NWI NEST

The Northwest Indiana Family Moving Guide

A practical 2026 checklist for comparing towns, checking a home correctly, testing your real commute, and handling the first Indiana paperwork after a move.

Best use: print this guide and bring it with you while touring neighborhoods or comparing two or three towns. Do not rely on a town name alone - verify the exact address.

Made for families comparing Munster, Dyer, Schererville, St. John, Crown Point and the wider Northwest Indiana region.

01 Build your town shortlist

Start with the life you actually live.

A town can look perfect in a ranking and still be wrong for your household. Use these five launch-town profiles as a starting point, then test the exact neighborhood and home.

Town	Current NWI Nest shorthand	Jul. 2026 median*
Munster	Chicago access + established neighborhoods	$362,718
Dyer	Balanced Tri-Town feel + rail	$349,825
Schererville	Everyday convenience + Lake Central	$350,075
St. John	Growth + space + newer-subdivision energy	$464,767
Crown Point	Downtown identity + family amenities	$336,332

*Townwide market snapshot used by the current NWI Nest prototype. A median is not the price of the specific house you want.

Circle your top three

[ ] Town 1: ____________________________ Why: ____

[ ] Town 2: ____________________________ Why: ____

[ ] Town 3: ____________________________ Why: ____

Good shortlist rule: pick one town that feels obvious, one that seems like the practical value choice, and one that challenges your assumptions.

02 Tour like a local, not a tourist

Run the “normal Tuesday” test.

The best neighborhood tour is not just a Saturday drive past nice houses. Re-create an ordinary weekday.

Before the tour

[ ] Map the work commute at the actual departure time.

[ ] Map daycare / school / grandparent routes.

[ ] Find your likely grocery store, pharmacy, pediatric care and fuel stop.

[ ] Check whether the home is inside an HOA and read current dues/rules.

During the tour

[ ] Drive the neighborhood at morning or evening peak traffic.

[ ] Notice sidewalks, street lighting, cut-through traffic and school pickup patterns.

[ ] Listen with the windows down for trains, highways, industry, dogs or sports fields.

[ ] Visit the nearest park you would realistically use with your children.

[ ] Try the drive from the home to one weekly destination you cannot avoid.

After the tour

[ ] Write down one thing you loved and one thing that bothered you before viewing another town.

[ ] Compare the same factors across every home instead of changing the rules mid-search.

The question is not “Could we have fun here?” It is “Would ordinary family life work smoothly here?”

03 Verify schools at the address level

Never buy a school district based on a ZIP code.

Real-estate listings, mailing addresses and town boundaries do not always tell you the exact attendance assignment. Confirm the exact property with the school corporation before relying on it.

School verification checklist

[ ] Ask the school corporation to verify the exact street address.

[ ] Confirm the elementary, middle and high-school assignment separately.

[ ] Ask whether boundaries or grade configurations are scheduled to change.

[ ] Check transportation eligibility and approximate pickup/drop-off timing.

[ ] Review program availability that matters to your child: preschool, special education, gifted, language, CTE, athletics, etc.

[ ] If using school performance data, compare multiple years and multiple measures - not one score.

Keep the distinction clear: “This town is served by a well-regarded district” is not the same statement as “this exact house is assigned to the school I expect.”

Address / school notes

[ ] Property: ____

[ ] Elementary: ______________________ Middle: ______________________ High: ______________________

[ ] Verified with: ____ Date: ______________________

04 Price the whole home, not just the mortgage

A cheaper listing can still cost more to own.

For each finalist, compare the property-level expenses that sit outside the headline sale price.

Check	What to record
Property taxes	Current bill, assessed value, taxing units, deductions/credits shown
Insurance	Home premium + flood/water/sewer-backup questions if relevant
HOA	Annual dues, special assessments, rules, amenities
Utilities	Water/sewer, gas/electric, trash, internet
Condition	Roof, HVAC, foundation, drainage, windows, driveway, major deferred maintenance
Commute cost	Fuel, tolls, parking, train fares, station driving/parking
Childcare / school	Daycare, before/after care, private-program costs if applicable

Indiana property-tax reminder

Indiana offers property-tax deductions and credits that can change a homeowner’s final bill. Eligibility is specific to the property and taxpayer. The Indiana Department of Local Government Finance says county auditors are the best contact for eligibility questions. Do not estimate your final bill from a gross town tax rate alone.

Official reference: in.gov/dlgf/deductions-and-credits/

05 Test your commute like an experiment

One drive is not a commute test.

For a serious Chicago or regional commute, test at least three real trips. Record door-to-door time instead of map-app time alone.

Trip	Departure	Door-to-door	Notes
Test 1	________	________	________________________________
Test 2	________	________	________________________________
Test 3	________	________	________________________________

If using South Shore / Monon Corridor

[ ] Drive from the house to the station at the time you would leave.

[ ] Check parking availability, walking distance and platform access.

[ ] Use the current weekday schedule - not a remembered travel time.

[ ] Calculate the last mile from the Chicago station to the actual workplace.

[ ] Plan the backup when a child pickup, overtime shift or service interruption changes the day.

Commute tradeoff: a 15-minute difference each way is roughly 2.5 hours per five-day workweek. Decide whether the extra house/yard/amenities are worth that time to your household.

06 Crossing into Indiana?

Put the first 60 days on your calendar.

The Indiana BMV’s current new-resident guidance says people holding a valid out-of-state driver’s license have 60 days to obtain an Indiana license. Vehicles you own with out-of-state titles also need title/registration action within the new-resident window.

New-resident checklist

[ ] Indiana driver’s license / credential.

[ ] Vehicle title and registration for each owned vehicle.

[ ] Proof-of-address documents ready for the BMV.

[ ] Proof of insurance.

[ ] Lake or Porter County vehicle emissions requirements, when applicable.

[ ] Update voter registration if desired.

[ ] Update employer, payroll, banks, insurance, medical providers and subscriptions.

[ ] Confirm utilities, trash/recycling and local service accounts.

Official BMV reference: in.gov/bmv/licenses-permits-ids/new-indiana-residents

The BMV also notes that vehicles registered in Lake and Porter counties are required to undergo emissions testing. Requirements can change, so use the current BMV page when you actually move.

07 Make the final decision on one page

Compare the finalists using the same rules.

Factor	Town A	Town B	Town C
Exact home / neighborhood	________	________	________
School assignment verified	________	________	________
Monthly all-in housing cost	________	________	________
Real commute time	________	________	________
Childcare / family logistics	________	________	________
Parks / activities we would use	________	________	________
Shopping / medical convenience	________	________	________
Biggest advantage	________	________	________
Biggest tradeoff	________	________	________

Final question

“If nobody else knew which town we chose, which option would make our household’s ordinary life work best?”

Primary references used for this checklist

Indiana Bureau of Motor Vehicles: New Indiana Residents - https://www.in.gov/bmv/licenses-permits-ids/new-indiana-residents

Indiana Department of Local Government Finance: Deductions and Credits - https://www.in.gov/dlgf/deductions-and-credits/

Indiana Secretary of State: Register to Vote - https://www.in.gov/sos/elections/voter-information/register-to-vote/

Town-specific statistics and local-source links are maintained on the NWI Nest town guides. This guide is informational and should be updated when the underlying official guidance changes.