance grant revenue, state operating assistance, local subsidies, interest income, rental income, advertising, scrap sales, and other miscellaneous receipts. For the historical period, these values are carried from the NICTD ACFRs; for 2025, they are based on draft NICTD budget values; and for the forecast period, they are projected using source-specific assumptions. In general, operating revenue forecasts are developed either from explicit business plan inputs or by applying assumptions, inflation factors, or simple growth rates, depending on the nature of the revenue stream.

Passenger fare revenues were estimated separately from other operating revenues. The financial model distinguishes base existing service fare revenue from incremental fare revenue associated with post-2025 service initiatives such as the Monon Corridor, Airport Realignment Project, and the South Bend to 11th Street Michigan City shuttle service.

Other non-fare operating revenues are generally forecast more conservatively. For example, several miscellaneous revenue sources are either held flat or grown by modest inflationary assumptions, while state operating assistance is built up from its component sources, including Electric Rail Service Fund (ERSF), Public Mass Transportation Fund (PMTF), sales tax, RDA Monon operating subsidy, and fiscal cliff support (i.e., Federal CARES Act Funding). In this model, the \$350 million fiscal cliff support and the Monon operating subsidy are assumed to end after 2030.

Operating expenses are forecast using a combination of historical cost relationships, unit-cost escalation, and explicit project-related additions. Key operating expense categories such as transportation, maintenance of way, maintenance of equipment, and

claims/insurance are directly linked to four cost drivers: Train Revenue Hours, Car Revenue Miles, Fixed Guideway Directional Route Miles, and Vehicles Available for Maximum Service. General and administrative expenses are escalated using inflation rates. The model also incorporates future incremental operating and maintenance costs associated with completed projects that change service levels.

The capital section follows the same structure by calculating total capital sources of cash less total capital uses of cash to derive net capital cash flow. The line items from this section are derived from the FTA's National Transit Database (NTD) Form F-20 Sources of Funding categories. Capital sources include local funds expended on capital, state funds expended on capital, federal funds expended on capital, bond proceeds, and indefinite situs tax revenues. Capital uses include capital expenditures by asset category, such as guideway, stations, maintenance facilities, revenue vehicles, service vehicles, fare collection equipment, and systems, as well as debt service and project-specific capital costs. Historical capital values for 2015 through 2024 are based on ACFR and related historical sources, while forecast capital amounts are tied to the capital funding and debt service tabs of the model.

A key structural feature of the model is that it maintains a minimum ending cash balance, which is 25 percent of the annual operating uses of cash. The derived funding gap maintains this minimum cash balance.

Within this framework, "Funding to be identified" in capital functions is the balancing item, or gap filler, needed to preserve the minimum ending cash balance. If existing funding sources and cash flow are sufficient to keep the ending balance above the 25 percent threshold, this gap filler funding line item will be reduced accordingly.

Overall, the model structure is best understood as a policy-driven cash flow framework: historical years establish trends and calibration, the 2026 budget represents the transition point, and post-2026 are forecast years which test whether projected operations and capital needs can be supported while maintaining a minimum liquidity reserve equal to 25 percent of annual operating cash uses.

As additional background to the financial analysis, the ridership and fare revenue forecasts assume that future service is provided reliably. Customers are more likely to return, increase trip frequency, and recommend SSL, when service is safe, predictable, and consistently on time. Conversely, recurring delays, missed connections, annulments, or unreliable passenger information can suppress ridership even when capital improvements reduce scheduled travel time. For this reason, the financial plan is grounded on reliability as a core assumption supporting ridership growth and fare revenue recovery.

6.3 Scenario Results

6.3.1 Scenario 1 (Baseline)

The Scenario 1 (Baseline) cash flow analysis is shown in **Table 6-2** The Baseline funding gap is highest in 2026, at about \$109.3 million, then drops significantly in 2027–2031, when the gap is capital-only. Beginning in 2033, the annual gap increases again because the operating funding gap returns. This pattern indicates that the Baseline scenario has a large near-term capital need, then a more moderate capital-only period, followed by a long-term period where both operating and capital funding needs must be addressed.

Table 6-2: Scenario 1 (Baseline) Cash Flow Analysis by 5-Year Increment

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
OPERATING SOURCES & USES OF CASH				
Operating Revenue				
Lakeshore Corridor	\$105,878	\$115,776	\$119,287	\$123,739
Monon Corridor	\$18,520	\$20,085	\$20,458	\$20,932
Fare Revenue Total	\$124,398	\$135,861	\$139,745	\$144,671
Non-operating Revenue				
Maintenance Grant (5307)	\$51,108	\$55,058	\$59,313	\$63,897
Federal CARES* Act Funding	\$0	\$0	\$0	\$0
5307 Incremental Apportionment	\$4,577	\$9,363	\$13,161	\$15,483
State Operating Assistance Subtotal	\$123,152	\$111,030	\$119,540	\$128,936
Electric Rail Service Fund (ERSF)	\$1,500	\$1,500	\$1,500	\$1,500
Public Mass Transportation Fund	\$27,765	\$27,765	\$27,765	\$27,765
Sales Tax	\$74,057	\$81,765	\$90,275	\$99,671
RDA – Monon Operating Subsidy	\$19,830	\$0	\$0	\$0
Fiscal Cliff Shortfall	\$174,605	\$0	\$0	\$0
Local Subsidies	\$18,500	\$18,500	\$18,500	\$18,500
Sale of Scrap Material	\$0	\$0	\$0	\$0
Other Directly Generated Funds	\$17,874	\$20,030	\$22,441	\$25,144
Operating Funding to be Identified	\$0	\$92,939	\$187,355	\$216,586
Total Operating Sources of Cash	\$514,994	\$463,905	\$603,155	\$670,456
Operating Uses of Cash				
Transportation	\$109,516	\$134,378	\$158,109	\$177,148
Maintenance of Way	\$84,305	\$92,357	\$102,918	\$115,311
Maintenance of Equipment	\$116,480	\$138,119	\$156,569	\$175,422
Claims and Insurance	\$34,685	\$42,389	\$49,487	\$55,446
General and Administrative	\$68,408	\$76,660	\$85,890	\$96,233
Amortization-Metra Transp. Expense	\$44,059	\$44,232	\$44,232	\$44,232
Light Monon Hammond Maint. Facility	\$1,821	\$2,520	\$2,824	\$3,164
Total Operating Uses of Cash	\$459,273	\$530,655	\$600,031	\$666,956
Net Operating Cash Flow	\$55,720	-\$66,750	\$3,124	\$3,500
Beginning Operating Cash Balance	\$299,515	\$248,078	\$146,884	\$163,239

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
Net Operating Cash Flow	\$55,720	-\$66,750	\$3,124	\$3,500
Ending Operating Cash Balance	\$355,235	\$181,328	\$150,008	\$166,739
CAPITAL SOURCES & USES OF CASH				
Capital Sources of Cash				
Local Funds Expended on Capital	\$129,061	\$52,566	\$60,342	\$68,258
State Funds Expended on Capital	\$0	\$0	\$0	\$0
Federal Funds Expended on Capital	\$146,501	\$153,146	\$181,148	\$215,586
FTA Capital Program (5309)	\$0	\$0	\$0	\$0
State of Good Repair (5337) Funds	\$146,501	\$153,146	\$181,148	\$215,586
5307 Maintenance Overhaul	\$0	\$0	\$0	\$0
CARES* Act	\$0	\$0	\$0	\$0
Other Capital Funding	\$0	\$0	\$0	\$0
Capital Funding to be Identified	\$180,373	\$164,486	\$196,110	\$172,427
TOTAL CAPITAL SOURCES OF CASH	\$633,497	\$563,770	\$649,745	\$665,349
Capital Uses of Cash				
Existing Guideway	\$10,255	\$4,744	\$0	\$0
Expanded Guideway	\$82,011	\$11,251	\$0	\$0
Existing Stations	\$124,759	\$1,000	\$0	\$0
Existing Administration Buildings	\$0	\$0	\$0	\$0
Existing Maintenance Buildings	\$3,699	\$0	\$0	\$0
Existing Revenue Vehicles	\$66,945	\$17,586	\$0	\$0
Existing Service Vehicles	\$8,384	\$950	\$0	\$0
Existing Fare Revenue Equipment	\$0	\$0	\$0	\$0
Capital Use on Existing Systems	\$26,621	\$2,200	\$0	\$0
Post-2031 Infrastructure Renewal	\$322,674	\$203,421	\$244,748	\$294,472
Light Monon Hammond Maint. Facility	\$36,700	\$0	\$0	\$0
Signal & Comm. Upgrade Program	\$0	\$61,844	\$80,500	\$41,172
Convert J-Diamond cross route to PTC	\$0	\$614	\$0	\$0
Replace Over-Age Railcars (68 cars)	\$197,130	\$220,908	\$247,508	\$277,312
2016 Principal (\$)	\$16,430	\$20,190	\$25,355	\$5,855
2016 Cash Interest (\$)	\$14,314	\$10,550	\$5,390	\$293
2024 Principal (\$)	\$12,070	\$15,490	\$20,065	\$25,775
2024 Cash Interest (\$)	\$34,179	\$30,754	\$26,179	\$20,471
TOTAL CAPITAL USES OF CASH	\$633,497	\$563,770	\$649,745	\$665,349
Beginning Total Cash Balance	\$299,515	\$248,078	\$146,884	\$163,239
Total Net Cash Flow	\$55,720	-\$66,750	\$3,124	\$3,500
Ending Total Cash Balance	\$355,235	\$181,328	\$150,008	\$166,739

*USDOT CARES Act: Coronavirus Aid, Relief, and Economic Security Act

6.3.2 Scenario 2 (State of Good Repair)

The SOGR scenario follows the same general pattern as the Baseline scenario but reflects higher reinvestment needs in selected years. The total funding gap is approximately \$2.12 billion over the 20-year period, averaging about \$105.8 million per year, which is

approximately 75 percent higher than the Baseline scenario. The most noticeable spike occurs in 2028, when the annual funding gap reaches approximately \$161.2 million. This spike primarily driven by the timing of major capital needs, especially the Extend Double Track east to Karwick Road project, along with post-2031 infrastructure renewal, railcar replacement, existing revenue vehicle needs, expanded guideway costs, and systems-related investments. The operating funding gap reappears in the 2031–2035 period and increases in later years, while capital funding needs remain significant throughout the forecast.

The projected funding gap indicates that prioritizing reinvestment in fleet, facilities, and supporting infrastructure will place pressure on available funding, even though the scenario is principally oriented toward sustaining and improving the existing system rather than expanding it. Compared with the Capital Expansion scenario, the SOGR scenario has a more stable long-term profile and fewer large project-driven spikes; however, it still requires additional funding beyond the Baseline to address core asset renewal and reliability needs, particularly 2028 and 2033–2035, with continued elevated needs after 2036. The 2028 increase reflects early capital reinvestment, while the 2033–2035 period reflects siding improvements, signal and communication upgrades, infrastructure renewal, and vehicle replacement. Although vehicle replacement costs are spread across the 20-year model period, 2035 should be noted as a key funding year, since that is when most vehicle replacement funding would be expected to be paid. The SOGR cash flow analysis is shown in **Table 6-3**.

Table 6-3: Scenario 2 (State of Good Repair) Cash Flow Analysis by 5-Year Increment

<i>All numbers in thousands of dollars</i>	<i>Strategic Plan 20-Year Period</i>			
	2026-30	2031-35	2036-40	2041-45
OPERATING SOURCES & USES OF CASH				
Operating Revenue				
Lakeshore Corridor	\$105,878	\$115,776	\$119,287	\$123,739
Monon Corridor	\$18,520	\$20,085	\$20,458	\$20,932
Fare Revenue Total	\$124,398	\$135,861	\$139,745	\$144,670
Non-operating Revenue				
Maintenance Grant (5307)	\$51,108	\$55,058	\$59,313	\$63,897
Federal CARES* Act Funding	\$0	\$0	\$0	\$0
5307 Incremental Apportionment	\$4,577	\$9,363	\$13,161	\$15,483
State Operating Assistance Subtotal	\$123,152	\$111,030	\$119,540	\$128,936
Electric Rail Service Fund (ERSF)	\$1,500	\$1,500	\$1,500	\$1,500
Public Mass Transp. Fund (PMTF)	\$27,765	\$27,765	\$27,765	\$27,765
Sales Tax	\$74,057	\$81,765	\$90,275	\$99,671
RDA – Monon Operating Subsidy	\$19,830	\$0	\$0	\$0
Fiscal Cliff Shortfall	\$174,605	\$0	\$0	\$0
Local Subsidies	\$18,500	\$18,500	\$18,500	\$18,500

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
Sale of Scrap Material	\$0	\$0	\$0	\$0
Other Directly Generated Funds	\$17,874	\$20,030	\$22,441	\$25,144
Operating Funding to be Identified	\$0	\$115,184	\$230,453	\$273,826
Total Operating Sources of Cash	\$514,214	\$465,025	\$603,155	\$670,456
Operating Uses of Cash				
Transportation	\$109,516	\$134,378	\$158,109	\$177,148
Maintenance of Way	\$84,305	\$92,357	\$102,918	\$115,311
Maintenance of Equipment	\$116,480	\$138,119	\$156,569	\$175,422
Claims and Insurance	\$34,685	\$42,389	\$49,487	\$55,446
General and Administrative	\$68,408	\$76,660	\$85,890	\$96,233
Amortization-Metra Transp. Expense	\$44,059	\$44,232	\$44,232	\$44,232
Light Monon Hammond Maint. Facility	\$1,821	\$2,520	\$2,824	\$3,164
Expanded Mich. City Railcar Parts Storage	\$329	\$0	\$0	\$0
Upgrade Gary Metro Center Station	\$12	\$0	\$0	\$0
Total Operating Uses of Cash	\$459,614	\$530,655	\$600,031	\$666,956
Net Operating Cash Flow	\$54,600	-\$65,630	\$3,124	\$3,500
Beginning Operating Cash Balance	\$298,424	\$243,656	\$146,884	\$163,239
Net Operating Cash Flow	\$54,600	-\$65,630	\$3,124	\$3,500
Ending Operating Cash Balance	\$353,024	\$178,026	\$150,008	\$166,739
CAPITAL SOURCES & USES OF CASH				
Capital Sources of Cash				
Local Funds Expended on Capital	\$129,061	\$52,566	\$60,342	\$68,258
State Funds Expended on Capital	\$0	\$0	\$0	\$0
Federal Funds Expended on Capital	\$146,501	\$153,146	\$181,148	\$215,586
FTA Capital Program (5309)	\$0	\$0	\$0	\$0
State of Good Repair (5337) Funds	\$146,501	\$153,146	\$181,148	\$215,586
5307 Maintenance Overhaul	\$0	\$0	\$0	\$0
CARES* Act	\$0	\$0	\$0	\$0
Other Capital Funding	\$0	\$0	\$0	\$0
Capital Funding to be Identified	\$399,224	\$387,215	\$352,299	\$356,817
TOTAL CAPITAL SOURCES OF CASH	\$852,348	\$786,498	\$805,935	\$849,739
Capital Uses of Cash				
Post-2031 Infrastructure Renewal	\$378,113	\$297,768	\$358,264	\$431,049
Light Monon Hammond Maint. Facility	\$36,700	\$0	\$0	\$0
Expand Mich. City Railcar Parts Storage	\$524	\$0	\$0	\$0
Signal & Comm. Upgrade Program	\$0	\$61,844	\$80,500	\$41,172
Upgrade PTC Modems and TMCs	\$0	\$2,511	\$0	\$0
Extend Double Track east to Karwick Road	\$128,900	\$0	\$0	\$0
Siding east of Michigan City - Andry	\$0	\$21,319	\$0	\$0
Siding east of Michigan City - Birchim	\$0	\$22,513	\$0	\$0
Siding east of Michigan City - Olive	\$0	\$28,668	\$0	\$0
Station Sectionalization of OCS	\$0	\$1,004	\$0	\$0
Replace Wire Supports, 2 segments	\$0	\$14,891	\$0	\$0
2016 Principal (\$)	16,430	20,190	25,355	5,855
2016 Cash Interest (\$)	14,314	10,550	5,390	293

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
2024 Principal (\$)	12,070	15,490	20,065	25,775
2024 Cash Interest (\$)	34,179	30,754	26,179	20,471
TOTAL CAPITAL USES OF CASH	\$852,348	\$786,498	\$805,935	\$849,739
Beginning Total Cash Balance	\$298,424	\$243,656	\$146,884	\$163,239
Total Net Cash Flow	\$54,600	-\$65,630	\$3,124	\$3,500
Ending Total Cash Balance	\$353,024	\$178,026	\$150,008	\$166,739

*USDOT CARES Act: Coronavirus Aid, Relief, and Economic Security Act.

6.3.3 Scenario 3 (Capital Expansion)

The Capital Expansion scenario has the largest financial impact. Operating uses increase to about \$2.32 billion, and capital uses increase to about \$3.59 billion. The total funding gap is approximately \$2.46 billion, averaging about \$123.0 million per year, which is approximately 103 percent higher than the Baseline scenario. The annual funding gap pattern is uneven, with the most notable spikes occurring in 2028, 2029, and 2036. The highest annual gap occurs in 2036, at approximately \$181.1 million. After 2036, the annual gap remains elevated but becomes more stable, generally ranging between approximately \$119 million and \$141 million through 2045. This pattern indicates that the Capital Expansion scenario creates concentrated project-driven funding pressures in selected years, while also establishing a higher recurring long-term funding requirement compared with the Baseline scenario.

The increase is driven by both new operating commitments and major capital projects. Key drivers include South Bend Airport Realignment and shuttle train operations assumptions, the Extend Double Track east to Karwick Road project, siding improvements east of Michigan City, the Michigan City Yard-to-Pines Yard relocation of certain functions, and other expansion investments. Due to the scale and nature of the three siding improvements, these projects are more likely to require discretionary grant funding rather than SOGR formula funding. The CRISI program could be a strong potential source, particularly if the improvements can demonstrate shared passenger and freight rail benefits, corridor reliability improvements, and operational efficiency. While Chicago South Shore and South Bend Railroad (CSS) may benefit from the improvements, it is not likely to serve as the lead sponsor or primary funding source. Instead, CSS could participate as a cost-sharing partner, potentially contributing a limited share of the project cost, such as approximately 25 percent, to help strengthen the overall funding package.

The 2028 and 2029 spikes are driven in part by the double-track extension east to Karwick Road and the South Bend Airport Realignment projects, while later funding pressures are also layered on top of shared long-term cost drivers, including continued infrastructure

renewal, railcar replacement, debt service, and signal program costs. Overall, the Capital Expansion scenario places the greatest additional demand on NICTD's long-range capital program and appears least feasible without major new revenue sources, substantial external grant participation, or deferral of selected projects to smooth peak-year funding needs further. The Capital Expansion Scenario cash flow analysis is shown in **Table 6-4**.

Table 6-4: Scenario 3 (Capital Expansion) Cash Flow Analysis by 5-Year Increment

<i>All numbers in thousands of dollars</i>	<i>Strategic Plan 20-Year Period</i>			
	2026-30	2031-35	2036-40	2041-45
OPERATING SOURCES & USES OF CASH				
Operating Revenue				
Lakeshore Corridor	\$105,878	\$115,776	\$119,287	\$123,739
Monon Corridor	\$18,520	\$20,085	\$20,458	\$20,932
Realignment Project	\$0	\$1,503	\$5,814	\$11,283
Fare Revenue Total	\$124,398	\$137,364	\$145,559	\$155,954
Non-operating Revenue				
Maintenance Grant (5307)	\$51,108	\$55,058	\$59,313	\$63,897
Federal CARES Act Funding	\$0	\$0	\$0	\$0
5307 Incremental Apportionment	\$4,577	\$9,363	\$13,161	\$15,483
State Operating Assistance Subtotal	\$123,152	\$111,030	\$119,540	\$128,936
Electric Rail Service Fund (ERSF)	\$1,500	\$1,500	\$1,500	\$1,500
Public Mass Transportation Fund (PMTF)	\$27,765	\$27,765	\$27,765	\$27,765
Sales Tax	\$74,057	\$81,765	\$90,275	\$99,671
RDA – Monon Operating Subsidy	\$19,830	\$0	\$0	\$0
Fiscal Cliff Shortfall	\$174,605	\$0	\$0	\$0
Local Subsidies	\$18,500	\$18,500	\$18,500	\$18,500
Sale of Scrap Material	\$0	\$0	\$0	\$0
Other Directly Generated Funds	\$17,874	\$20,030	\$22,441	\$25,144
Operating Funding to be Identified	\$0	\$113,897	\$251,325	\$292,224
Total Operating Sources of Cash	\$514,994	\$467,591	\$633,523	\$705,047
Operating Uses of Cash				
Transportation	\$109,516	\$134,378	\$158,109	\$177,148
Maintenance of Way	\$84,305	\$92,357	\$102,918	\$115,311
Maintenance of Equipment	\$116,480	\$138,119	\$156,569	\$175,422
Claims and Insurance	\$34,685	\$42,389	\$49,487	\$55,446
General and Administrative	\$68,408	\$76,660	\$85,890	\$96,233
Amortization-Metra Transp. Expense	\$44,059	\$44,232	\$44,232	\$44,232
Light Monon Hammond Maint. Facility	\$1,821	\$2,520	\$2,824	\$3,164
Hammond Full Maint. Facility	\$0	\$3,327	\$17,817	\$19,962
Expand Mich. City Car Parts Storage	\$0	\$0	\$0	\$0
Move Functions Mich. City to Pines	\$0	\$0	\$13,446	\$15,066
Upgrade Gary Metro Station	\$329	\$0	\$0	\$0
Millennium Sta Metra Planning Study	\$0	\$0	\$0	\$0
Downtown Hammond Station	\$0	\$0	\$0	\$0
New Carlisle Station	\$0	\$0	\$0	\$0
South Bend Airport Realignment	-\$886	-\$2,400	-\$2,689	-\$3,013

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
Corridor Studies	\$0	\$0	\$0	\$0
Bailly Station Grade Separation	\$1,356	\$0	\$0	\$0
Gary Grade Crossings & Quiet Zone	-\$16	-\$84	-\$94	-\$105
Mineral Springs Rd Grade Separation	\$0	\$0	\$880	\$901
Lake-Porter Co. Line Rd Grade Sep.	\$0	\$0	\$0	\$1,822
Ped Grade Separation at Hillcrest Rd	\$672	\$688	\$0	\$0
Shuttle Trains So Bend-11th St.	\$0	\$0	\$0	\$0
Total Operating Uses of Cash	\$460,728	\$532,185	\$629,391	\$701,588
Net Operating Cash Flow	\$54,266	-\$64,594	\$4,132	\$3,459
Beginning Operating Cash Balance	\$297,599	\$243,522	\$153,216	\$171,938
Net Operating Cash Flow	\$54,266	-\$64,594	\$4,132	\$3,459
Ending Operating Cash Balance	\$351,864	\$178,929	\$157,348	\$175,397
CAPITAL SOURCES & USES OF CASH				
Capital Sources of Cash				
Local Funds Expended on Capital	\$129,061	\$52,566	\$60,342	\$68,258
State Funds Expended on Capital	\$0	\$0	\$0	\$0
Federal Funds Expended on Capital	\$146,501	\$153,146	\$181,148	\$215,586
FTA Capital Program (5309)	\$0	\$0	\$0	\$0
State of Good Repair (5337) Funds	\$146,501	\$153,146	\$181,148	\$215,586
5307 Maintenance Overhaul	\$0	\$0	\$0	\$0
CARES* Act	\$0	\$0	\$0	\$0
Other Capital Funding	\$0	\$0	\$0	\$0
Capital Funding to be Identified	\$543,823	\$427,419	\$437,937	\$380,927
TOTAL CAPITAL SOURCES OF CASH	\$996,947	\$826,703	\$891,572	\$873,848
Capital Uses of Cash				
Existing Guideway	\$10,255	\$4,744	\$0	\$0
Expanded Guideway	\$82,011	\$11,251	\$0	\$0
Existing Stations	\$124,759	\$1,000	\$0	\$0
Existing Administration Buildings	\$0	\$0	\$0	\$0
Existing Maintenance Buildings	\$3,699	\$0	\$0	\$0
Existing Revenue Vehicles	\$122,384	\$35,086	\$0	\$0
Existing Service Vehicles	\$8,384	\$950	\$0	\$0
Existing Fare Revenue Equipment	\$0	\$0	\$0	\$0
Capital Use on Existing Systems	\$26,621	\$2,200	\$0	\$0
Post-2031 Infrastructure Renewal	\$378,113	\$297,768	\$358,264	\$431,049
Light Monon Hammond Maint. Facility	\$36,700	\$0	\$0	\$0
Hammond Full Maintenance Facility	\$0	\$20,462	\$0	\$0
Move Functions Mich. City to Pines	\$0	\$0	\$63,311	\$0
Signal & Comm. Upgrade Program	\$0	\$61,844	\$80,500	\$41,172
South Bend Airport Reroute	\$125,184	\$0	\$0	\$0
Expansion Studies	\$17,138	\$19,205	\$21,518	\$24,109
Upgrade PTC Modems and TMCs	\$0	\$0	\$0	\$0
Bailly Station Grade Separation	\$1	\$0	\$0	\$0
Extend Double Track east to Karwick	\$128,900	\$0	\$0	\$0
Gary Grade Crossings & Quiet Zone	\$2,801	\$0	\$0	\$0

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
Mineral Springs Road Grade Sep	\$0	\$0	\$0	\$0
Lake-Porter County Line Rd Grade Sep.	\$0	\$0	\$0	\$1
Ped Grade Separation at Hillcrest Rd	\$0	\$0	\$0	\$0
Siding east of Michigan City -Andry	\$0	\$21,319	\$0	\$0
Siding east of Michigan City - Birchim	\$0	\$22,513	\$0	\$0
Siding east of Michigan City - Olive	\$0	\$28,668	\$0	\$0
Add Cameras to Monitor Pantographs	\$0	\$3,049	\$0	\$0
Station Sectionalization of OCS	\$0	\$1,004	\$0	\$0
Replace Wire Supports, 2 segments	\$0	\$14,891	\$0	\$0
Safety & Security Tech. Improvements	\$0	\$0	\$809	\$0
Station Access & Last Mile Options	\$0	\$0	\$0	\$0
Integrate ticketing w/other Providers	\$0	\$0	\$0	\$0
Improve Evening & Weekend Freqs.	\$0	\$0	\$0	\$0
Shuttle Trains So Bend-11th St.	\$0	\$0	\$0	\$0
Implement Regional Rail Service	\$0	\$0	\$0	\$0
Improve speeds; Reduce travel time	\$0	\$0	\$0	\$0
Service to Obama Center, 59th St Sta.	\$0	\$0	\$0	\$0
Transit-Oriented Development	\$0	\$0	\$0	\$0
Replace railcars (68 vehicles)	\$231,118	\$258,996	\$290,182	\$325,124
2016 Principal (\$)	\$16,430	\$20,190	\$25,355	\$5,855
2016 Cash Interest (\$)	\$14,314	\$10,550	\$5,390	\$293
2024 Principal (\$)	\$12,070	\$15,490	\$20,065	\$25,775
2024 Cash Interest (\$)	\$34,179	\$30,754	\$26,179	\$20,471
TOTAL CAPITAL USES OF CASH	\$996,947	\$826,703	\$891,572	\$873,848
Beginning Total Cash Balance	\$296,855	\$240,264	\$153,216	\$171,938
Total Net Cash Flow	\$53,486	-\$63,814	\$4,132	\$3,459
Ending Total Cash Balance	\$350,341	\$176,450	\$157,348	\$175,397

*USDOT CARES Act: Coronavirus Aid, Relief, and Economic Security Act.

6.3.4 Scenario 4 (Market Conditions)

The Market Conditions scenario results in a total funding gap of approximately \$2.09 billion, averaging about \$104.5 million per year. This is approximately 73 percent higher than the Baseline scenario, slightly lower than the SOGR scenario, and approximately 11 percent lower than the Capital Expansion scenario. The largest gaps occur in 2028 and 2029. The gap reaches approximately \$164.7 million in 2028, driven primarily by the Extend Double Track east to Karwick Road project, railcar replacement, and continued infrastructure renewal. The gap increases further to approximately \$168.7 million in 2029, driven largely by the South Bend Airport Realignment, along with railcar replacement and ongoing renewal needs. Additional pressure appears in 2033, when the gap reaches approximately \$112.8 million, reflecting the start of recurring operating funding needs layered with capital needs such as the three siding projects.

This pattern suggests that the Market Conditions scenario is not simply a smooth escalation of Baseline costs. Rather, it tests how changes in project timing, cost assumptions, and operating conditions would create concentrated funding pressure in selected years while also increasing long-term recurring funding needs. After 2033, the funding gap remains elevated and gradually increases through 2045, driven by growing operating shortfalls, railcar replacement, infrastructure renewal, and debt service. As a result, Market Conditions scenario highlights the importance of maintaining flexibility in project phasing, updating cost assumptions regularly, and identifying funding strategies that can respond to both recurring operating gaps and large one-time capital needs. The Market Conditions Scenario cash flow analysis is shown in **Table 6-5**.

Table 6-5: Scenario 4 (Market Conditions) Cash Flow Analysis by 5-Year Increment

<i>All numbers in thousands of dollars</i>	<i>Strategic Plan 20-Year Period</i>			
	2026-30	2031-35	2036-40	2041-45
OPERATING SOURCES & USES OF CASH				
Operating Revenue				
Lakeshore Corridor	\$105,878	\$115,776	\$119,287	\$123,739
Monon Corridor	\$18,520	\$20,085	\$20,458	\$20,932
Realignment Project	\$0	\$1,503	\$5,814	\$11,283
South Bend-11th Shuttle	\$0	\$17,271	\$33,602	\$41,047
Downtown Hammond	\$780	\$1,707	\$2,287	\$3,015
New Carlisle Station	\$0	\$642	\$1,394	\$1,895
Fare Revenue Total	\$125,178	\$156,985	\$182,843	\$201,910
Non-operating Revenue				
Maintenance Grant (5307)	\$51,108	\$55,058	\$59,313	\$63,897
Federal CARES* Act Funding	\$0	\$0	\$0	\$0
5307 Incremental Apportionment	\$4,577	\$9,363	\$13,161	\$15,483
State Operating Assistance Subtotal	\$123,152	\$111,030	\$119,540	\$128,936
Electric Rail Service Fund (ERSF)	\$1,500	\$1,500	\$1,500	\$1,500
Public Mass Transportation Fund (PMTF)	\$27,765	\$27,765	\$27,765	\$27,765
Sales Tax	\$74,057	\$81,765	\$90,275	\$99,671
RDA – Monon Operating Subsidy	\$19,830	\$0	\$0	\$0
Fiscal Cliff Shortfall	\$174,605	\$0	\$0	\$0
Local Subsidies	\$18,500	\$18,500	\$18,500	\$18,500
Sale of Scrap Material	\$0	\$0	\$0	\$0
Other Directly Generated Funds	\$17,874	\$20,030	\$22,441	\$25,144
Operating Funding to be Identified	\$0	\$119,739	\$235,899	\$270,976
Total Operating Sources of Cash	\$514,994	\$490,704	\$651,699	\$724,846
Operating Uses of Cash				
Transportation	\$109,516	\$134,378	\$158,109	\$177,148
Maintenance of Way	\$84,305	\$92,357	\$102,918	\$115,311
Maintenance of Equipment	\$116,480	\$138,119	\$156,569	\$175,422
Claims and Insurance	\$34,685	\$42,389	\$49,487	\$55,446
General and Administrative	\$68,408	\$76,660	\$85,890	\$96,233

All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
Amortization-Metra Transp. Expense	\$44,059	\$44,232	\$44,232	\$44,232
Downtown Hammond Station	\$1,299	\$0	\$0	\$0
New Carlisle Station	\$701	\$718	\$0	\$0
South Bend Airport Realignment	-\$886	-\$2,400	-\$2,689	-\$3,013
Shuttle Trains So Bend-11th St. Mich. City	\$0	\$29,456	\$53,786	\$60,262
Total Operating Uses of Cash	\$458,567	\$555,907	\$648,304	\$721,042
Net Operating Cash Flow	\$56,427	-\$65,203	\$3,395	\$3,804
Beginning Operating Cash Balance	\$298,093	\$255,959	\$158,681	\$176,456
Net Operating Cash Flow	\$56,427	-\$65,203	\$3,395	\$3,804
Ending Operating Cash Balance	\$354,519	\$190,756	\$162,076	\$180,260
CAPITAL SOURCES & USES OF CASH				
Capital Sources of Cash				
Local Funds Expended on Capital	\$129,061	\$52,566	\$60,342	\$68,258
State Funds Expended on Capital	\$0	\$0	\$0	\$0
Federal Funds Expended on Capital	\$146,501	\$153,146	\$181,148	\$215,586
FTA Capital Program (5309)	\$0	\$0	\$0	\$0
State of Good Repair (5337) Funds	\$146,501	\$153,146	\$181,148	\$215,586
5307 Maintenance Overhaul	\$0	\$0	\$0	\$0
CARES Act	\$0	\$0	\$0	\$0
Other Capital Funding	\$0	\$0	\$0	\$0
Capital Funding to be Identified	\$504,321	\$326,783	\$293,317	\$339,754
TOTAL CAPITAL SOURCES OF CASH	\$957,446	\$726,066	\$746,952	\$832,675
Capital Uses of Cash				
Existing Guideway	\$10,255	\$4,744	\$0	\$0
Expanded Guideway	\$82,011	\$11,251	\$0	\$0
Existing Stations	\$124,759	\$1,000	\$0	\$0
Existing Administration Buildings	\$0	\$0	\$0	\$0
Existing Maintenance Buildings	\$3,699	\$0	\$0	\$0
Existing Revenue Vehicles	\$122,384	\$35,086	\$0	\$0
Existing Service Vehicles	\$8,384	\$950	\$0	\$0
Existing Fare Revenue Equipment	\$0	\$0	\$0	\$0
Capital Use on Existing Systems	\$26,621	\$2,200	\$0	\$0
Post-2031 Infrastructure Renewal	\$378,113	\$297,768	\$358,264	\$431,049
Increase speed thru J-Diamond, PTC	\$0	\$614	\$0	\$0
South Bend Airport Reroute	\$125,184	\$0	\$0	\$0
Corridor Extension Studies	\$17,138	\$19,205	\$21,518	\$24,109
Extend Double Track east to Karwick Rd	\$128,900	\$0	\$0	\$0
Siding east of Michigan City - Andry	\$0	\$21,319	\$0	\$0
Siding east of Michigan City - Birchim	\$0	\$22,513	\$0	\$0
Siding east of Michigan City - Olive	\$0	\$28,668	\$0	\$0
Replace railcars (68 vehicles)	\$231,118	\$258,996	\$290,182	\$325,124
Siding east of Michigan City - Birchim	\$0	\$22,513	\$0	\$0
Siding east of Michigan City - Olive	\$0	\$28,668	\$0	\$0
Replace railcars (68 vehicles)	\$231,118	\$258,996	\$290,182	\$325,124
2016 Principal (\$)	\$16,430	\$20,190	\$25,355	\$5,855

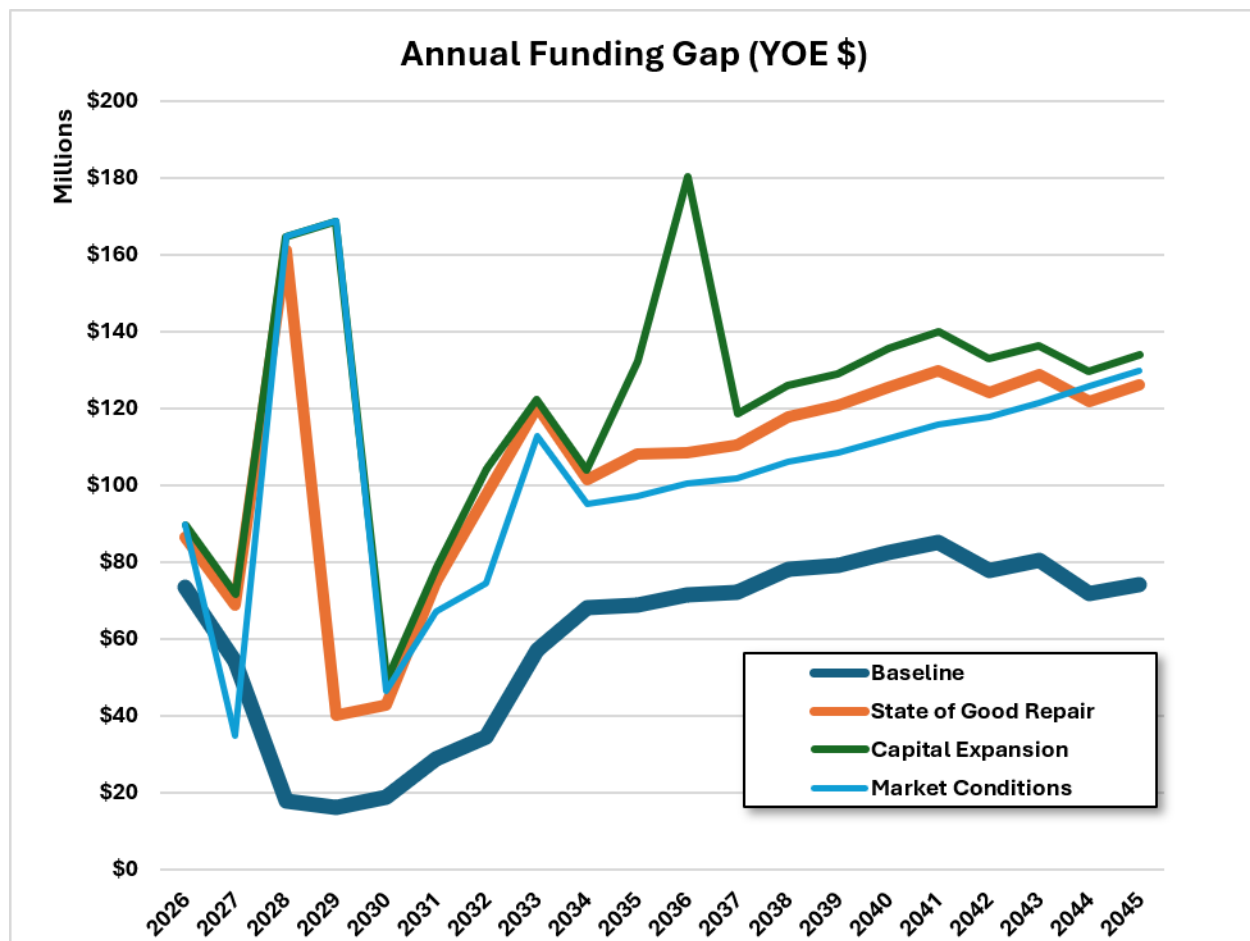
All numbers in thousands of dollars	Strategic Plan 20-Year Period			
	2026-30	2031-35	2036-40	2041-45
2016 Cash Interest (\$)	\$14,314	\$10,550	\$5,390	\$293
2024 Principal (\$)	\$12,070	\$15,490	\$20,065	\$25,775
2024 Cash Interest (\$)	\$34,179	\$30,754	\$26,179	\$20,471
TOTAL CAPITAL USES OF CASH	\$957,446	\$726,066	\$746,952	\$832,675
Beginning Total Cash Balance	\$298,093	\$255,959	\$158,681	\$176,456
Total Net Cash Flow	\$56,427	-\$65,203	\$3,395	\$3,804
Ending Total Cash Balance	\$354,519	\$190,756	\$162,076	\$180,260

*USDOT CARES Act: Coronavirus Aid, Relief, and Economic Security Act.

6.3.5 Scenarios Comparison

Figure 6-1 compares the annual funding gaps across the four scenarios.

Figure 6-1: Annual Funding Gap for Four Scenarios



The annual funding gap appears in every year of the forecast 20-year period, but **Figure 6-1** shows that the gap is not evenly distributed; it spikes in years when major capital projects are layered on top of recurring operating and capital needs.

- The early 2026 spike appears across all scenarios and reflects a combination of near-term operating shortfall and significant capital needs, including investments in passenger stations, revenue vehicles, expanded guideways, systems, and debt service.
- The 2028 spike is pronounced in the SOGR, Capital Expansion, and Market Conditions Scenarios, reaching over \$160 million. This reflects early capital investment and reinvestment timing, such as the double-track extension east to Karwick Road, though larger funding pressures occur later in the forecast period.
- The 2029 spike is most pronounced in the Capital Expansion and Market Conditions scenarios, reaching approximately \$168.7 million. This reflects the timing of major capital investments, including the South Bend Airport Reroute and other renewal and replacement needs.
- In 2033, the funding gap increases to approximately \$112.8 million to \$122.2 million across the SOGR, Capital Expansion, and Market Conditions scenarios. This is not a major spike, but reflects operating needs layered with capital investments, including the three siding improvements east of Michigan City. Due to their freight rail benefits, these siding improvements should be positioned as discretionary grant candidates, such as through CRISI, with potential cost sharing from CSS.
- The largest Capital Expansion spike occurs in 2036, reaching approximately \$180.4 million. This reflects major capital investment timing, including over \$63 million investment on the Michigan City Yard-to-Pines Yard relocation of functions, and other infrastructure renewal, railcar replacement related capital needs.

The scenario testing indicates that NICTD's funding challenge is driven less by smooth annual escalation and more by the timing, scale, and layering of major capital investments. These gaps could be addressed through a combination of discretionary grants, federal funding opportunities, project-specific local match, cost-sharing partnerships, and active project phasing. The Baseline scenario shows the lowest overall funding gap, totaling approximately \$1.21 billion, and represents the minimum funding pressure needed to sustain the existing program. The SOGR scenario increases the total gap to approximately \$2.12 billion, about 75 percent higher than Baseline, indicating that state-of-good-repair investments create meaningful additional funding needs, particularly in targeted reinvestment years mentioned in **Section 6.3.2**, while maintaining a more stable profile than the expansion scenarios. The Capital Expansion scenario produces the largest and most volatile funding gap, totaling approximately \$2.46 billion, or about 103 percent higher than Baseline, reflecting the added cost and timing risk of major expansion projects. The Market Conditions scenario totals approximately \$2.09 billion, about 75 percent higher than Baseline and slightly lower than the SOGR scenario, showing that changes in project

timing, cost escalation, and market assumptions can materially increase the funding gap even without the full expansion program.

Overall, the comparison suggests that NICTD will need to identify additional funding sources while also actively managing project phasing, delivery timing, reserve policy, and funding availability to avoid concentrated funding pressures in peak years.

6.4 Preliminary Conclusion

NICTD should use the scenario results to guide a phased funding and delivery strategy that aligns project timing with funding availability and long-term financial capacity. Because the latest model already smooths major recurring capital items, such as vehicle replacement and signal and communication programs, the remaining funding pressures are more closely tied to discrete project timing, local match availability, and external funding opportunities. Although vehicle replacement costs are spread across the 20-year forecast period in the model, 2035 should be noted as a key funding year, since that is when most of the vehicle replacement funding would be expected to be paid.

NICTD should distinguish between recurring operating needs and one-time or phased capital needs. Operating gaps will require stable long-term revenues, such as fare growth, local contributions, state support, or dedicated support from communities benefiting from expanded service. Capital gaps should be addressed through project-specific funding packages, including discretionary grants, local match, partnerships, value capture, joint development, and carefully tested bond financing.

Potential funding and revenue sources beyond those already included in the financial model could help NICTD address both recurring operating gaps and major capital funding spikes.

- For recurring operating needs, NICTD could explore ridership growth strategies, including projects and programs identified in **Table 6-1**, such as Improve SSL Frequencies, Improve Speeds, the South Bend Airport Realignment, and various new extension project development and NEPA studies. Additional revenue strategies could include employer or university pass programs, parking charges, advertising, sponsorships, naming rights, and local operating contributions from communities benefiting from improved service.
- For capital needs, especially major project-driven spikes, NICTD should pursue project-specific funding packages that combine federal and state discretionary grants, local match, value capture, TOD contributions, joint development, public-private partnerships, and carefully tested bond financing.

- NICTD could seek cost sharing from airports, institutions, municipalities, developers, and property owners that benefit from improved transit access. Potential tools could include Transit Development Districts, Tax Increment Financing (TIF) districts, special assessments, developer contributions, joint development agreements, local service agreements, and other local match partnerships.

Overall, these sources would not eliminate the need for major grant funding, but they could help diversify NICTD's funding strategy, strengthen local match, reduce reliance on unidentified funding, and improve the feasibility of advancing projects in phases as funding becomes available.

7 Stakeholder Input

The development of the Plan was informed by input from a broad spectrum of community stakeholders. Input was obtained through varied channels to gather planning input and feedback from stakeholders, policy makers, and peers. These included:

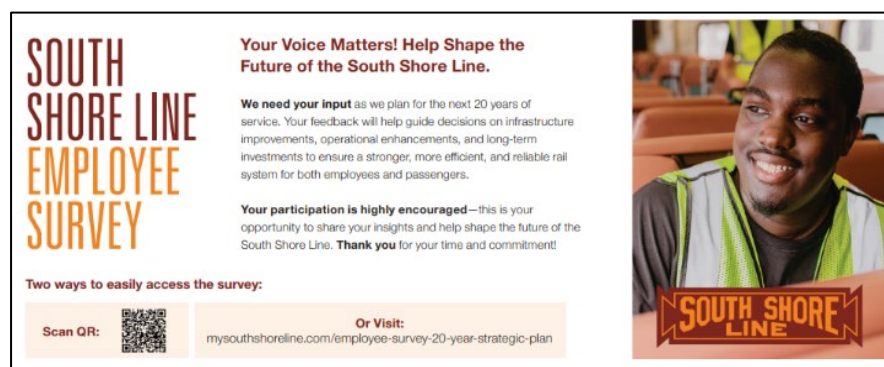
- Surveys of NICTD employees, passengers, and the public,
- Interviews of a sample of NICTD peer commuter railroads,
- Workshop meetings of stakeholders, and
- One-on-one interviews of stakeholders.

7.1 Surveys

The use of surveys provided a structured way of obtaining input from many individuals who have a vested interest in SSL. These included:

7.1.1 NICTD Employees

A link to an online survey for employees to complete was available for two weeks in February 2025. Notice of the survey and its link was provided as a stuffer with payroll checks (see flyer below). The survey received 51 responses, or approximately thirteen percent of the NICTD workforce.

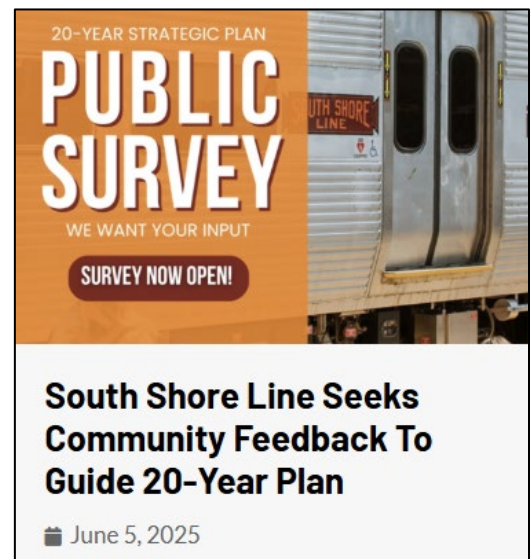


7.1.2 Passenger Survey

The Passenger survey was administered online using a QR code to access. Flyers including the code were seat-dropped on trains. The survey link was also posted on social media and the NICTD website. An e-blast to a database of SSL riders was also used to further promote the availability of the survey. The survey period was between March 27 and April 10, 2025. Approximately 4,400 valid responses were received.

7.1.3 Public Survey

The Public survey complemented the survey of SSL passengers. The survey sought to obtain insights from individuals who may not currently ride the SSL, aiming to identify barriers to ridership, community needs, and the types of improvements that could encourage use of the Line. The public survey was administered online, and was available for completion between June 5 and 19, 2025. Notifications of the survey included a press release to media outlets, posting a link on social media, a website survey landing page, and a news article on NICTD's website (see ad to right). A total of 2,224 online surveys were received from all parts of the region, including strong participation among the targeted non-rider and infrequent rider groups.



7.2 Peer Assessment

The peer assessment provided a comparative analysis of operations, governance, and financial performance across NICTD's peer commuter rail agencies nationwide. Data from the Federal Transit Administration's (FTA) National Transit Database (NTD) was analyzed for the 28 agencies reporting as commuter rail operators. From this group, five agencies were selected for more in-depth interviews and analysis. A key factor in selecting the focus peers was ridership recovery from the 2019 pandemic. The focus peers were:

- Tri-Rail - South Florida Regional Transportation Authority
- FrontRunner – Utah Transit Authority
- Massachusetts Bay Transportation Authority (MBTA)
- Metro-North Railroad
- New Jersey Transit Corporation (NJT)

Some of the takeaways from the interviews included,

- Several interviews highlighted the benefits of operating a regional rail schedule rather than a traditional commuter rail schedule, and was seen as a reason that their ridership recovery from the pandemic has been better than other commuter rail operations.
- Develop partnerships with universities, event venues, and tourism boards that target students, tourists, and other off-peak rider groups.
- Simplify fare structure; introduce flexible passes and discounts.

- Get involved in advocacy for dedicated funding streams—consider partnerships with local or state agencies and push for legislative support.
- Prioritize core maintenance, double-tracking, and passing sidings before expansion to enable increased frequency and reliability.
- Implement regular passenger surveys, crowding metrics, and performance dashboards to guide operational decisions and build support from stakeholders.
- Expand mobile ticketing, trip planning apps, and fare integration to increase customer convenience and service competitiveness.
- Use the Strategic Plan process to build support for major initiatives among staff. Limit initiatives to a few focused goals at a time.

7.3 Stakeholder Workshop Meetings

Two workshop meetings were held to elicit input and receive feedback from multiple stakeholders.

7.3.1 Stakeholder Workshop Meeting 1

This in-person meeting was held on August 19, 2025, at the Michigan City Library, and provided background on the Plan, discussion of issues, goals, and a preview of potential plans and projects. The meeting included a breakout session where participants discussed SSL's Strengths, Weaknesses, Opportunities, and Threats (i.e., a SWOT analysis). For those stakeholders unable to attend the in-person meeting, a virtual meeting was held on August 20, 2025. Since NICTD was concerned that some key stakeholders did not attend either meeting, follow-up one-on-one calls were made. Stakeholder attendance included nine at the in-person meeting, eleven at the virtual, and four at the follow-up calls. **Section 7.6** indicates stakeholder representation at the meetings.

7.3.2 Stakeholder Workshop Meeting 2

The second Stakeholder meeting was held as a hybrid in-person (at NICTD's headquarters at Dune Station) and virtual on December 4, 2025. The focus of the meeting was to receive feedback on potential plans and projects. Attendees provided input on the priority of plans/projects as well as implementation strategies. Meeting attendance was seven in-person and nine virtual. Again, **Section 7.6** indicates stakeholder representation at the meetings.

7.4 NICTD-Led Outreach

Nicole Barker of NICTD reached out to a number of governmental, institutional, and private entities in Northwest Indiana to obtain input on the Plan. Meetings were documented. The

outreach included meetings with US Congressmen as well as State Senators and Representatives. Individuals and organizations providing input are shown in **Section 7.6**.

7.5 Transit-Oriented Development (TOD)

Five meetings were convened to discuss the status of SSL station area TOD plans and Transit Development District (TDD) boundaries. These included RDA, St. Joseph County, City of Portage, NIRPC, and MACOG.

7.6 Stakeholder Interviews/Engagements

A variety of meetings were held with stakeholders, most virtually with Microsoft Teams, which are online meetings that participants can join from almost any type of device. Other meetings were handled in-person, or hybrid, virtual/in-person. Notes were prepared for all meetings. Meetings began with 1) a short review of the Strategic Plan adopted by NICTD in 2014, 2) background on why the Plan needs to be updated (i.e., many 2014 recommendations have been achieved and pervasive changes in commuter behavior due to telework), and 3) a review of the Plan process.

7.6.1 NICTD Board of Trustees

Obtaining feedback from NICTD's policy-makers was critical to understanding their vision for SSL's future and major impediments to achieving that vision. Interviews were held one-on-one in July 2025.

7.6.2 NICTD Department Heads

Six meetings were held with staff from key NICTD departments, as shown below. The meeting with the department shown as New Initiatives included the NICTD project managers for the Double Track NWI and Monon Corridor projects. In lieu of meeting with staff from NICTD's Safety Department, the Department provided the document *Vision for SSL Over the Next 20 Years: A Customer-Centered, Safe, and Smart Commuter Rail System*, which described technology and safety initiatives that are planned.

1. Transportation Department, 9:30 AM, April 9, 2025 (one attendee),
2. Track Department, 10:30 AM, April 9, 2025 (2 attendees),
3. Line & Signal Department, 12:15 PM, April 9, 2025 (2 attendees),
4. Mechanical Department, 1:15 PM, April 9, 2025 (5 attendees),
5. Positive Train Control (PTC) and Information Technology (IT) Departments, April 17, 2025 (5 attendees), and
6. New Initiatives, April 17, 2025 (3 attendees).

7.6.3 Metra

Metra is a key stakeholder, since SSL trains share the Metra Electric District's (MED) tracks and stations. Three meetings were held with Metra and their consultants in May and June 2025 that included the following topics and staff:

- Overview - CEO/Executive Director, Capital Planning, Planning,
- MED Stations - Planning, Capital Project Delivery, and
- Bi-directional Signals & Substations - Capital Project Delivery, Signal Engineering.

7.6.4 Chicago South Shore & South Bend Railroad (CSS)

The CSS was interviewed on May 16, 2025, which included the President and Director of Operations. CSS is an important SSL stakeholder considering that they share the SSL between South Bend and the connection with MED in Chicago. Issues discussed included anticipated future freight traffic, extending double track through the Michigan City Yard, need for added sidings east of Michigan City, and integrating the Monon Corridor service on the shared trackage west of Hammond.

7.6.5 Airports

Meetings were held with both airports in the SSL corridor, including:

- **Gary/Chicago International Airport** – met with the Executive Director on November 12, 2025. Discussion items included plans to introduce commercial airlines to the airport, expansion plans for cargo operations, and a potential bus link between the SSL station and the airport terminal.
- **South Bend International Airport** – met with the Executive Director on December 2, 2025. Items discussed included support for the SSL Realignment project, expected growth in commercial flights and air passenger traffic, benefits of a higher level of SSL service to provide better connections to flights, and airport long range improvement plans.

7.6.6 Regional Planning Agencies

The three regional planning agencies serving the SSL corridor in Indiana were engaged at several points in the study.

- **Northwestern Indiana Regional Planning Commission (NIRPC)** – serves as the Metropolitan Planning Organization (MPO) for Lake, Porter and LaPorte Counties. As the MPO, NIRPC coordinates the region's transportation planning process and prepares key planning documents such as the regional plan and Transportation Improvement Program (TIP). Engagements included,

- Briefing to NICTD’s Transportation Committee by NICTD staff, March 4, 2025,
- Discussion of TOD, November 18, 2025,
- Stakeholder 1 meeting in-person, August 19, 2025, and
- Stakeholder 2 meeting in-person, December 4, 2025.
- **Michiana Area Council of Governments (MACOG)** - serves as the MPO for the South Bend–Elkhart region, covering St. Joseph and Elkhart Counties. MACOG prepares the region’s long-range transportation plan and TIP. Engagements included,
 - Discussion of TOD, November 25, 2025,
 - Stakeholder 1 meeting virtually, August 20, 2025, and
 - Stakeholder 2 meeting in-person, December 4, 2025.
- **Northwest Indiana Regional Development Authority (RDA)** – the RDA was created in 2005 by the Indiana Legislature to drive economic development and major infrastructure projects in Lake and Porter Counties. In 2017, the Indiana General Assembly authorized the establishment of Transit Development Districts (TDDs) at stations along the SSL. TDDs are designated economic development areas that facilitate TOD. A meeting was held on September 30, 2025, to discuss the status of TOD plans and TDD boundaries. RDA attended both Stakeholder Workshops.

7.6.7 Counties

Meeting with representatives of Northwest Indiana County governments included,

- **LaPorte County** – follow-up to Stakeholder Workshop 1 on September 22, 2025,
- **St. Joseph County** - Stakeholder Workshop 1 and TOD discussion on October 29, 2025.

7.6.8 Communities

Through multiple venues, many of the communities in the SSL corridor had opportunities to provide input to the Plan, as indicated by **Table 7-1**.

Table 7-1: Meetings with Communities

Community	County	TOD	NICTD-Led	Stakeholder 1	Follow-up Stakeholder 1	Stakeholder 2
Town of Beverly Shores	Porter			8/19/25		12/4/25
Town of Cedar Lake	Lake			8/20/25		
Town of Chesterton	Porter			8/19/25		
City of Crown Point	Lake		7/7/25			
Town of Dune Acres	Porter		5/29/25			
Town of Dyer	Lake		6/19/25	8/20/25		12/4/25

Community	County	TOD	NICTD-Led	Stakeholder 1	Follow-up Stakeholder 1	Stakeholder 2
City of East Chicago	Lake			8/19/25		12/4/25
East Chicago Transit (ECT)	Lake					12/4/25
City of Hammond	Lake				10/7/25	
Town of Hebron	Porter		6/2/25			
Town of Highland	Lake				10/8/25	
City of Hobart	Lake			8/20/25		
Hudson Township	LaPorte		5/7/25			
City of Lake Station	Lake		7/14/25			
City of LaPorte	LaPorte			8/20/25		12/4/25
City of Michigan City	LaPorte			8/19/25		
Town of Munster	Lake			8/19/25		12/4/25
Town of New Carlisle	St. Joseph		5/20/25			
Town of Ogden Dunes	Porter			8/20/25		
City of Portage	Porter	11/20/25		8/20/25		
Town of Porter	Porter			8/20/25		12/4/25
Town of Schererville	Lake		6/19/25			
City of South Bend	St. Joseph			8/20/25	10/24/26	12/4/25
Town of St. John	Lake					12/4/25
City of Valparaiso	Porter			8/19/25		12/4/25
City Valparaiso Transit	Porter			8/19/25		12/4/25
Town of Westville	LaPorte		5/12/25			

7.6.9 Other Organizations

Various other organizations were solicited for input during the preparation of the Plan, as shown on **Table 7-2**. Most of the contacts were made by NICTD Staff.

Table 7-2: Meetings with other Organizations

Type	Organization	Meeting Date
Econ Development	Lake County Economic Alliance	5/22/25
Econ Development	NWI Forum	5/29/25
Econ Development	One Region	5/1/25
Education	Indiana University Northwest	6/16/25
Education	Notre Dame	5/22/25
Education	Purdue University Northwest	5/29/25
Employer	Cleveland Cliffs	5/2/25
Employer	GM/Samsung, New Carlisle	12/11/25
Employer	NIPSCO	6/17/25
Employer	Port of Indiana	5/6/25

Type	Organization	Meeting Date
Employer	US Steel	4/30/25
Other Government	Indiana Finance Authority (IFA)	6/9/25
Parks & Recreation	Indiana Dunes National Park	5/8/25
Parks & Recreation	Indiana Dunes State Park	5/12/25
Tourism	Indiana Dunes Tourism	5/9/25
Tourism	LaPorte County Convention & Visitors Bureau	4/30/25
Tourism	South Shore Convention & Visitors Authority	5/20/25

7.6.10 Indiana Legislators

NICTD staff reached out to Northwest Indiana legislators, both US congressmen and State senators and representatives. Meetings were held with US Congressman Frank Mrvan of District 1 and US Congressman Rudy Yakym of District 2. **Table 7-3** lists the State legislators who were solicited for input to the Plan.

Table 7-3: State Legislators Contacted

State Legislator	County	Senate District	House District
Senator David Niezgodski	St. Joseph	10	
Representative Maureen Bauer	St. Joseph		6
Representative Jake Teshka	St. Joseph		7
Senator Mike Bohacek	LaPorte	8	
Representative Randy Novak	LaPorte		9
Representative Jim Pressel	LaPorte		20
Senator Ed Charbonneau	Porter	5	
Senator Rodney Pol, Jr.	Porter	4	
Representative Chuck Mosely	Porter		10
Senator Dan Dernulc	Lake	1	
Senator Mark Spencer	Lake	3	
Representative Carolyn Jackson	Lake		1

8 Implementation/Schedule

NICTD's implementation of the recommendations of the Strategic Plan will involve several tracks, including:

Capital Projects – ultimate timing of major capital projects will be dependent on outcomes of appropriate NEPA/engineering studies, successfully securing funding, and adoption of the local portion of a financial package for those projects.

Service Expansion – service upgrades will be subject to necessary infrastructure improvements being in place, availability of railcars, and requisite staffing to operate and maintain. NICTD should be confident that service will be operated reliably before implementation.

Partnerships – coordination with various entities related to market demand and operations will be important in advancing strategic plan recommendations.

Performance Tracking – achievement of the overarching aim of the Plan to provide a service that is safe, understandable, frequent enough to be useful, and consistently delivered within a predictable schedule window, will require close monitoring of service and ridership. It is proposed that NICTD establish a safety and reliability dashboard.

8.1 Project and Program Implementation Timeline

The bar chart on **Figure 8-1** presents proposed a timeline of capital projects and service improvements for all four investment scenarios. While the years depicted generally represent when projects are completed, most will involve previous time for planning, engineering and design, securing funding, and construction. An exception is the expansion of the South Shore's footprint by extending the line or developing new branch lines. These projects are recommended for study over the 20-year Plan horizon, not implementation.

Figure 8-1: Implementation Schedule of Strategic Plan's Programs & Projects

	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Capital Investments - Facilities																				
Monon Maintenance Facility (Lite & Full)																				
Michigan City Yard Parts Storage																				
Relocate Functions at Michigan City to Pines Yard																				
Michigan City Yard Redesign																				
Gary Metro Center Station Upgrade																				
New & Extended High-Level Platforms (6 stations)																				
New Infill Stations (2)																				
Capital Investments - Infrastructure																				
Signal & Comm. Upgrade (multiple phases)																				
Increase speed thru J-Diamond, convert to PTC																				
Disaster Recovery – Cloud servers as back-up																				
Replace Railcar TMCs (every 10 years)																				
City of Gary Grade Crossings & Quiet Zone																				
Roadway & Ped Grade Separations (4 locations)																				
Extend Double Track east to Karwick Rd.																				
Sidings east of Mich. City: Andry; Birchim; Olive																				
South Bend Airport Realignment																				
Replace corroded wire supports (2 segments)																				
Cameras to monitor pantographs																				
Station Sectionalization - OCS switches at stas.																				
Rolling Stock																				
Replace Railcars																				
Battery hybrid railcars for Extensions																				

	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Operations & Maintenance																				
Tech Initiatives to improve Safety & Security																				
Implement Regional Rail service concept																				
Improve Frequencies, esp. Evenings & Weekends																				
Shuttle trains, South Bend-Michigan City																				
Add SSL stop at 59th St. Station - Obama Center																				
Corridor Studies																				
4 Corridors: Feasibility, NEPA, Engineering																				
Hammond Stadium Feasibility Study - TBD																				
Coordination																				
Metra Millennium Station Planning Study																				
Add station access & last mile options																				
Integrate Fares w/other Providers																				
Amtrak & Airline Coordination																				
Transit-Oriented Development																				
Wayfinding & Marketing																				

8.2 Summary of Partnership Recommendations

Table 8-1 summarizes the partner relationships that are recommended to be continued, expanded, or created.

Table 8-1: Summary of Partnership Recommendations

Partnership Category	Partner	Recommendations
Project Partners	Contractors	- Consider P3 for major future initiatives
Passenger Railroads	Metra	- Collaborate on capital projects, - Coordinate service, - Explore fare integration
	Amtrak	- Potential coordination at existing and future stations
Freight Railroads	CSS	- Coordinate joint operations and capital improvement projects, - Host future extension to LaPorte
	Other Freight Railroads	- Collaborate on future capital projects, including junctions, - Host future extensions
Local Transit	CTA & Pace	- Expand connection information on SSL collateral materials, - Explore use of same fare platform
	Indiana Providers	- Expand service to improve connections, - Explore fare integration
Other Transportation	Intercity Bus	- Explore service coordination,
	Rideshare	- Explore possible subsidy program for last-mile links,
	Vanpool	- Adapt and expand MACOG program for last-mile work commutes,
	Autonomous Vehicles	- Research feasibility for use in connections to Indiana destinations, including recreation & employment
Communities	NW Indiana Cities & Towns	- Continue coordination with RDA in developing & implementing community station area plans, - Encourage communities to make improvements for station access, e.g., sidewalks, wayfinding, - Facilitate joint development of stations & parking facilities with private developers
Employers	NW Indiana	- Explore last-mile options with employers, including working with MPOs and business groups, - Coordination of schedules, both SSL times & company start/quit times, - Promotion to companies, e.g., sharing SSL service info to workers and Commuter Benefit Programs, - Encourage formation of Transportation Management Associations
University & Colleges	Chicago Schools NW Indiana Schools	- Request that schools add SSL link to websites, - Explore student SSL fare program
Attractions	Chicago & NW Indiana	- Collaborate on improving ped/bike connections, - Expand direction information from SSL stations on NICTD website, - Request that partners include SSL info & link on their websites
Special Events	Chicago & NW Indiana	- Expand special events on NICTD website to include those not requiring special SSL service
Co-Marketing	Chicago & NW Indiana	- Create or strengthen relationships with tourism and economic development organizations.

8.3 Performance Dashboard

Over the past few years, NICTD has completed two major capital expansions (Double Track NWI and Monon Corridor) and coordinated with Metra in increasing the capacity of the MED. Over this same general period SSL has been dealing with changes in commuter travel patterns due to COVID-19 and the practice of hybrid work schedules that involve combining working in the office with working remotely from home. As NICTD strives to preserve and grow its share of the downtown Chicago work commute market, and more importantly, increase ridership in other travel markets (e.g., commuters to Northwest Indiana jobs, occasional riders, students, airport travelers, visitors, etc.), the need to deliver service that is perceived as safe and is consistently reliable will be increasingly important in meeting the needs of a customer base that has multiple travel choices and less tolerance for uncertainty.

Delivering on these attributes will require tracking performance that can be communicated to NICTD's policymakers, staff, customers, and the public served by SSL. It is recommended that NICTD develop a performance dashboard that will clearly illustrate the trends in key metrics and comparison to benchmark goals. In addition to serving to communicate the quality product that NICTD provides, the dashboard can also be used to diagnose problems that NICTD staff can address for corrective action.

The performance dashboard should:

- Track service reliability and customer experience
- Monitor safety and security
- Support operational and capital decisions
- Align performance with policy goals

It is suggested that the dashboard track performance quarterly, although monthly can be considered. Attributes of an effective dashboard can include:

- Turn data into insight at a glance, focusing on key performance indicators (KPIs), not raw data
- Easy to understand in under 30 seconds
- Avoids excessive precision
- Uses the right chart for the message: e.g., trends → line charts, comparisons → bar charts, status vs target → gauges, bullets, variance bars
- Consistent color usage (e.g., green = good, red = risk)
- Enables users to quickly answer: "Is this good or bad?"

- Filters or slicers for geography, time, or category, drilling down for root cause analysis

NICTD already reports performance through the *Monthly Ridership and Performance Report*, which will serve as the source data for much of the dashboard. The dashboard is not intended to replace this report; rather, it will provide a quick view summary of KPIs, complementing this and other regular NICTD reports. The following provides a list of items that can be considered for tracking in the dashboard.

Ridership – this is a core indicator of whether NICTD’s efforts of meeting customer expectations are working. The dashboard should present KPIs in disaggregated forms (e.g., line/branch, service period, station grouping). Possible measures can include:

- Monthly passenger trips
- Average daily passenger trips by Weekday Rush, Weekday Off-peak, Weekend
- Ridership as a percentage of 2019 (i.e., pre-COVID-19)
- Ridership to/from Fare Zones 1 & 2 vs all other trips (i.e., intermediate travel)
- Bikes on Trains use
- Reported passenger crowding - peak load versus seated capacity

Reliability – riders of commuter rail rate on-time performance is one of the most important attributes for service, strongly influencing satisfaction, loyalty, and whether riders choose commuter rail over driving. This was confirmed in the survey of SSL passengers conducted in spring 2025; respondents were asked for the biggest improvement to the SSL in the next 20 years – of 47 ideas reported, Improved Reliability ranked third highest. KPI’s that can be considered include:

- Percent of trains on-time for Lakeshore, Monon, and South Shore overall
- On-time performance by service period: Rush Hour, Weekday Off-Peak, Weekend
- Performance meeting NICTD targets, i.e., 95% Weekday Rush, 85% Weekday Off-Peak and Weekend
- Delays by duration, including annulments and delays in excess of 59 minutes
- Delays by cause and minutes of delay by Weekday and Weekend (NICTD uses 28 reasons for delay, which can be grouped into ten categories)
- Missed connections
- On-time performance weighted by passengers
- Equipment availability - percentage of fleet available for service
- Percent of track with restricted speed, or slow orders
- Elevator outages

Safety and Security – while the SSL is a safe and secure system, the perception among potential passengers may be influenced by media reports of infrequent incidents. Regularly publishing KPIs can have a positive impact on changing these perceptions. Note that safety and security are related but distinct concepts. **Safety** is about unintentional injuries, crashes, and system failures caused by operations, equipment, infrastructure, or human error; **Security** is about preventing intentional acts that threaten people, property, or operations. The spring passenger survey asked respondents about their experience with issues using SSL in the last six months; of the eight issues listed, six percent of respondents reported *Security/Safety Concern Onboard or at Stations*. The following are possible KPIs that can be considered:

- Reported passenger injuries
- Reported employee injuries
- NICTD police officer train rides
- NICTD police officer station/parking lot checks
- Incidents requiring police involvement (NICTD Police & Local Community Police)
- Trespasser Incidents
- SSL Train-Vehicle Incidents
- CSS Train-Vehicle incidents

Customer Relations – feedback from users of the SSL service can cover both Safety and Reliability, and can be folded into each area of tracking, or documented separately. NICTD provides several channels for customer comments or questions, including the NICTD website and social media accounts. The website is set up for inquiries by various categories which can be summarized and tracked as KPIs. The website includes the following structured approach used for customer reporting:

- General Categories
 - Comment regarding employee
 - Maintenance Issue
 - On-time Performance
 - Quiet Car Issue
 - Stations/Parking Lots
 - Train Equipment
 - Train Schedule
 - Other Customer Service Issue
- Safety/Security Issue
 - Disruptive or Aggressive Behavior
 - Emotionally Disturbed Person

- Panhandling of Begging
 - Sick/Sleeping/Unconscious Person
 - Vandalism or Damage
 - Other Safety / Security Issue
- Customer filed on-line reports
 - Delay Report
 - Mechanical Report
 - Incident Report

Surveys – periodic surveys of NICTD customers can be a valuable way of collecting opinions of riders. This information can be especially useful when cross-tabulating with other passenger characteristics, for example: boarding/alighting station, travel purpose, longevity of using SSL, time-of-day, or frequency of travel. Since these surveys can be costly and require significant effort, they typically are conducted infrequently, limiting the usefulness to track progress.

However, the peer commuter railroad interview held in April 2025 with the FrontRunner commuter rail line operated by Utah Transit Authority found an interesting way of obtaining regular feedback from customers. UTA uses a short passenger survey to inform progress in meeting goals. The Net Promoter Score (NPS) methodology uses an onboard survey that asks passengers if they would recommend the service to others. UTA developed its own NPS model for FrontRunner. The NPS uses a 10-point scale where scores of 9-10 are considered promoters, 7-8 are neutral, and 1-6 are detractors. All detractors are contacted within 24–48 hours by someone empowered to fix the issue.