

Regional Housing Study Baseline Initiatives Report

2024



This document compiles vision statements, implementation strategies, and other takeaways from a selection of recent plans and studies conducted by municipalities, counties, and agencies across the region.

Baseline initiatives report

The MACOG Regional Housing Study is intended to offer a regional perspective to complement local planning and policymaking as communities across the three-county area confront and manage housing challenges and opportunities. To help ground the study in the area's current planning context, this document gathers takeaways from the many comprehensive plans, housing studies, and other reports recently conducted by many of the municipalities, counties, and agencies that comprise the region.

Each plan, study, or report is introduced by its vision statement followed by a compilation of goals, strategies, and other implementation actions that relate to housing policy and production.

Comprehensive plans

Common themes

The following goals and priorities were shared across several plans, studies, and reports summarized in this document.

- Create more affordable housing (low- and moderate-income)
- Add diverse housing options
- Rehabilitate existing housing and neighborhoods
- Designate areas for mixed-use development
- Revitalize downtowns
- Attract skilled, professional workforce
- Encourage walkable and bikeable development and urban design
- Preserve neighborhood and rural character
- Provide design standards and guidelines
- Promote green building and energy efficiency
- Reinforce homeownership
- Engage the community in housing dialogue
- Offer development incentives
- Build public-private partnerships

The Regional Housing Study should consider how its unique perspective and role in the regional housing discourse can reference and reinforce these ideas in its analysis and recommendations.

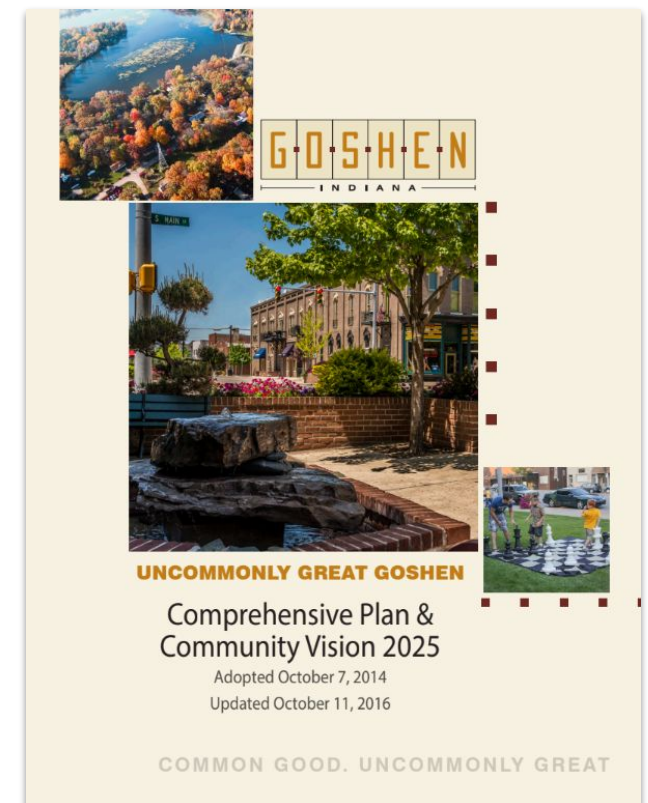
Comprehensive plans

Goshen Comprehensive Plan (2014)

Neighborhoods and Housing vision statement: Goshen is committed to vibrant, diverse and engaged neighborhoods where residents work together on common interests and concerns. The City will enhance residents' sense of place, empowering them to take an active role in their community. Goshen will have a wide range of affordable and quality housing options available for all residents—single and multi-family, owner and rental occupied housing and housing for persons with special needs.

Goals and strategies related to housing:

- Revitalize, sustain and enhance urban core neighborhoods
- Provide opportunities for neighborhood engagement and involvement
- Enhance neighborhood sense of place
- Enhance the experience of diversity in neighborhoods
- Encourage compact and connected residential development
- Expand housing options and opportunities
- Improve the quality of rental housing
- Promote green building and site design in new and existing residential development
- Prioritize the reuse and redevelopment of existing land and structures
- Promote commercial and industrial development that complements existing land uses
- Encourage new and infill residential development that is consistent with existing neighborhood design, style and scale
- Encourage development that is sensitive to the natural environment
- Strengthen regional land use planning
- Maintain an attractive and vibrant downtown
- Encourage small-scale, neighborhood commercial development
- Match land uses with existing or potentially available utility services



Comprehensive plans

Wakarusa Comprehensive Plan (2021)

Vision statement: Wakarusa: Grown from the tradition of neighbors helping neighbors; will intentionally grow for the next generation while maintaining a strong sense of community and small town charm.

Goal: Prioritize a diversity of housing options for all stages of life

- Explore opportunities for infill housing development in downtown and allow diverse housing options such as live-work units and higher density units
- Explore the feasibility to create a “First-Time Homebuyer” Housing Subsidy Program
- Work with housing developers to construct affordable housing options
- Encourage a mix of housing types and densities for residential developments in targeted infill and redevelopment areas such as downtown, transitional corridors, and at gateways

Goal: Update the Town’s Development Standards to ensure new development achieves the vision and goals of the Comprehensive Plan

- Partner with Elkhart County Planning & Zoning to revise and update the Town’s development standards that implement the vision and strategies of the Comprehensive Plan
- Develop and adopt design standards specific to targeted development areas such as downtown, employment centers, major corridors, and gateways as identified in the Future Development Concept Map to support vibrant and walkable places
- Explore the feasibility to offer development incentives to help construct public infrastructure utilities, local roads, parks, sidewalks, and trails in new developments to adequately serve the community



Comprehensive plans

Wakarusa Comprehensive Plan (2021) continued

Vision statement: Wakarusa: Grown from the tradition of neighbors helping neighbors; will intentionally grow for the next generation while maintaining a strong sense of community and small town charm.

Goal: Update the Town's Development Standards to ensure new development achieves the vision and goals of the Comprehensive Plan (continued)

- Explore the feasibility to offer development incentives to help construct public infrastructure utilities, local roads, parks, sidewalks, and trails in new developments to adequately serve the community
- Align land use and transportation planning decisions to ensure new streets planned with new developments appropriately connect to the existing road network
- Develop annexation and utility extension service policies to support the development in targeted future growth areas

Goal: Redevelop vacant or underutilized buildings to enhance area's appeal and activity

Goal: Coordinate infrastructure improvements with future development plans to reduce fiscal impacts

- Develop annexation and utility services policies to support future development in targeted growth areas



Comprehensive plans**Middlebury Comprehensive Plan (2020)**

Vision statement: The Town of Middlebury, grown from tradition, is a welcoming, thriving community for all ages. A place committed to an entrepreneurship zest while maintaining a safe, family-oriented environment with quality education, innovation, and community involvement.

Goal: Proactively market the vision and character of the Town Center

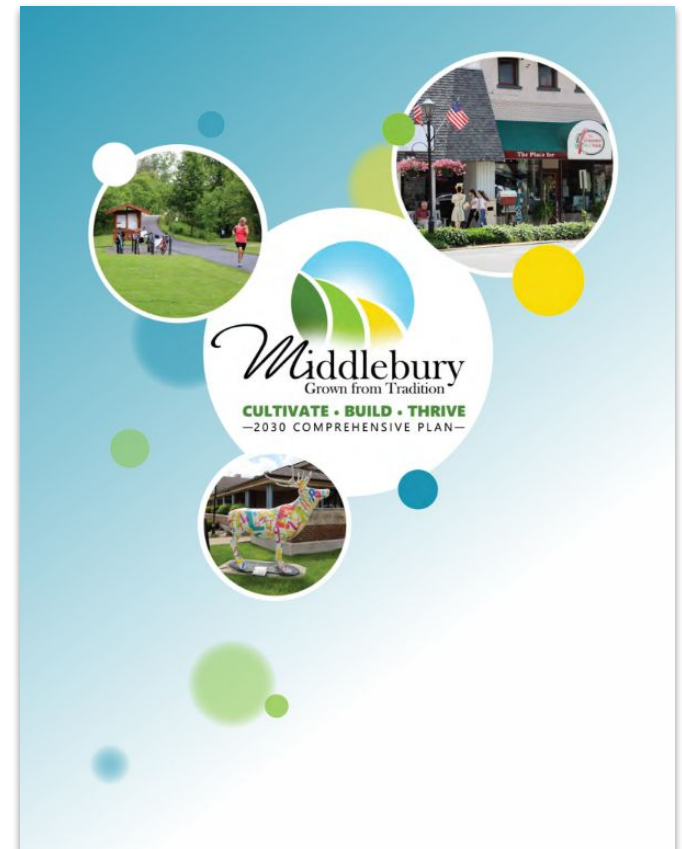
- Promote mixed-use and infill development to support a vibrant and thriving Town Center
- Research and provide appropriate incentives to encourage infill and redevelopment in targeted areas

Goal: Preserve the existing residential character

- Develop a property maintenance ordinance/neighborhood preservation ordinance

Goal: Ensure quality development for new neighborhoods growth

- Create utility extension policies to support future development in targeted areas
- Support future development on the west side of Town with the provision of public utilities by conducting a Preliminary Engineering Study and acquiring needed properties

Goal: Coordinate infrastructure improvements with future development plans to reduce fiscal impacts

Comprehensive plans**Millersburg Comprehensive Plan (2021)**

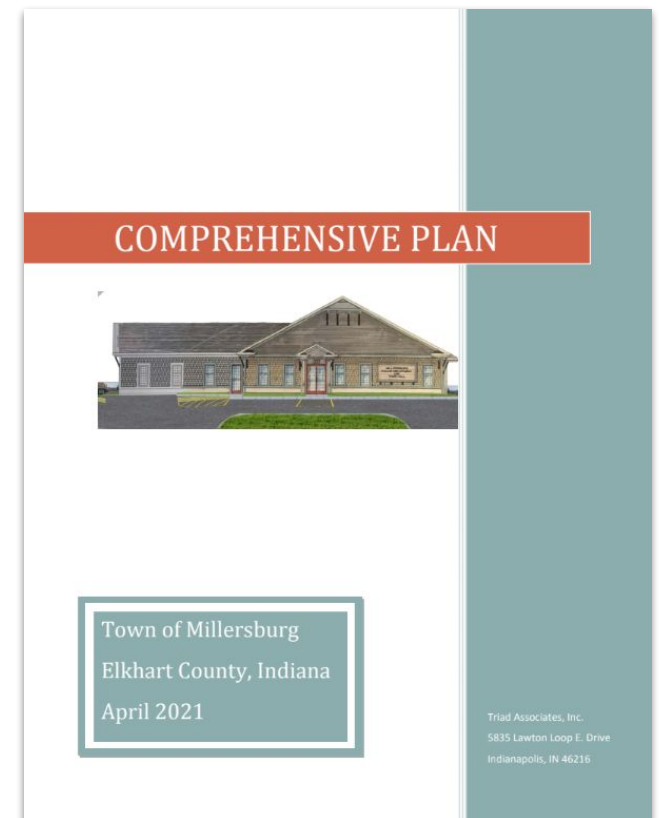
Vision statement: Our vision for the Town of Millersburg is to preserve our community's history and character, enhance the quality of life, and maintain existing residents and business while encouraging future relocation to our community.

Goal: Encourage quality development, redevelopment and revitalization within the community

- Prepare zoning and development standards that includes landscaping, streets, sidewalks, lighting, building codes, and land use restrictions
- Improve property appearances through enforcement and creation of ordinances.

Goal: Protect the local character

- Pursue community redesign so housing, commercial entities, recreation, and other activities are within walking distance of each other.
- Draft a Zoning Ordinance that implements the Comprehensive Plan and a vision for the community.
- Commit to preserving the town's character by encouraging land conservation, management of streetscapes, regular property maintenance, and preservation of historic structures.
- Pursue funding and local involvement in rehabilitating deteriorated buildings and residences to improve the community aesthetics and reestablish pride of home.

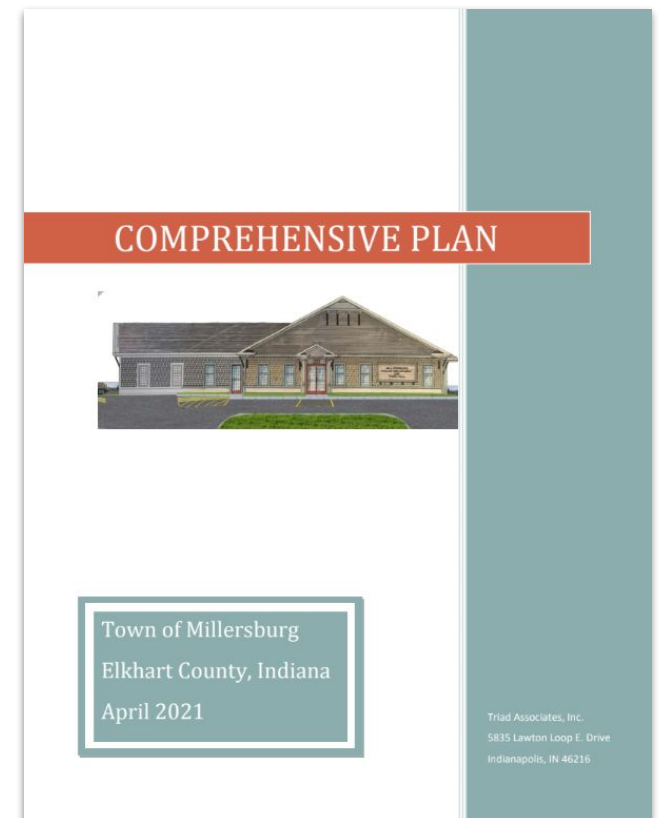


Comprehensive plans**Millersburg Comprehensive Plan (2021) continued**

Vision statement: Our vision for the Town of Millersburg is to preserve our community's history and character, enhance the quality of life, and maintain existing residents and business while encouraging future relocation to our community.

Goal: Enhance and improve housing

- Encourage maintenance and preservation of the existing housing by pursuing programs and funding to revitalize existing neighborhoods.
- Encourage energy efficiency in new construction and when rehabilitating or upgrading existing housing.
- Support the revitalization of neighborhoods by keeping the streets and other infrastructure systems in good condition.
- Create Design Standards to ensure infill housing and new developments are consistent with the character of existing neighborhoods.
- Prepare standards that allow for a variety of housing types for all lifestyles, ages, and economic conditions that include multi-family, mixed-use, cluster, planned-unit developments, and institutional uses to assure affordability for all segments of the community.
- Pursue funding sources and grant opportunities that will provide assistance for weatherproofing, rehabilitating and upgrading homes to prevent further deterioration and assure that residents can independently remain living there.



Comprehensive plans

Elkhart Comprehensive Plan (2015)

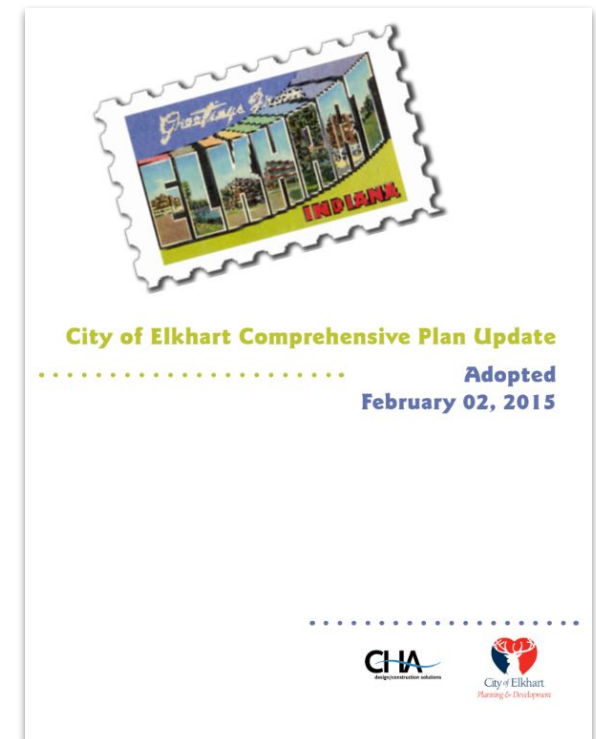
Vision statement: Elkhart is the city with a heart. It is a safe, attractive, and remarkable community featuring well-maintained neighborhoods, vibrant economy, distinctive downtown, environmental stewardship, and a coordinated transportation system offering its citizens a desirable quality of life through access to exemplary schools, public facilities, parks, and services. Elkhart is a well-respected destination of choice for living, working, and recreating achieved by responsible leadership and collaborative partnerships among citizens, the business community, institutions, and government.

Goal: Continue revitalization of Elkhart’s downtown to re-establish itself as a center of commercial, civic, cultural, and social activity.

- Promote mixed-use occupancy in downtown buildings and judiciously permit uses that support the intentions outlined in the Downtown Action Agenda.
- Create development opportunity for live/work spaces in downtown buildings.

Goal: Direct investment, amenities, and new housing development to established residential areas within the City’s boundaries to create additional opportunities for diverse ages, income levels, and stages of life in neighborhoods of choice.

- Dedicate efforts and funding to improving current “at risk” residential neighborhoods with the highest potential for long-term stability.
- Address vacant residential properties to reduce any adverse effects of abandoned properties on stable neighborhoods.
- Establish residential design guidelines for infill housing construction on lots within established neighborhoods.
- Prepare specific neighborhood revitalization plans and implementation strategies for targeted neighborhoods.



Comprehensive plans

Bristol 2030 Comprehensive Plan (2021)

Vision statement: Our grand hometown of Bristol is a vibrant, growing, and safe place to call home, where neighbors are connected, caring, and welcoming to all, with high-quality features and amenities to enjoy in all seasons, and a resilient and thriving business community.

Goal: Plan for sustainable and modest growth

- Develop annexation and utility services policies to support future development in targeted growth areas

Goal: Preserve the existing residential character

- Develop a property maintenance ordinance/neighborhood preservation ordinance

Goal: Provide diverse and affordable housing options

- Explore the feasibility to create a Young Family-Focused Housing Subsidy Program
- Explore the feasibility to create an “Entry-level/First-time Homebuyer Housing Subsidy Program
- Research and provide appropriate incentives to housing developers to construct denser residential units in targeted infill and redevelopment areas
- Incentivize housing developers to purchase property lots that have potential for new housing
- Explore opportunities for infill housing development in downtown
- Diversify the Town's housing choices to provide alternative housing options for all needs and incomes such as senior housing, multi-family units, smaller single-family units, and starter homes



Comprehensive plans**Argos Comprehensive Plan (2016)**

Vision statement: The Town of Argos will embrace its small town values of being a safe, friendly, rural town with high quality parks, public services, and school system while promoting itself as a vibrant community that efficiently balances growth; builds a prosperous economy; creates places that enhances the quality of life; and provides transportation choices that promote active, healthy lifestyles.

Goal: Reinvigorate Older Homes

- Coordinate with the Marshall County Building Commissioner and other incorporated Towns to develop and enforce a unified code enforcement ordinance.
- Seek grant opportunities from the Indiana Owner-Occupied Rehab Program and Federal Community Development Block Grant Program on improving dilapidated homes.

Goal: Building Neighborhood Support

- Create a Town of Argos Housing & Neighborhood Committee to oversee the community's housing and neighborhood needs.
- Partner with Argos Community Schools and community groups to recruit student volunteers to perform neighborhood clean ups, paint homes, participate in Habitat for Humanity projects, and other similar community-based projects.



Comprehensive plans

Argos Comprehensive Plan (2016) continued

Vision statement: The Town of Argos will embrace its small town values of being a safe, friendly, rural town with high quality parks, public services, and school system while promoting itself as a vibrant community that efficiently balances growth; builds a prosperous economy; creates places that enhances the quality of life; and provides transportation choices that promote active, healthy lifestyles.

Goal: Creating New Housing Developments

- Incentivize housing developers and new homeowners with tax abatements for the construction or ownership of new affordable single-family homes and other housing types (in targeted areas) to improve housing choice for all types of residents and age cohorts.
- Ensure new development is designed in a manner that is sensitive to the surrounding neighborhoods.
- Direct new development to targeted development and redevelopment areas, when possible, and encourage site designs to integrate a mix of neighborhood retail services, employment opportunities, and/or affordable residential uses, and the inclusion of bicycle and pedestrian infrastructure.
- Review the Town's Zoning Ordinance to incorporate "green" building techniques for new and rehabilitated housing, and pursue incentives that promote the construction of energy -efficient homes.

Goal: Encouraging Home Ownership

- Partner with the Argos Community School Corporation to include classes for high school students, workers, and residents to learn about what it means to be a homeowner or renter, financial requirements, home maintenance, and how to avoid foreclosure.
- Educate prospective homeowners on available programs, incentives, and financial assistance.



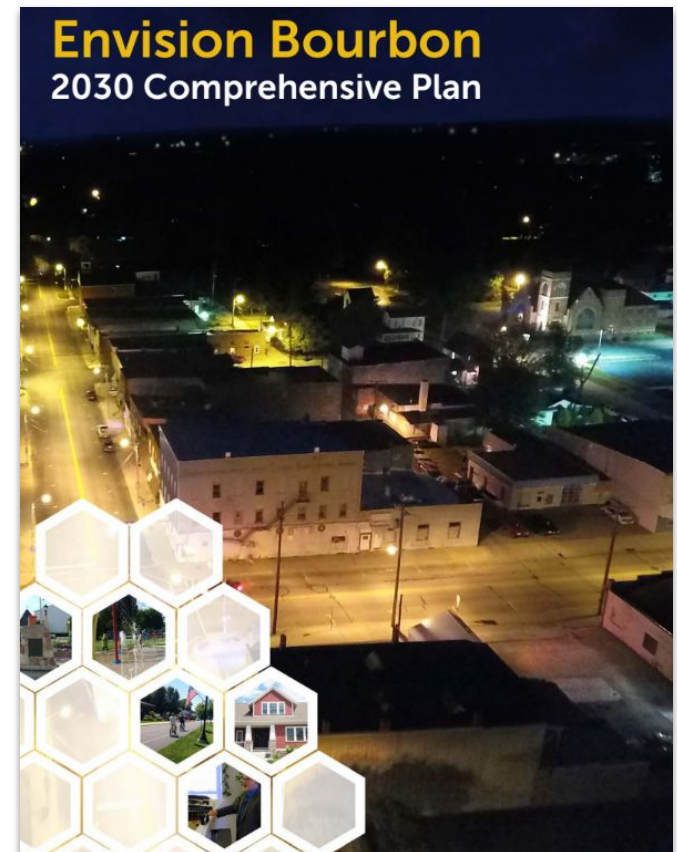
Comprehensive plans

Bourbon Comprehensive Plan (2017)

Vision statement: Bourbon exemplifies vibrant small town living, entrepreneurial opportunities, and community involvement; where housing and everyday necessities are affordable and accessible to all; where creativity and connectivity are celebrated; and, where preserving the community and historical assets are at the forefront.

Goal: Address Aging Housing Stock and Shortage of Affordable Housing Options

- Incentivize tax credit housing developers to construct workforce housing (in targeted areas such as around US 30) to improve housing choice for all types of residents and age cohorts to enhance Bourbon's livability, including mixed use, senior living, apartments, town houses, and condos.
- Create a Town of Bourbon Housing & Neighborhood Committee to oversee the community's housing and neighborhood needs.
- Increase the enforcement and provide incentives on rental properties to maintain an appealing image for prospective homeowners.
- Seek grant opportunities from the Indiana Owner-Occupied Rehab Program and Federal Community Development Block Grant Program on improving dilapidated homes.
- Partner with Triton School students and community volunteers to help fix and maintain dilapidated homes.
- Partner with Triton Schools to include classes, on or off campus, for high school students to learn about what it means to be a homeowner or renter, financial requirements, home maintenance, and how to avoid foreclosure.
- Work with Marshall County to review the current zoning ordinance and consider amending the text to include mixed-use development, conservation residential design standards, fee-in-lieu for public infrastructure, low impact designs (LID) and green building policies.
- Review the Town's Zoning Ordinance to incorporate "green" building techniques and low impact designs (LID) practices for new and rehabilitated construction.
- Pursue incentives that promote the construction of energy efficient homes.



Comprehensive plans

Bourbon Comprehensive Plan (2017) continued

Vision statement: Bourbon exemplifies vibrant small town living, entrepreneurial opportunities, and community involvement; where housing and everyday necessities are affordable and accessible to all; where creativity and connectivity are celebrated; and, where preserving the community and historical assets are at the forefront.

Goal: Address Aging Housing Stock and Shortage of Affordable Housing Options (continued)

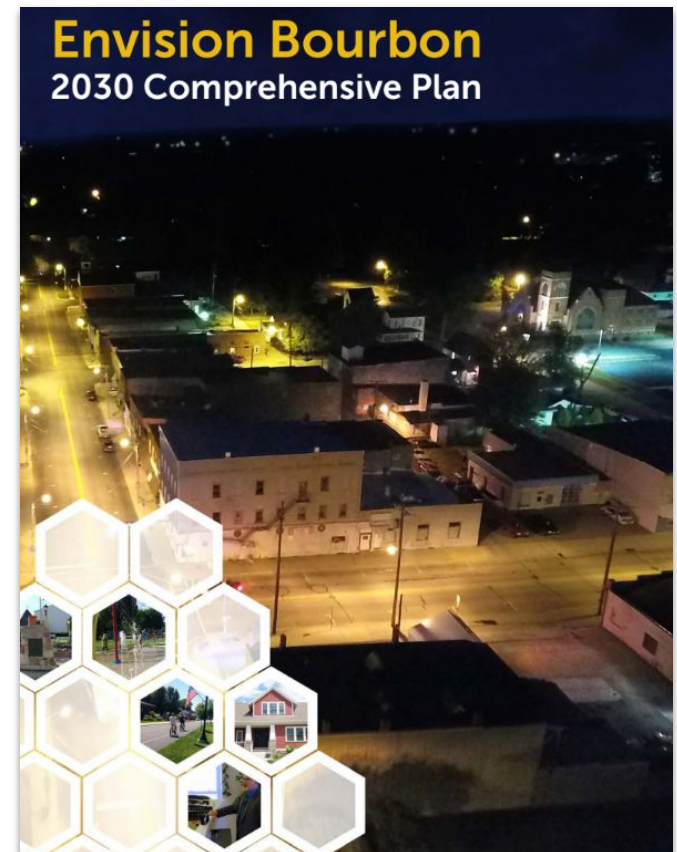
- Educate prospective homeowners on available programs, incentives, and financial assistance when purchasing a home in Bourbon.
- Continue coordinating with the Marshall County Building Commissioner and other incorporated Towns to develop and enforce unified code enforcement ordinance.

Goal: Address aging infrastructure and limited modern infrastructure connectivity

- Invest and maintain in necessary infrastructure improvements on under-served sites within the Town limits, TIF district, and future targeted development
- Promote regional planning and increased coordination between Marshall County, Marshall County EDC, OCRA, IHADA, INDOT, and MACOG to address major housing, economic development, and transportation challenges.

Goal: Improve opportunities for citizens to age-in-place

- Encourage developers to construct mixed use developments that include jobs, workforce housing, and recreational spaces in targeted development areas to enhance the livability, create quality places, and promote active, healthy lifestyles via walking and biking.
- Encourage developers to incorporate senior apartments similar to Garden Court (not income based) in targeted development areas with close proximity to destinations to enhance livability for senior citizens.



Comprehensive plans

Bremen Comprehensive Plan (2015)

Overview: This Bremen Comprehensive Plan is based on growth needs to accommodate 6000 residents, an increase of 1500 people or 500 households. This would represent growth of 30 percent. The plan does not project the number of years this growth will take; instead, it looks at the impact of the growth of Bremen based on this population increase. This approach enables the community to prioritize decisions and guide development while managing the resources needed to accommodate growth. The comprehensive plan is concentrated on maintaining the quality of life current residents cherish.

Goal: Develop a wide range of housing options, linking neighborhoods to surrounding amenities and accommodating a variety of lifestyles.

- Establish a “Live Bremen” initiative that promotes living in Bremen and celebrating its quality of life.
- Establish a Bremen Housing Task Force that focuses on guiding new housing development and creating incentives that expedite the housing goals.
- Create a “continuum of care” strategy for aging members of the Bremen community.
- Recommendation H4: Develop a Senior Active Living Community.
- Recommendation H5: Improve existing neighborhoods and support existing homeowners.
- Develop lifestyle communities for younger non-traditional families and individuals.
- Develop mixed-use housing options.
- Develop downtown housing options.

Goal: Optimize Bremen’s ability to thrive by building upon its unique assets in ways that catalyze quality of life, community wellness, and local self-sufficiency.

- Develop the Micro Farm and Farmstead Housing as net-zero living.
- Develop Senior Active Living Community.



Bremen Comprehensive Plan 6000
a growth and enhancement strategy for Bremen, Indiana

Comprehensive plans

Culver Comprehensive Plan (2024)

Vision statement: Culver is committed to optimizing our natural resources and human capital to create a quality destination for residents, scholars, and workforce, as well as for visitors to Culver Academies, Lake Maxinkuckee, and our vibrant year-round town.

Goal: Offer attractive and diverse housing choices and price points to support living choices for all stages of life.

- Continue to work with the developers on adding new housing and mixed-use development for the south end of Town.
- Explore entry-level/family housing incentives.
- Preserve existing housing through active code enforcement, preventative maintenance, and home improvement incentives and similar programs.
- Encourage the development of quality housing and support services for Culver's senior population.
- Recognize the importance of the second home market to the local economy, while simultaneously encouraging diversity in local housing options.

Goal: Ensure the Town's resources and plans will align with the goals and initiatives of the Destination2040 Culver Comprehensive Plan.

- Review and update Culver's Zoning Ordinance to reflect the goals of this Comprehensive Plan, e.g., allowing diverse types of housing options, densities, and mixed-use in downtown and the "entertainment character area," and allowing accessory structures and dwelling units, and a range of lot sizes.



Comprehensive plans

Marshall County Comprehensive Plan (2013)

Vision statement: We the people of Marshall County believe that: We will plan growth in order to protect the County's rural nature, which is comprised of a healthy agricultural base, open spaces, forest lands, and wetlands; County and town services will be second to none through cooperation and coordination of County and town resources; Our school systems, area colleges, and universities will develop to the utmost the technical and vocational skills of county graduates; We will protect the citizens and natural resources of the county from misuse and contamination; We will have the most skilled and educated workforce in the State that will promote employment opportunities and a higher quality of life within Marshall County. We will continue to develop a strong industrial economic base in our cities and towns.

Goal: Minimize the loss of farmland and forest land to other, unrelated uses

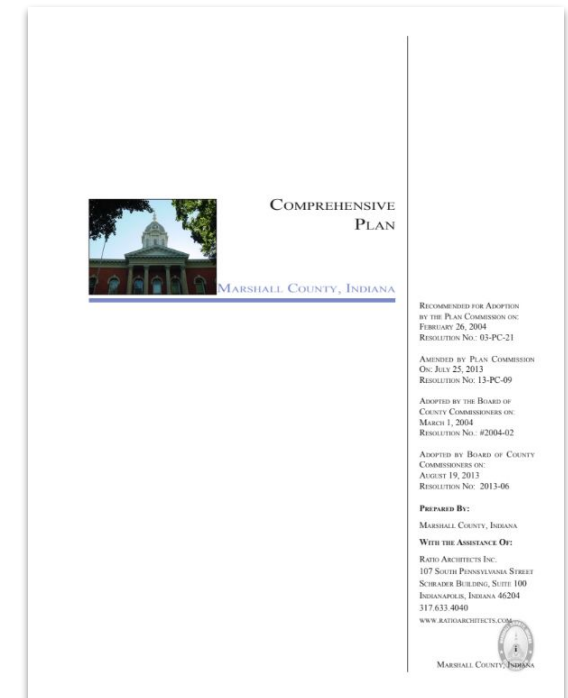
- Establish multiple agricultural zoning districts.
- Support cluster subdivision design for rural residential development.
- Require high density residential development to be served by public sewer and water utilities.

Goal: Focus new development in and around existing cities and towns

- Require municipal sewer and water service for large scale subdivisions.
- Encourage cities and towns in Marshall County to require annexation for infrastructure extensions.
- Require lot owners in any large scale subdivisions to be responsible for street lights, street signs, and open space.
- Consider the county as a whole in efforts to address affordable housing.
- Require high-quality development design in designated commercial areas

Goal: Upgrade the appeal of LaPaz's Neighborhoods

- Support and develop property maintenance codes
- Encourage Creation of New Quality Neighborhoods



Comprehensive plans

Plymouth Comprehensive Plan (2023)

Vision statement: The City of Plymouth is a thriving, growing, and inclusive community, where possibilities connect. **Growth statement:** We highly value supporting the growth of businesses and ensuring a range of diverse, affordable, and high-quality housing options to meet the needs of all life stages. Our vision is to see Plymouth as a place where opportunities thrive, advancing our community, residents, and businesses toward a prosperous future.

Goal: Create, support, and promote safe and attractive places, neighborhoods, and streetscapes

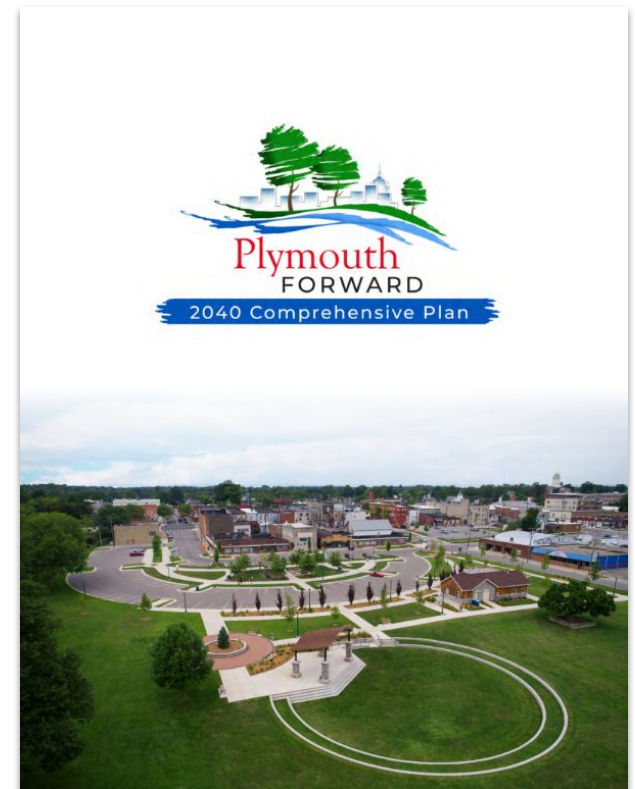
- Explore and offer incentives to improve homeowner and rental properties.
- Review and amend the Zoning Ordinance to allow 2nd floor living units in downtown and offer financial incentives i.e. low-interest loans and/or grants.

Goal: Work with local landlords, local businesses, and residents to maintain properties

- Establish an Economic Development Target Area program to designate portions of the City that are undeveloped land with reduce property tax and allow for residential tax abatements.
- Offer education opportunities on the City's code enforcement and property maintenance ordinances.
- Clear blighted areas to make it ready for redevelopment.

Goal: Encourage infill and mixed use development

- Review and amend the zoning ordinance to allow mixed-use in targeted areas i.e. downtown and other activity centers to make it conducive to walk and bike.



Comprehensive plans

Lakeville Comprehensive Plan (2011)

Vision statement: Lakeville will draw upon its pastoral setting, its natural resources, its small town charm and strive to foster future development, promote a healthy downtown, and provide for its citizenry.

Goal: Improve the quality of life and appeal of Lakeville as a rural town by focusing on building a better community, not just more houses.

- Economically diversify the households living in Lakeville by providing housing that serves a wider range of income levels.
- Support economic development by managing residential growth to assure a tax base that sustains necessary governmental services.
- Maintain a supply of quality housing that serves both renters and owners.

Policies:

- Support improving the curb appeal of Lakeville by encouraging programs that reinvest in existing housing and neighborhoods.
- Focus residential housing in areas that are connected to existing amenities (lakes, waterways, trails, downtown, etc.) either directly or by close proximity.
- Encourage residential growth that is balanced with other tax revenue uses and serves the needs of current and future residents of Lakeville.
- Retain the small town feel of Lakeville while inviting in new residential investment in the community and increase the role of Lakeville as a bedroom community in the South Bend metro area.
- Promote and new residential town growth around the lakes and wetlands.



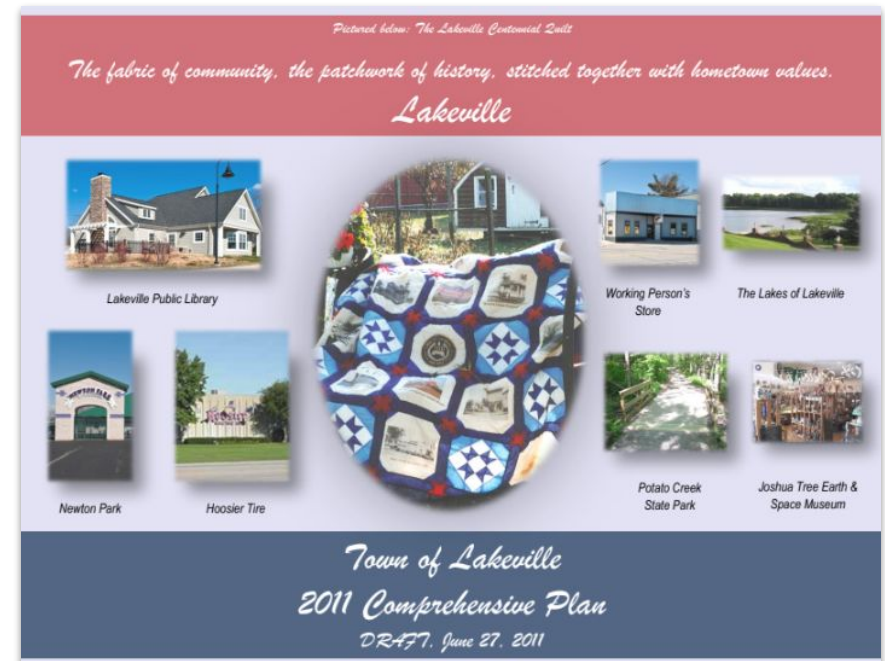
Comprehensive plans

Lakeville Comprehensive Plan (2011) continued

Vision statement: Lakeville will draw upon its pastoral setting, its natural resources, its small town charm and strive to foster future development, promote a healthy downtown, and provide for its citizenry.

Implementation strategies:

- Strategically increase land zoned for residential to support population growth goals, encourage walkable near-downtown neighborhoods, protect natural amenities (wetlands, lakes, creeks, and woodlands), utilize existing infrastructure, redevelop underutilized land, and distance neighborhoods from intrusive uses (i.e. industry, commercial traffic, etc.).
- Establish development guidelines for residential development that sets a standard that sustains the –small town feel of Lakeville.
- Form and fund a rural Community Development Corporation or other not-for-profit organization that can facilitate the improvement of existing and development of new housing.
- Research and apply for HUD, USDA and other funding to aid in improving the existing inventory of housing.
- Encourage grass roots organizations like neighborhood associations and other constituency groups (recreational clubs, conservation organizations, local heritage association, etc.) that can be local stewards that work to sustain quality neighborhoods.



Comprehensive plans

North Liberty Comprehensive Plan (2022)

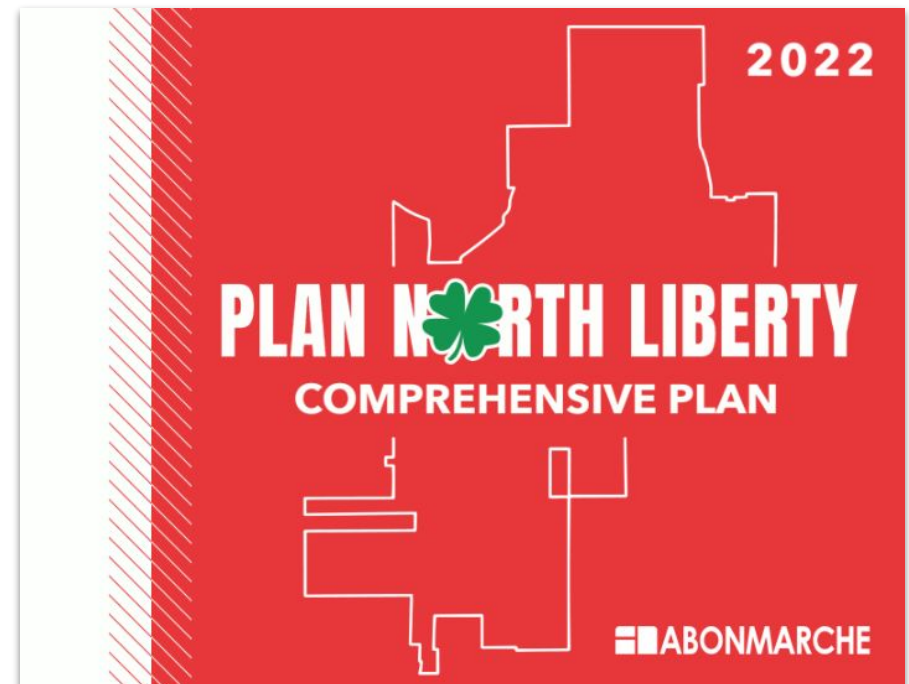
Vision statement: North Liberty is a community focused on quality of life, small town character, family values, and quality education, all conveniently located near the South Bend metro area and Potato Creek State Park. North Liberty will maintain its unique identity where people love to live, work, play, and worship. As it grows, North Liberty will strive to preserve the traits that are valued by its residents and visitors alike.

Goal: Provide a wide variety of housing choices to accommodate and retain residents in all phases of life

- Identify and utilize local, state, and federal incentive programs to support housing.
- Utilize the Future Land Use Map to identify areas appropriate for different types of housing including detached homes, senior housing, apartments, etc.
- Develop and adopt housing policies to promote new housing development.
- Develop and adopt housing policies to maintain and protect the existing housing stock.

Goal: Promote North Liberty as a community of choice for residents

- Encourage improvements to and expansion of local Internet coverage to promote work-from-home options to existing and future residents.
- Develop a marketing program aimed at attracting residential developers focused on upholding North Liberty's character and reputation assets.



Comprehensive plans

South Bend Comprehensive Plan (2023)

Vision statement: Build “connective tissue”—better, broader, and stronger relationships between city departments and agencies as well as with and within the community. Harness South Bend’s recognized strengths and competitive advantage through place-based strategies that create access to education, good jobs and quality neighborhoods.

Goal: Support housing security through development of affordable, mixed-use housing

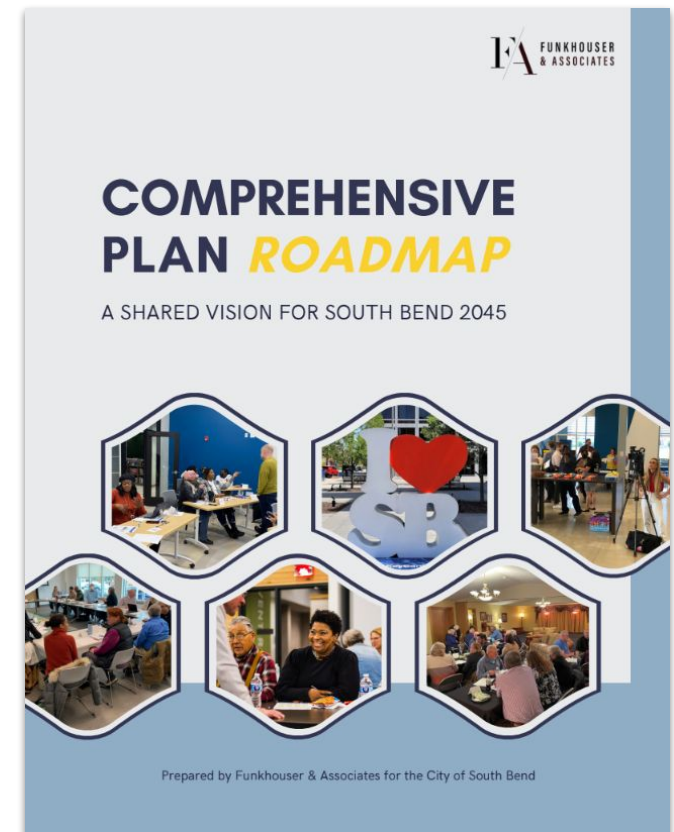
- Secure subsidies and partnerships with local developers to build multi-unit housing (metric: units of housing built)
- Establish a land bank

Goal: Promote pathways to home ownership

- Provide down payment assistance for low-income/first-time homebuyers (metrics: reduction in unhoused population, rise in home-ownership rate)

Goal: Prevent evictions and foreclosures

- Legal assistance to prevent evictions, owner-occupied home repair programs (metric: reduction in blight, number of homes compliant with building and energy codes)



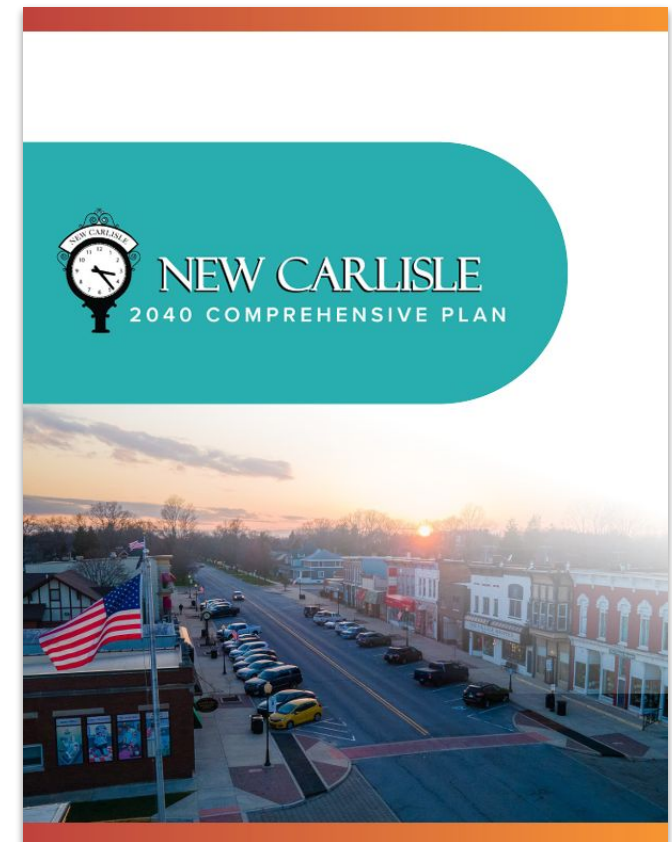
Comprehensive plans

New Carlisle Comprehensive Plan (2024)

Vision statement: A nice place to visit and a great place to live, historic New Carlisle is a thriving community rooted in rural values with a forward vision toward intentional growth.

Goal: Provide a wide variety of high-quality housing options to accommodate a wide range of ages and incomes and continue to attract families to the New Carlisle community.

- Promote diverse and high-quality residential options in New Carlisle by aligning development with the proposed character areas, incorporating SJC Comprehensive Plan recommendations, and addressing market demands. Implement architectural, scale, and design standards for context-sensitive infill, while establishing multi-family design guidelines for varied housing options. Prioritize green spaces, parks, and pedestrian connections to enrich livability and community appeal, all while upholding high design and accessibility standards.
- Promote a well-rounded mix of affordable housing, encompassing owner-occupied single-family detached homes, single-family attached homes, and mixed-use developments, to meet diverse residential needs.
- Preserve sound existing housing through consistent, active code enforcement and preventative maintenance programs.
- Prioritize the completion of incomplete subdivisions over new green field development.
- Promote the development of senior housing to expand housing options and encourage older New Carlisle residents to age in place.
- Facilitate the rehabilitation of second-story residential units as an integral element of mixed-use development within Downtown.



Comprehensive plans

New Carlisle Comprehensive Plan (2024) continued

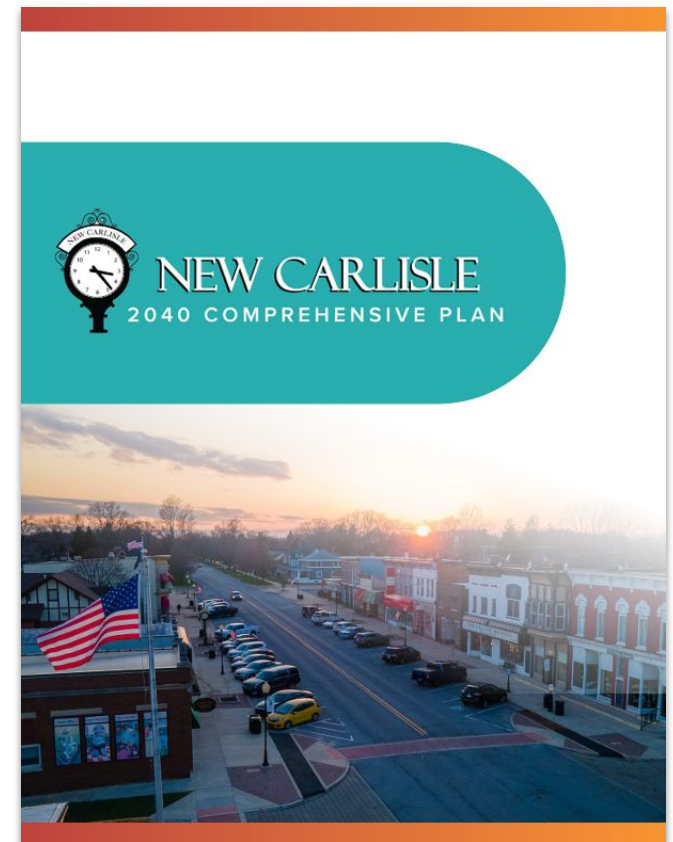
Vision statement: A nice place to visit and a great place to live, historic New Carlisle is a thriving community rooted in rural values with a forward vision toward intentional growth.

Goal: Effective implementation of the Comprehensive Plan, including regular efforts to monitor progress and update Town policies.

- Establish an ongoing strategy for aligning zoning ordinances and land use regulations with Comprehensive Plan recommendations while fostering flexibility.

Goal: Foster redevelopment of a pedestrian-friendly, multi-functional downtown that serves as a public gathering place, retail and dining destination, and home to local residents.

- Establish land use and development controls that encourage compatible, mixed-use development within the downtown.
- Establish a site improvement fund, possibly through the creation of a Tax Increment Financing (TIF) district, to support enhancements to aging historic and commercial properties in alignment with community preservation goals. This fund will facilitate improvements through a combination of public initiatives, private investments, and collaborative programs like Discover New Carlisle, ensuring a cohesive and sustainable approach to property preservation and revitalization.



Comprehensive plans

St. Joseph County Comprehensive Plan (2024)

Vision statement: St. Joseph County is a thriving, diverse community with high quality hometowns and is focused on economic development, responsible growth and sustainable development that respects the area's natural features and its rural character.

Goal: Encourage a variety of housing types to meet a range of preferences and needs.

- Update the zoning ordinance to support varying densities.
- Work with partners to assess countywide housing needs.
- Remove barriers to the development of non-owner-occupied housing to help meet the region's housing needs.
- Support the rehabilitation of existing housing stock.

Goal: Promote residential development that is connected to transportation systems.

- Encourage sidewalks, multi-use paths, bicycle lanes, landscaping, and other safety design elements in developed areas where motorized vehicles and nonmotorized pedestrians share a common space.
- Prioritize new housing in areas with job growth and safe access via multiple modes of transportation.

Goal: Ensure housing has adequate access to water and wastewater management facilities.

- Encourage future residential development in the identified housing priority areas.
- Limit public sewer system expansion in areas outside of the identified housing priority areas or service areas determined by municipal providers.
- Promote conservation subdivisions for developments served by municipal water and sewer.
- Develop a plan to address sanitary and water issues in Granger and continue to promote housing development in that area.



Housing studies

Downtown Elkhart Housing Analysis (2021)

Executive summary: This analysis has found that, from the market perspective, over a five-year timeframe, 680 to 880 rental and for-sale housing units can be supported within the Downtown Elkhart Study Area. Based on market preferences, the housing mix would include 550 to 725 rental apartments, 50 to 60 for-sale lofts and condominiums, and 80 to 95 rowhouses/townhouses.

The 550 to 725 rental units include the following:

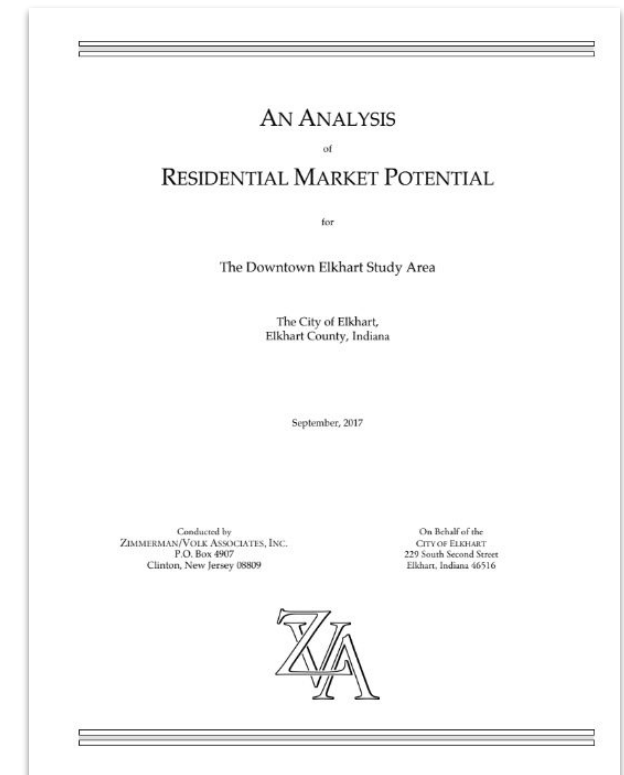
- Studios to three-bedroom apartments ranging in size between 400 and 1,250 square feet with proposed base rents ranging between \$635 and \$1,775 per month.
- The weighted average rent of these apartments is \$1,112 for an average unit size of 748 square feet, an average of \$1.49 per square foot.

The 50 to 60 for-sale loft and condominium units include the following:

- One- and two-bedroom for-sale lofts ranging in size between 750 and 1,100 square feet, with proposed base prices ranging between \$135,000 and \$190,000
- The weighted average price of the for-sale lofts is \$160,250, for an average unit size of 905 square feet, an average of \$177 per square foot.
- One- and two-bedroom mansion condominiums ranging in size between 1,150 and 1,550 square feet, with proposed base prices ranging between \$235,000 and \$305,000.
- The weighted average price of the condominiums is \$270,000, for an average unit size of 1,350 square feet, an average of \$200 per square foot.

The 80 to 95 row houses and townhouses include the following:

- Two- and three-bedroom rowhouses ranging in size between 950 and 1,300 square feet, with proposed base prices ranging between \$160,000 and \$210,000
- The weighted average price of the rowhouses is \$187,500, for an average unit size of 1,140 square feet, an average of \$164 per square foot.
- Two- and three-bedroom townhouses ranging in size between 1,200 and 2,000 square feet, with proposed base prices ranging between \$215,000 and \$335,000.
- The weighted average price of the townhouses is \$257,000, for an average unit size of 1,485 square feet, an average of \$173 per square foot.



Housing studies

Elkhart Housing Report (2019)

Overview: In collaboration with enFocus and the City of Elkhart, Indiana, the Wabash Democracy and Public Discourse (WDPD) initiative hosted a public conversation regarding housing issues and strategies in the State and Division neighborhood of Elkhart.

Strategy: Promote and strengthen neighborhoods

- Focused on increasing access to existing initiatives in Elkhart and Indiana that help strengthen neighborhoods. The goal was to utilize existing opportunities that benefit housing suppliers and housing occupants. The tools include homeowner classes for residents and linking people to community programs that promote financing and ownership.

Strategy: Utilize creative financing tools

- Focused on utilizing creative financing tools and analysis to allow developers to better calculate opportunities and risks within a neighborhood. These tools also extend to rehabilitating low income homes, homes for the elderly, and creating a renter-equity program to help low income renters. The City of Elkhart has financial tools available for developers, but they require developers to have upfront capital to initiate the investment. The City of Elkhart is willing to pair with local banks to make renovations and changes affordable for the individuals on State and Division.

Strategy: Establish partnerships with common goals

- Focused on building upon current partnerships and creating new points of collaboration between residents, the City of Elkhart, community development corporations, and investors/lenders. This strategy calls for regular community meetings as well as a position for a Housing Manager who could act as a bridge between residents and the investors and lenders.

WABASH COLLEGE
Wabash Democracy & Public Discourse Initiative

COMMUNITY MEETING:
STATE & DIVISION'S
HOUSING FUTURE
PUBLIC REPORT

April 2019

By Jared Timberman, Josh Janak, Tanner Skeel, Charles Frey,
Hayley Bionsley, M.A., & Sara A. Mehtretter Drury, Ph.D.

Housing studies

Elkhart Housing Report (2019)

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Strategy: Develop a comprehensive urban plan

- Focused on developing a comprehensive development plan for the neighborhood that would provide guidelines and direction for interested developers. The plan would include creating design and renovation manuals to ease working with historic homes that have more requirements than other housing. The plan would also detail specifics on increasing density in certain dwelling units and improving walkability and access to public transportation.

Strategy: Implement policy changes that favor development

- Focused on providing policies that promote development, specifically, rezoning key areas with less restrictive building codes. In addition, this approach calls for tax abatement programs to provide exemptions for values of improvements to real estate, creating a land bank for vacant and abandoned lots, and standardizing building code interpretations. This strategy focuses on making State and Division a more affordable area by promoting cheaper alternatives in that would be enforced by rezoning.

Strategy: Upgrade existing infrastructure to enhance neighborhoods

- Focuses on upgrading current infrastructure to make better use of current resources. Examples include adding to the current city website to include a section for prospective developers, applying existing funding to facility upgrades. In addition, this strategy relies on developers to cover infrastructure upgrades through property acquisition processes, but eases the process of finding a property by creating maps of vacant and tax sale properties and providing help with site assessment.

WABASH COLLEGE
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COMMUNITY MEETING:
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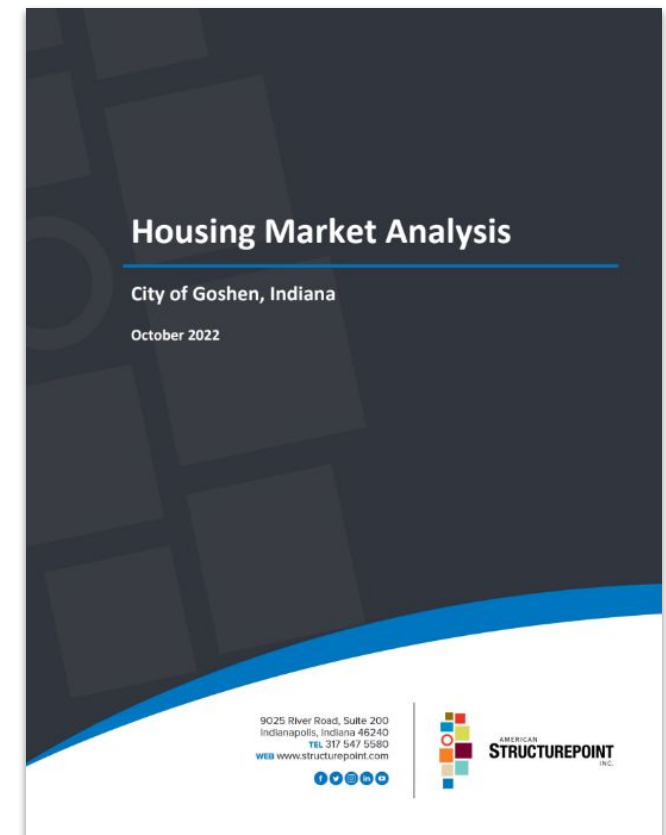
Goshen Housing Study (2022)

Overview: This market analysis provides a conservative assessment of existing and projected housing demand in Goshen, Indiana. American Structurepoint examined current industry trends for real estate, demographic, employment, and the characteristics of Goshen's housing market, as well as surrounding regions.

Summary: The total market demand for new housing in Goshen through 2030 was estimated at 4,537 new units. This report revealed a market-rate rental housing demand of 1,952 units within the City of Goshen. Of this total, 1,042 units stem from an observed pent-up need of Goshen residents. The market gap observed was based on high-occupancy rates of existing apartments and the lack of units priced at achievable costs for households earning between \$35,000 and \$74,999 annually. Additional demand for 910 units existed from employees of Goshen businesses that have a commute of ten miles or farther.

Market-rate owner-occupied housing revealed a need for an additional 2,076 housing units within the City of Goshen by 2030. Of this total, 1,299 units stem from an observed pent-up demand of Goshen residents and employers in 2022, with 985 of those units based on the internal resident market and 314 from employees of Goshen businesses that have a commute of ten miles or farther.

Note: this report's methodology is substantially different than the MACOG Regional Housing Study. For example, the report's rental housing gap analysis assumes all households earning below \$75,000 should be counted as prospective renters (even if currently homeowners). Additionally, the report considers mortgage payment of up to 36% of household income "affordable" (the MACOG report considers households spending over 30% of household income on total housing costs as cost burdened - for homeowners, this combines mortgage, tax, insurance and other costs.)



Housing studies

Lacasa Advocacy Plan (2022)

Overview: In this Advocacy Analysis, we will look at the partnership potential between Government, Local Business, and Lacasa to affect housing development through three lenses:

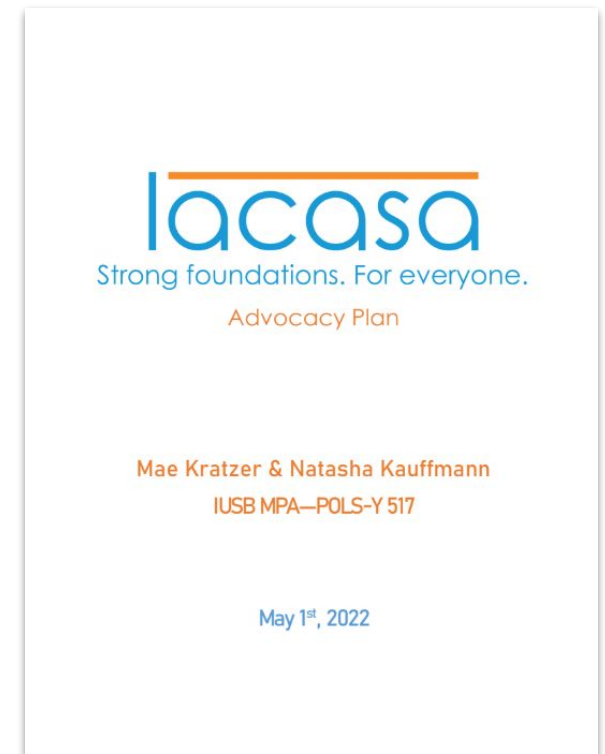
- (1) Acknowledging Positive Impact of Local Affordable Housing Sites
- (2) Community and Civic Relationship Building to Establish Partnerships
- (3) Coalition Potential to Create a New Local Program for Workforce Housing

Goal: Building a stronger base: Measuring positive metrics

- Create a spreadsheet of all properties in the last ten years that Lacasa has completed (Ranging from help a house to multi unit projects)
- Compare starting value of residence(s) to current value of residence(s)
- Compare starting value of the neighborhood project is located into the current value
- Implement the practice of recording all projects in a spreadsheet to track value and update value outcomes annually
- Include a map of all project sites color coded by the amount of value impact
- Include qualitative data as well to create relatable storytelling
- Integrate data into marketing materials and to support conversations with community partners.

Goal: Work here live here: Coalition for local 3P housing program

- Address needs of 3P housing projects in Elkhart County
- Address opposition to new local approaches to lower housing construction ROI barriers
- Establish coalition partners & roles



Housing studies

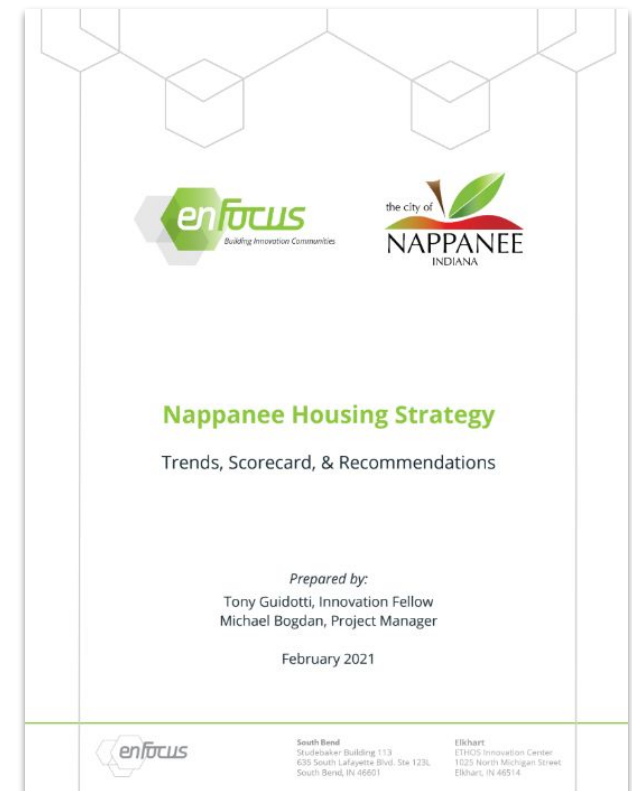
Nappanee Housing Strategy (2021)

Overview: The objectives of this housing strategy are threefold; 1. Assess the rate of growth which is appropriate for the wellbeing of Nappanee and the preservation of its unique small town appeal. 2. Ensure housing development and residential neighborhoods contribute to the long term fiscal sustainability of Nappanee. 3. Provide a scorecard of adaptable metrics, each acting as a near-term guide and benchmark in enacting longer term housing goals.

Key findings:

- Nappanee is well positioned to facilitate growth in its population and housing supply and would benefit from utilizing an adaptable housing strategy.
- Nappanee's development strategy should prioritize building community wealth and implement incremental development policies that foster antifragility beyond mere resilience.
- The residents of Nappanee are supportive of the city growing, but are divided on what that growth should look like.
- The use of a housing strategy scorecard, including annual review and goal setting, will help municipal decision makers craft effective policies which are increasingly responsive to the needs and experiences of its citizens.

Conclusion: The City of Nappanee is dedicated to utilizing incremental change to generate community wealth and become increasingly anti-fragile. In adopting an adaptable development policy, Nappanee seeks to use incremental design and development as a strategic means of adapting to meet the present needs of the community while preserving the historic and traditional tenets that make the community strong.



Housing studies

Elkhart Housing Study (2019)

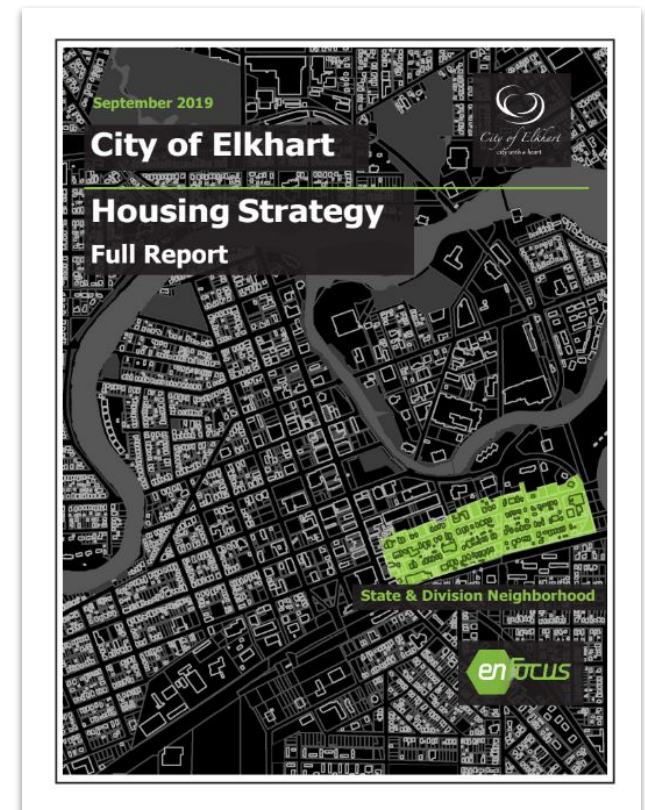
Overview: This report includes recommendations to meet a growing housing need in the City of Elkhart over the next five years. Even though there are several large mixed-use developments currently under construction in the City, new residential dwelling units – whether apartments or for-sale homes – have been sparsely built over the last few decades. The objective of this project was to identify, design, and implement strategies to promote the creation of new housing units in the City of Elkhart.

Housing supply: Pursue targeted construction projects that meet the current and future housing needs of the City of Elkhart's residents:

- Support infill construction of housing units that allow medium density while also maintaining the original character of the neighborhood.
- Encourage the restoration and sale of existing homes built after 1978.
- Weigh the costs and benefits of restoring homes built before 1978 and if financially feasible, acquire, renovate, and sell these homes.

Policy and recommendations: Remove key regulatory barriers to construction in the City of Elkhart.

- Rezone a few strategic large single-family lots to support denser housing types (duplexes and quadplexes) in accordance with market study at eight units per parcel maximum.
- Create and staff a nonprofit housing corporation to administer soft second mortgages and other financial resources.
- Pursue standardized and expedited permitting within the City.
- Commission an architect to design pre-approved blueprints for historic neighborhoods within the City of Elkhart, which would standardize the historic approval process.



Housing studies

Elkhart Housing Study (2019)

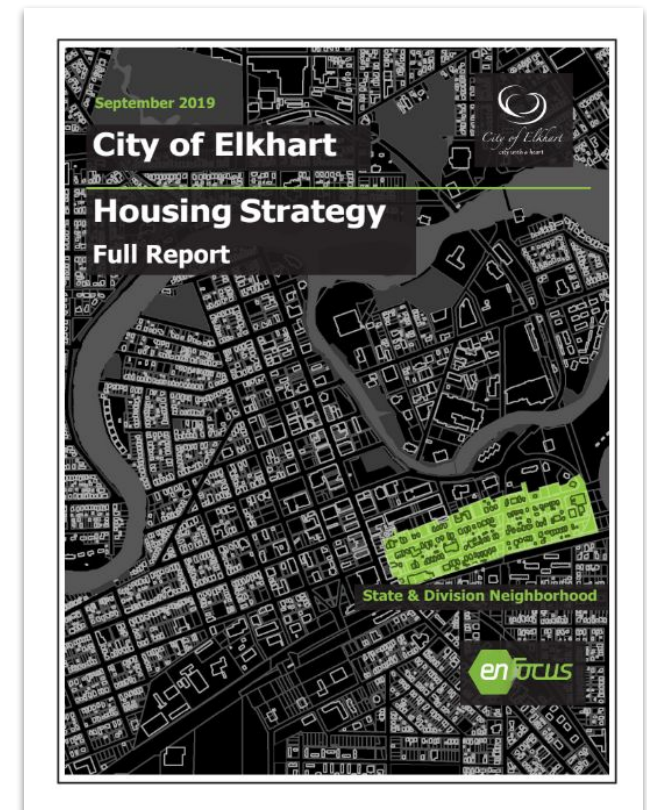
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Education: Market housing opportunities to current and future residents in the City of Elkhart.

- Plan a historic parade of homes alongside the existing parade of homes in Elkhart County.
- Utilize a targeted neighborhood marketing campaign.
- Facilitate homebuyer programs and classes.

Financing: Work with a variety of partners and stakeholders to meet the financial gap in providing 4,980 dwelling units.

- Support modular construction methods in near downtown neighborhoods.
- Provide developer subsidies, including a building permit waiver, sewer tie-in subsidies, and discounted City-owned land.
- Provide incentives or utility credits towards new construction or rehabilitation projects within targeted Elkhart neighborhoods.
- Apply for funding from the Federal Home Loan Bank (FHLB) Community Investment Partnership fund.
- Facilitate a multibank consortium to provide mortgages above the appraisal value of homes in the Neighborhood Revitalization Strategy Areas (NRSA).
- 6. Create a soft-second mortgage program.



Housing studies

Housing South Bend (2022)

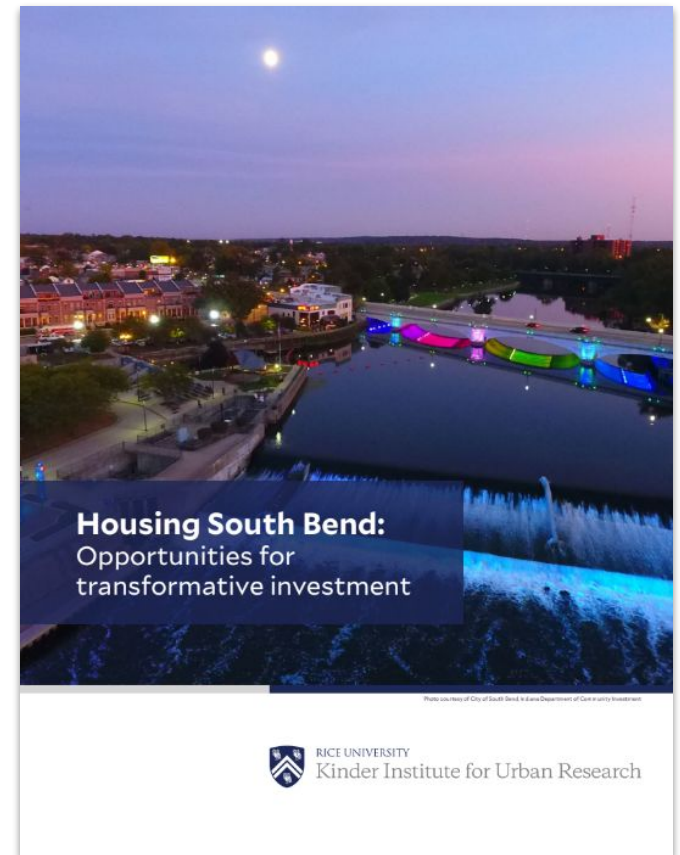
Overview: Of the city's \$45.2 million ARP allocation for Fiscal Year 2022, \$6 million is devoted to "safe, affordable housing." To earn maximum leverage from the investment, the city asked the Kinder Institute for Urban Research (KIUR) to perform an analysis on its existing housing market and empower the city with data to inform its funding options.

Key findings:

- South Bend's homeownership affordability challenges are multifaceted.
- While South Bend's rent is lower than most larger cities', many residents still cannot afford it.
- There is an under-supply of affordable housing for lower-earning South Bend residents.
- ARP funds alone can't solve all of the city's affordable housing challenges, but they can make a difference on a smaller scale.
- South Bend planning staff and researchers deliberated and vetted three scenarios for how the ARP money could be spent.
- A key choice for decision-makers is whether to spread the ARP allocation or go "all in."

Recommendations:

- Consider parcel-level issues: vacancy, title and zoning.
- Explore policy options to maintain owner-occupied home affordability.
- Don't forget rental properties when disbursing rehabilitation funds.
- Explore rent-to-own options for rental homes developed through the program.
- Consult with home appraisal industry representatives.
- Don't throw out old plans.



Housing studies

South Bend Downtown Housing Study (2021)

Summary: The Downtown Study Area should be able to absorb between 115 and 138 new units per year over a five-year timeframe, or a five-year total of 575 to 690 new rental and for-sale workforce and market-rate housing units.

Multifamily for rent: 85-102 units per year

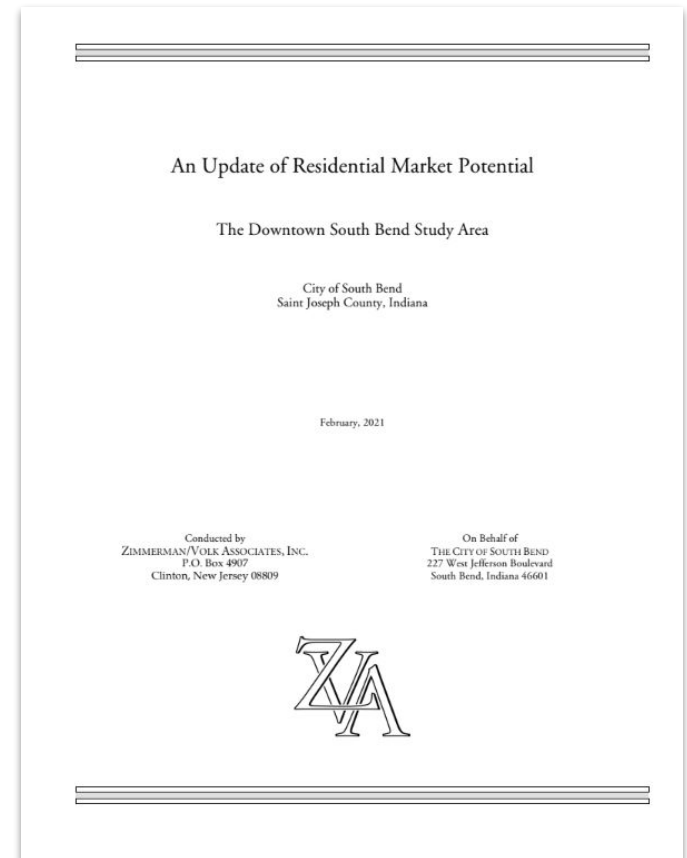
- Households with incomes between 60-80% AMI: 15-18 units per year, weighted average rent \$1,020/month (Studio: 30%; 1 bedroom: 30%; 2 bedroom: 40%)
- Households with incomes 80% AMI and up: 70-84 units per year, weighted average rent \$1,593/month (Studio: 20%; 1 bedroom: 30%; 2 bedroom: 40%; 3 bedroom: 10%)

Multifamily for sale: 14-17 units per year

- Households with incomes between 80-100% AMI: 2-3 units per year, weighted average price \$237,400 (1 bedroom: 35%; 2 bedroom: 65%)
- Households with incomes 100% AMI and up: 12-14 units per year, weighted average price \$416,500 (1 bedroom: 15%; 2 bedroom: 55%; 3 bedroom: 30%)

Single-family attached for sale: 16-19 units per year

- Households with incomes between 80-100% AMI: 2-3 units per year, weighted average price \$274,600 (2 bedroom: 70%; 3 bedroom: 30%)
- Households with incomes 100% AMI and up: 14-16 units per year, weighted average price \$542,100 (2 bedroom: 25%; 3 bedroom: 55%; 4 bedroom: 20%)



Housing studies

St. Joseph County Residential Target Market Analysis (2024)

Overview: Focused on Olive, Warren, German, and Greene Townships as well as the Town of New Carlisle, this study estimates local household growth and housing demand over the next several years. The study includes a scenario that assumes the major employment hub planned for the Indiana Enterprise Center (IEC) significantly accelerates growth and housing demand.

The analysis has been completed for an **Aggressive (i.e., growth)** and **Conservative (i.e., status quo)** scenarios. The aggressive scenario assumes a significant increase in demand for new housing based on a significant gain in new job opportunities among two or more major employers, with economic trickle-through benefits for the county and region.

- Aggressive Scenario:** Within the Town of New Carlisle, there could be a future maximum market potential, opportunity, and need to build up to (and no more than) 225 new-build units annually for the next five years. Only 55 units should be built for the owner market, and the vast majority (75% or 170 units) should be built for the renter market. This growth scenario assumes a significant increase in housing demand attributable to a significant increase in new job opportunities among two or more new employers.
- Conservative Scenario:** Within the Town of New Carlisle, there currently is a minimum market potential, opportunity, and need to build at least 60 new-build units annually for the next five years. However, only 15 units should be built for the owner market, and the vast majority (75%, or 45 units) should be built for the renter market. This status quo scenario assumes that there is not a significant increase in housing demand, nor a significant increase in new job opportunities.

MARKET POTENTIAL (Final)
 ...
 Residential Target Market Analysis
 ...
 St. Joseph County Indiana

July 1, 2024
 Drafted by:

 LandUseUSA
 UrbanStrategies

Other reports

MACOG CEDS 2020-2024 (2020)

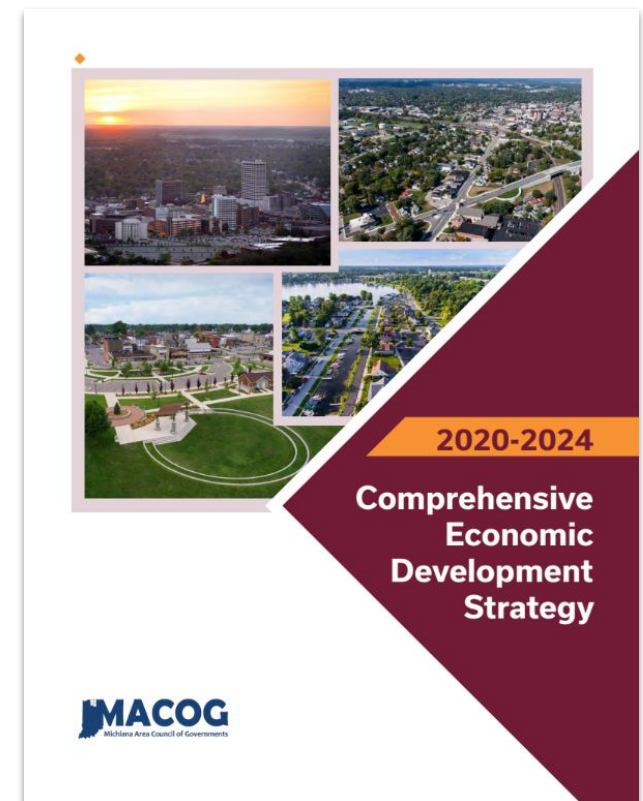
Overview: The purpose of the Comprehensive Economic Development Strategy (CEDS) is to be a roadmap to guide the region's economic development initiatives over five years. The CEDS guides us in prioritizing a regional list of projects and ensuring they align with the CEDS goals and EDA's investment priorities. The CEDS allows us to examine our economic conditions, identify opportunities and areas that need improving, create a "plan of action," and establish a framework to measure our progress.

SWOT analysis - housing related observations:

- Strength: High quality of life, trails networks
- Weakness: Affordable housing, as costs are rising faster than wage growth. Much of the affordable housing supply is located in disinvested neighborhoods that are not attractive to new households and families. Reinvestment in these neighborhoods will help preserve their character while making them more inviting to new residents and investment.
- Opportunities: Creating walkable, bikeable communities that attract talented professionals. Significant new mixed use and apartment development in urban centers revitalizing downtowns and attracting skilled and educated employees.
- Threats: Slow population growth and lack of skilled labor. Aging population without younger workforce replacing retirees.

Housing related strategies - increase Housing Supply and Diversity:

- Affordable Housing Development: Promote the development of affordable housing units to meet the needs of low- and moderate-income families.
- Mixed-Use Development: Encourage mixed-use projects that combine residential, commercial, and recreational spaces to create vibrant communities.
- Rehabilitation Programs: Support housing rehabilitation programs to maintain and improve the existing housing stock.



Other reports

Collaborating for Regional Resiliency and Economic Growth (2022)

Overview: This plan, “Collaborating for Regional Resilience and Economic Growth,” evaluates the impacts of the COVID-19 pandemic on the Michiana Area Council of Governments (MACOG) region’s economy, and provides a roadmap to local stakeholders and policymakers for short-term economic recovery as well as long-term growth and resilience against future shocks and stressors.

To minimize these barriers to economic growth and capitalize on these strengths to advance future resiliency, the MACOG region will focus on three goals:

- Population growth among working-age adults via talent attraction and retention
- Higher per capita income through diversified and modernized industries providing higher-paying job opportunities
- Increased small business activity and employment

Housing strategy: Provide regional housing development resources (with “missing middle” housing identified as particularly in need):

- Develop financial and other one-stop-shop resource programs for developers and local governments
- Create and support regional land banking and municipal parcel inventories
- Help local municipalities highlight housing issues through data/storytelling via planning and housing studies

