

# Supporting Housing Development South Bend's Approach

HAND Suburban Housing Conference

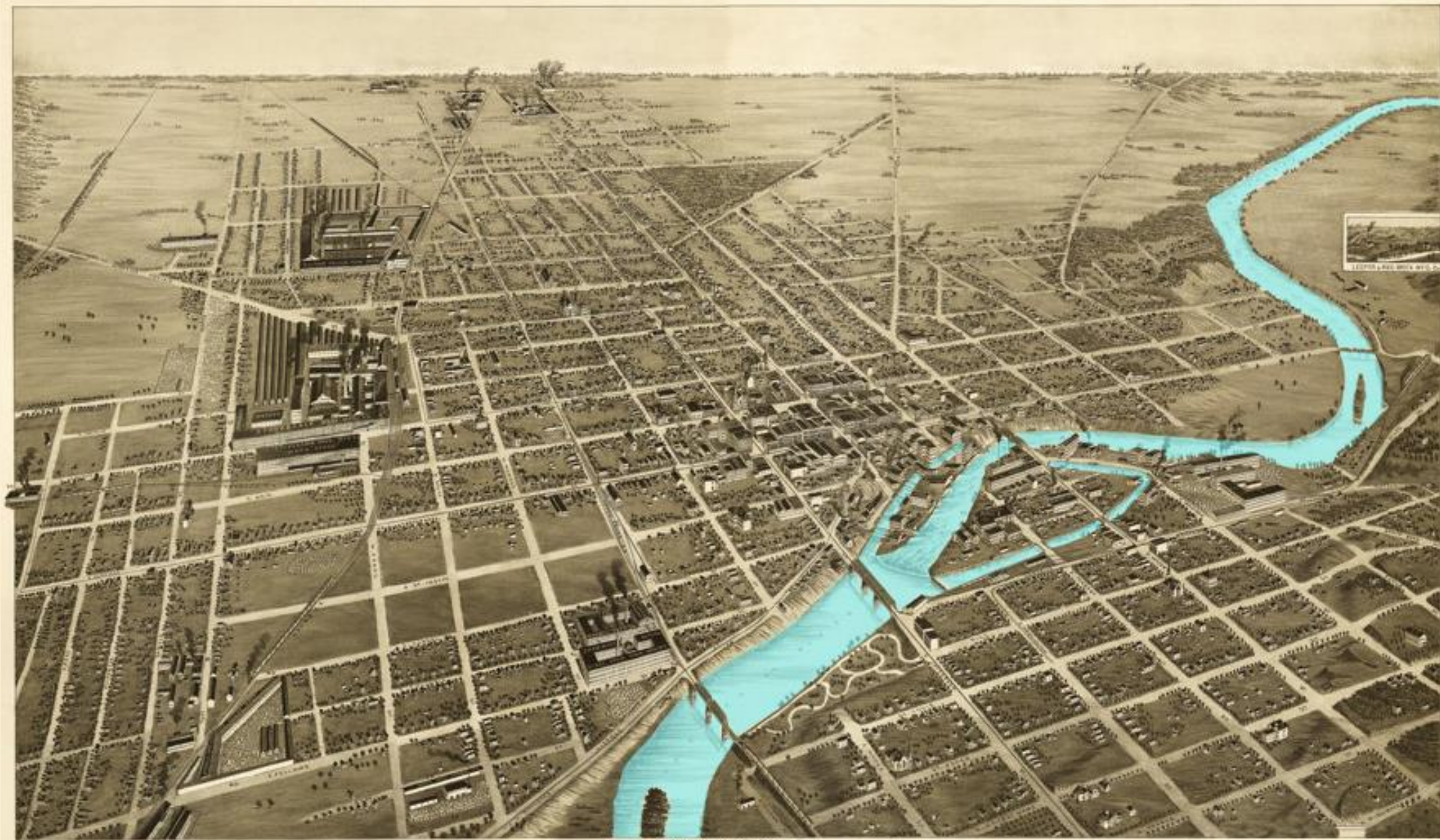
May 16, 2024



City of South Bend  
*Community Investment*



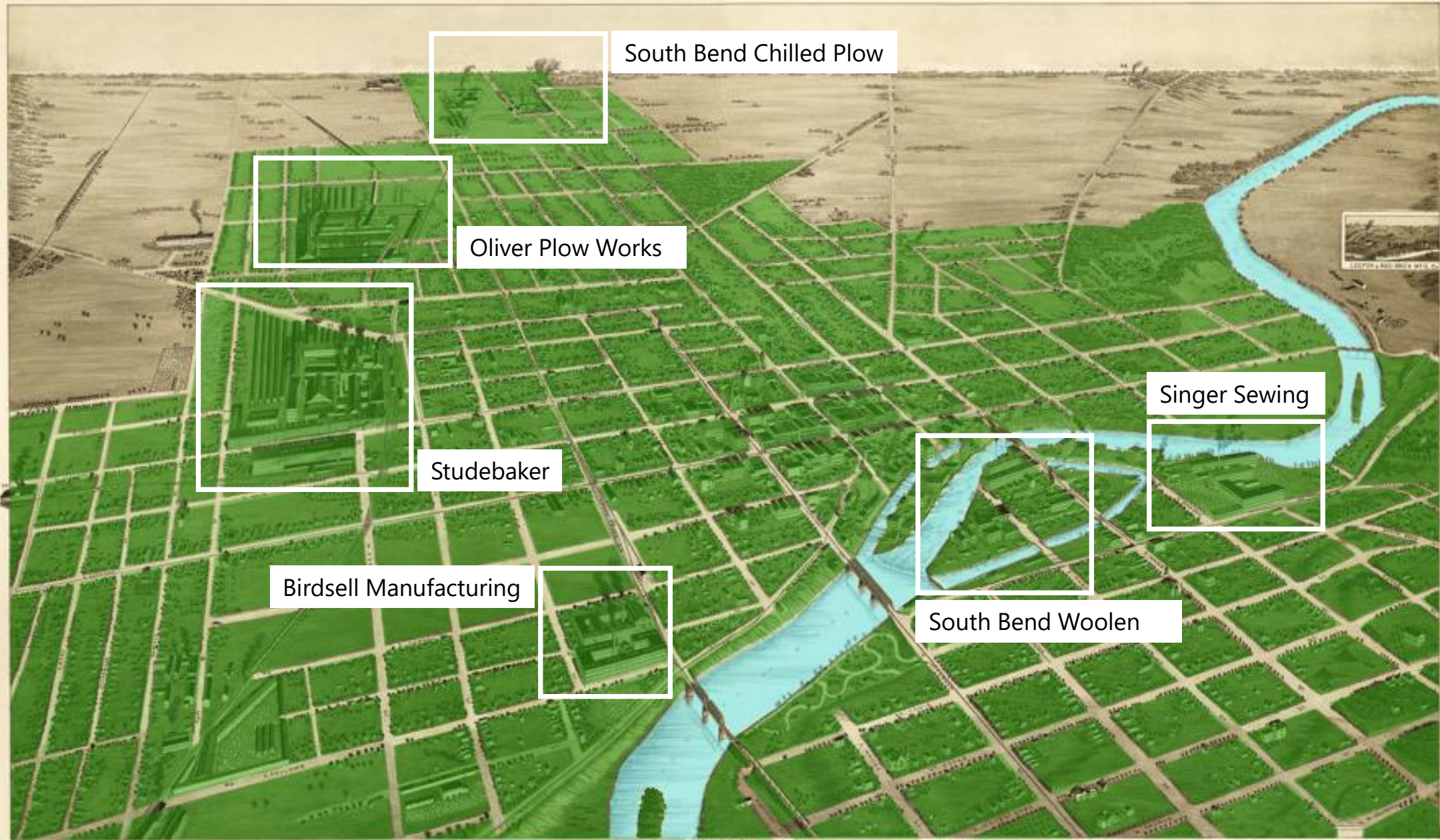
SOUTH BEND, IND.  
1890.



SOUTH BEND, IND.  
1890.



SOUTH BEND, IND.  
1890.



SOUTH BEND, IND.  
1890.

# South Bend 1928











# Live in the Suburbs

HOME

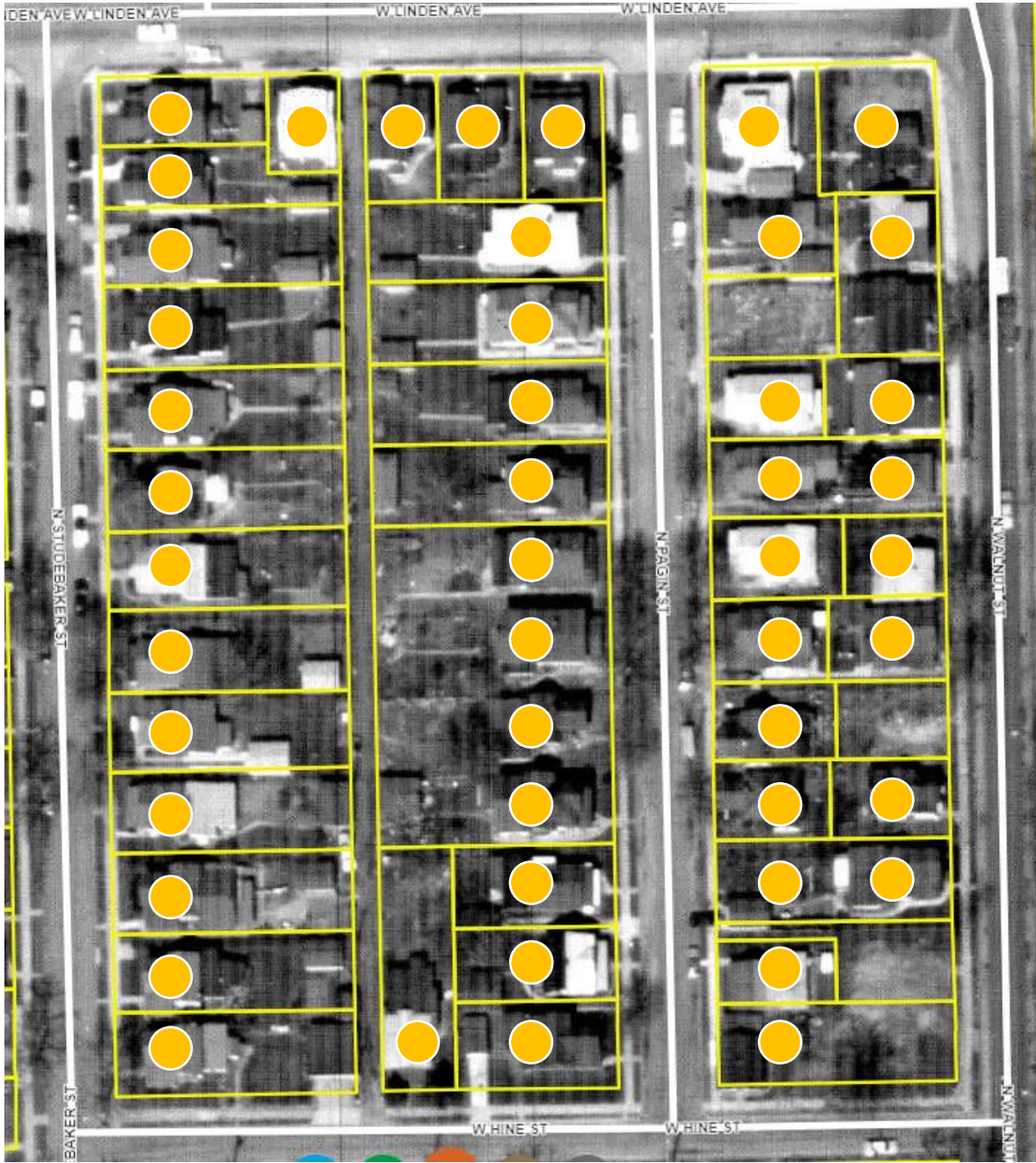
GARDE



LIFE



**Typical Block (pre-1960)**



**1972 (48 houses)**



**2022 (17 houses)**

**Challenge** – healing our neighborhoods

# Housing Affordability



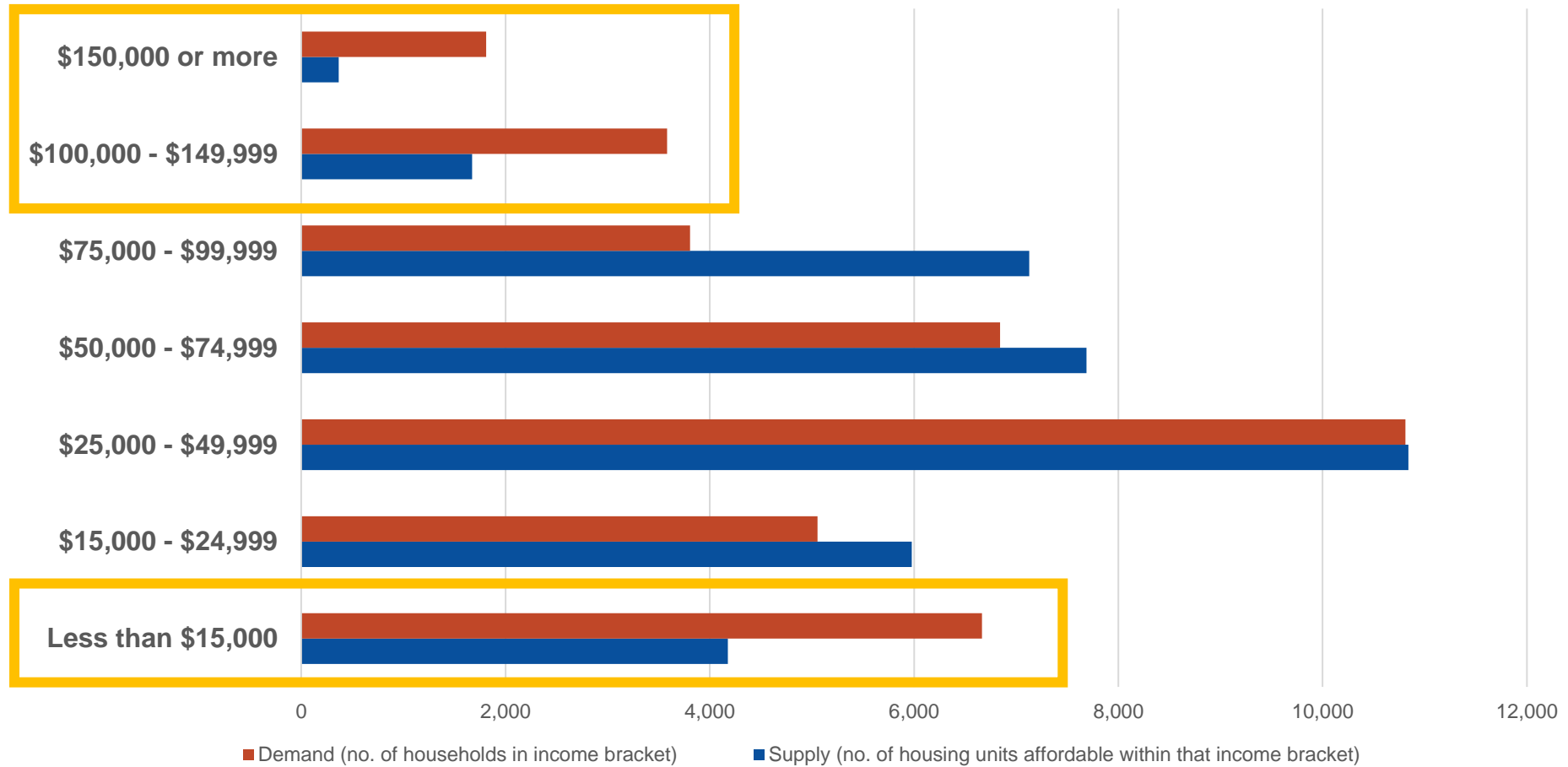
# Appraisal Gap





# Housing Supply

Housing supply and demand, by number of households in each income bracket



# Demographic Changes



# Aging in Place



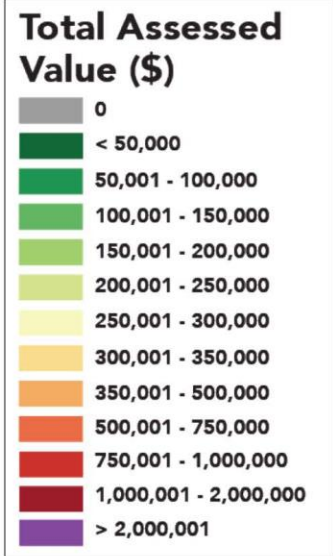
# Ingrained Housing Biases



**Enabling Change** – data, zoning, planning

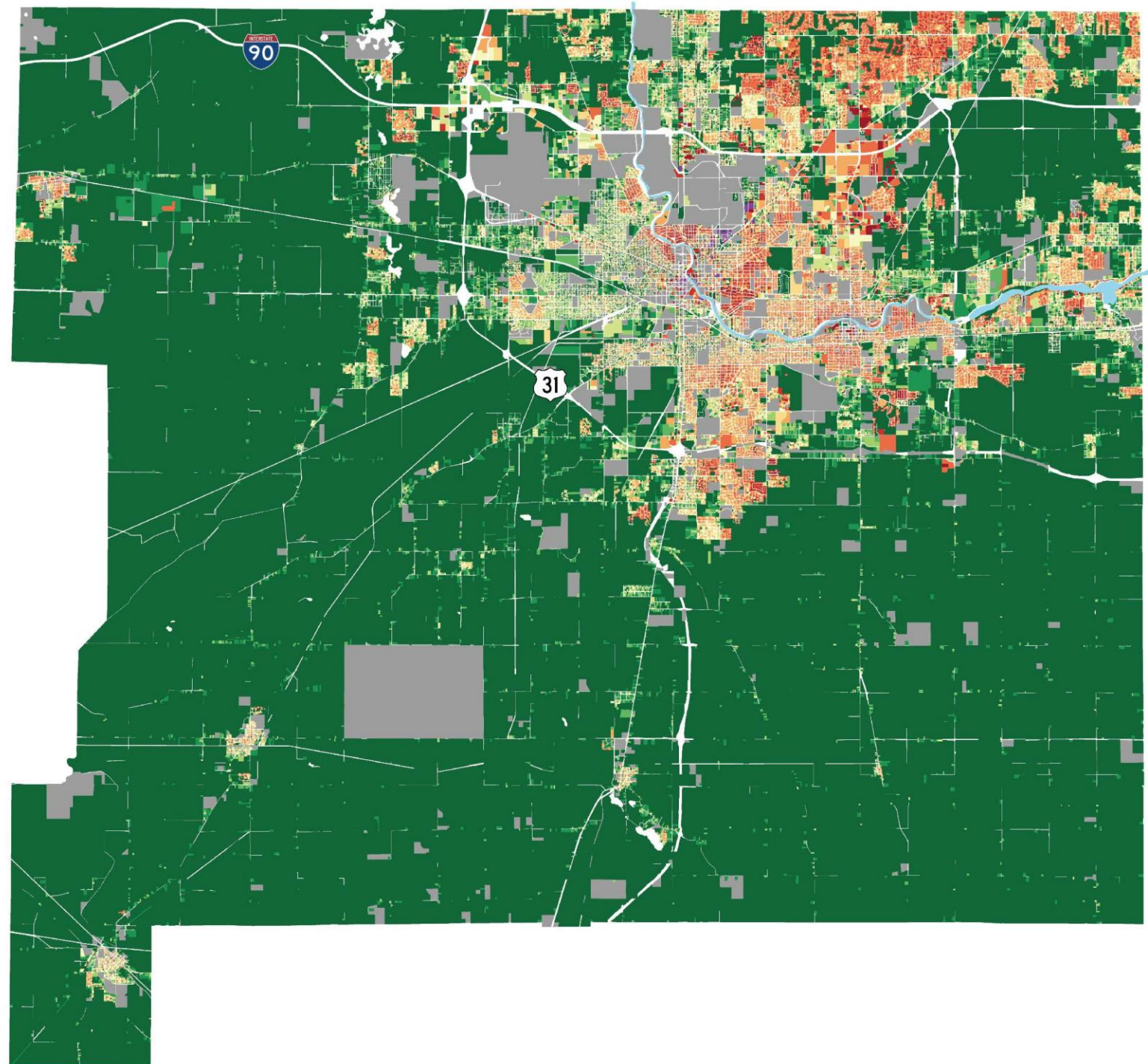
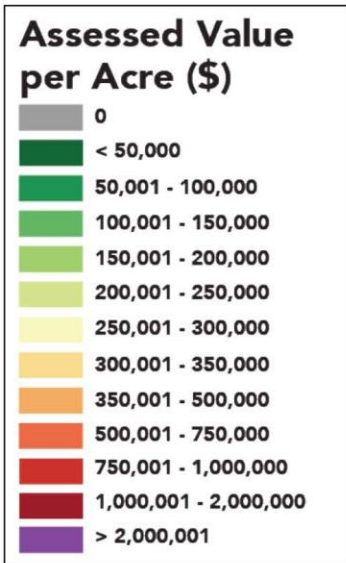
# Total Assessed Value

St. Joseph County, IN



# Assessed Value per Acre

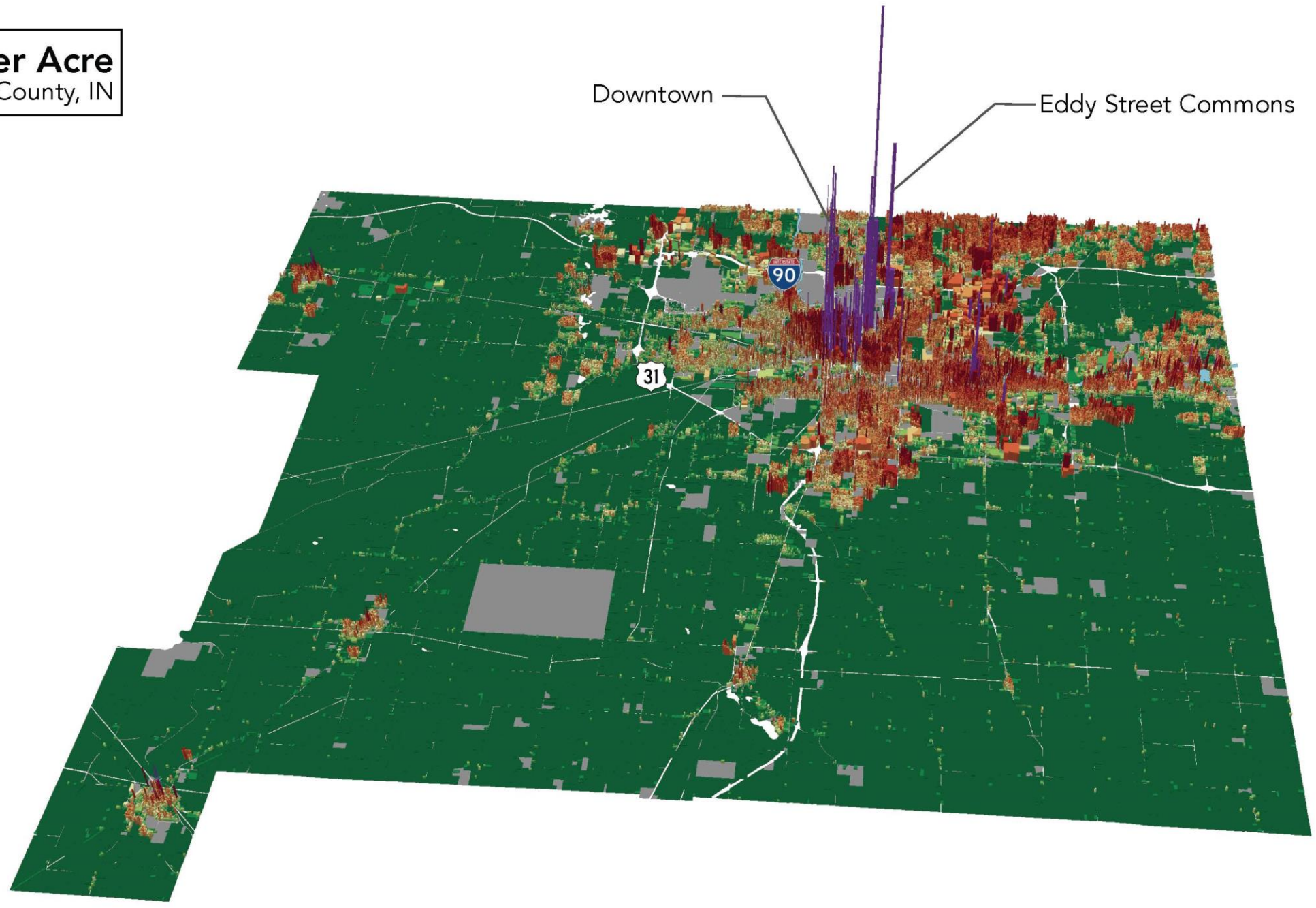
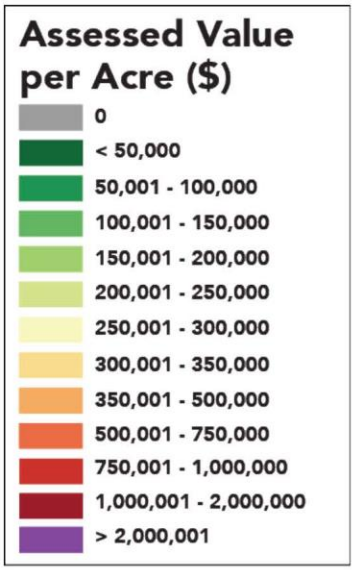
St. Joseph County, IN



# Assessed Value per Acre

St. Joseph County, IN

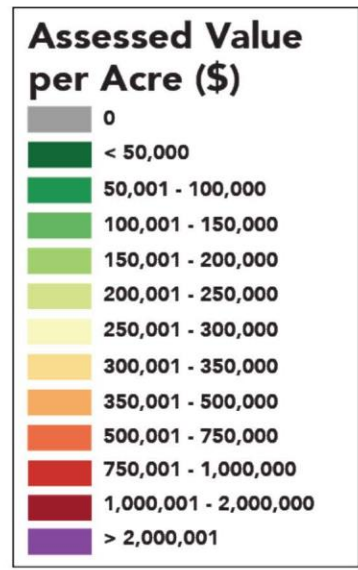
Worth \$14.4B





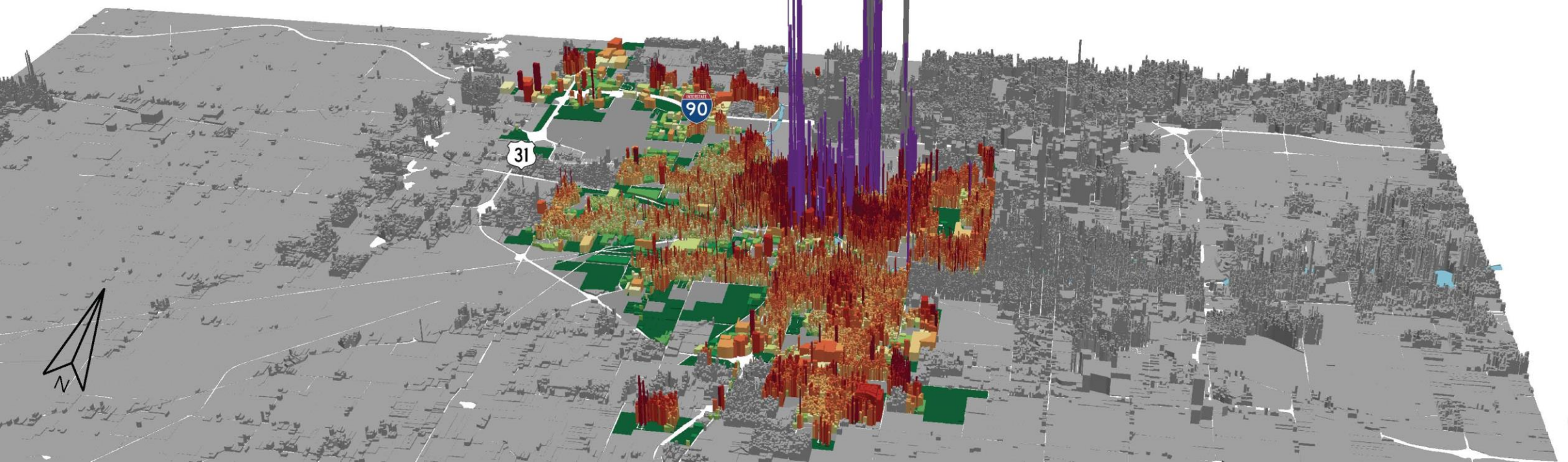
# Value Productivity

South Bend, IN



Downtown

Eddy Street Commons





MARRIOTT  
HOTELS



WALMART



# Breakdown of ROI by Building Type

URBAN<sup>3</sup>  
Study Year: 2019

LOW DENSITY

MEDIUM DENSITY

HIGH DENSITY

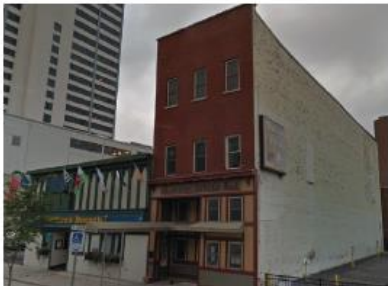
RESIDENTIAL



MIXED-USE







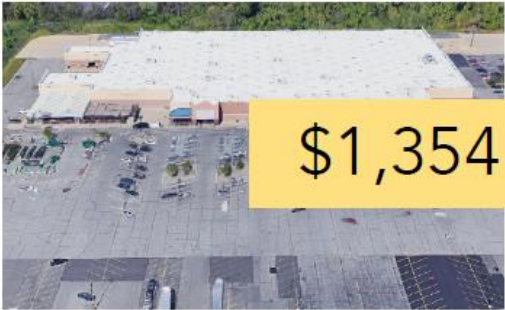




COMMERCIAL



# Breakdown of ROI/Acre by Building Type

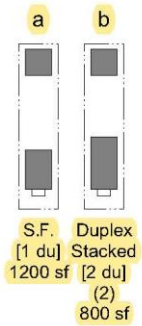
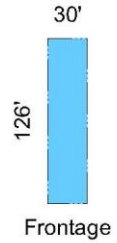
URBAN<sup>3</sup>  
Study Year: 2019

|             | LOW DENSITY  | MEDIUM DENSITY   | HIGH DENSITY   |
|-------------|--|--|--|
| RESIDENTIAL |  <p><b>-\$2,010</b></p> |  <p><b>\$1,613</b></p>    |  <p><b>\$39,369</b></p>   |
| MIXED-USE   |  <p><b>\$21,663</b></p> |  <p><b>\$40,630</b></p>   |  <p><b>\$142,762</b></p>  |
| COMMERCIAL  |  <p><b>\$1,354</b></p> |  <p><b>\$26,754</b></p> |  <p><b>\$155,229</b></p> |

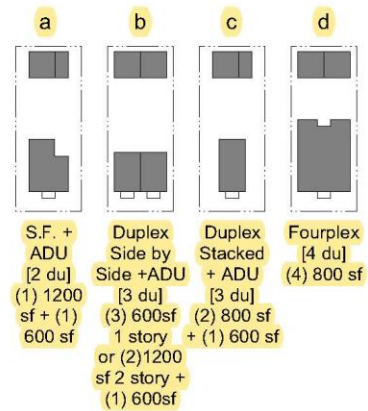


# Tuning the Code

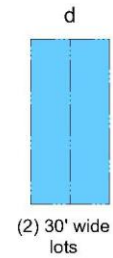
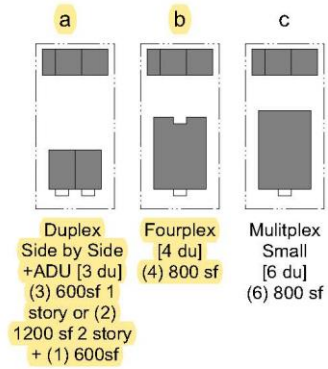
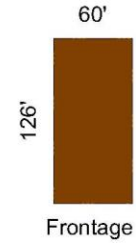
## 30' Wide Lot



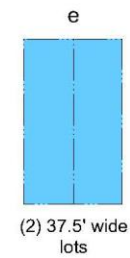
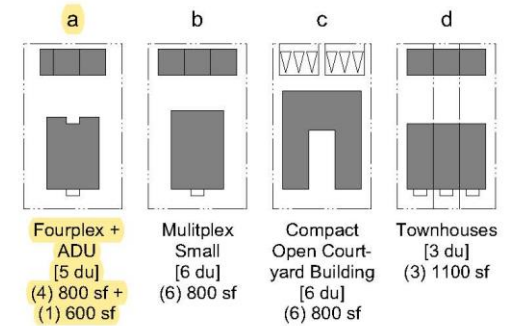
## 50' Wide Lot



## 60' Wide Lot

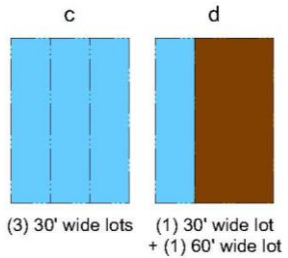
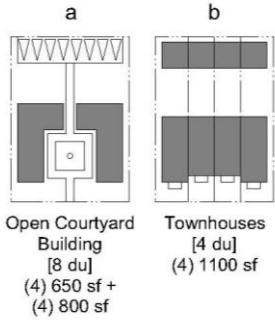
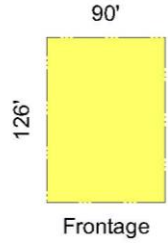


## 75' Wide Lot

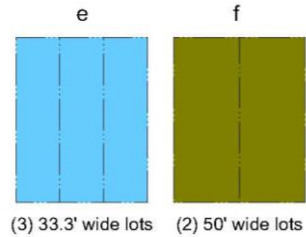
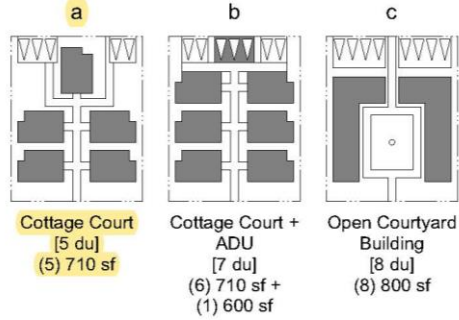
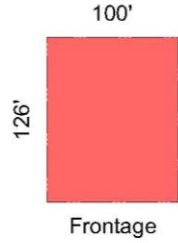


# Tuning the Code

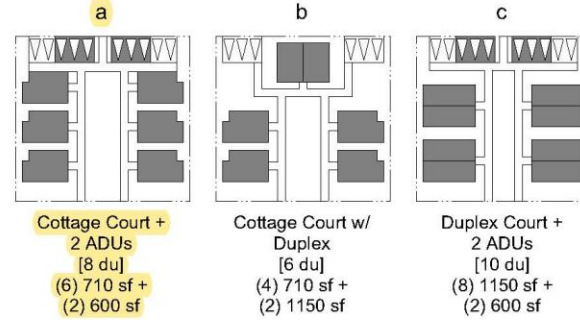
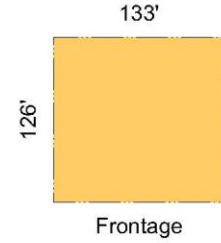
## 90' Wide Lot



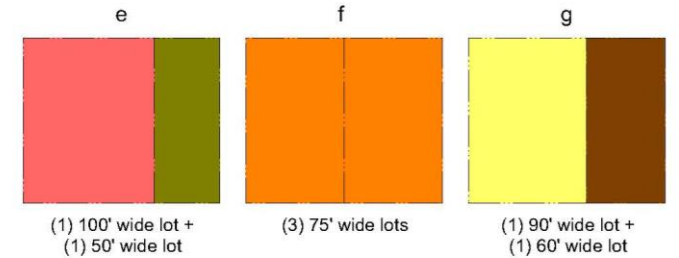
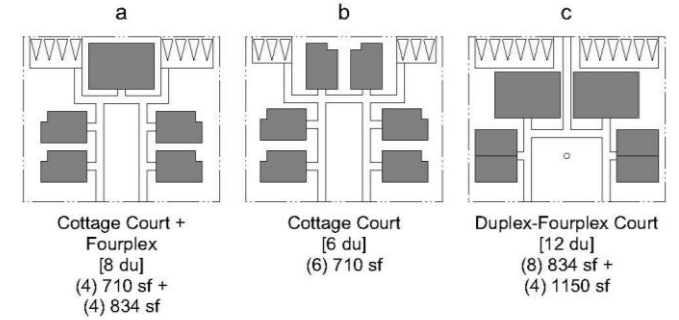
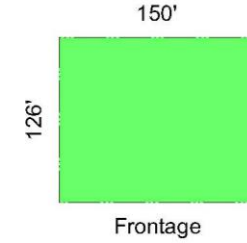
## 100' Wide Lot

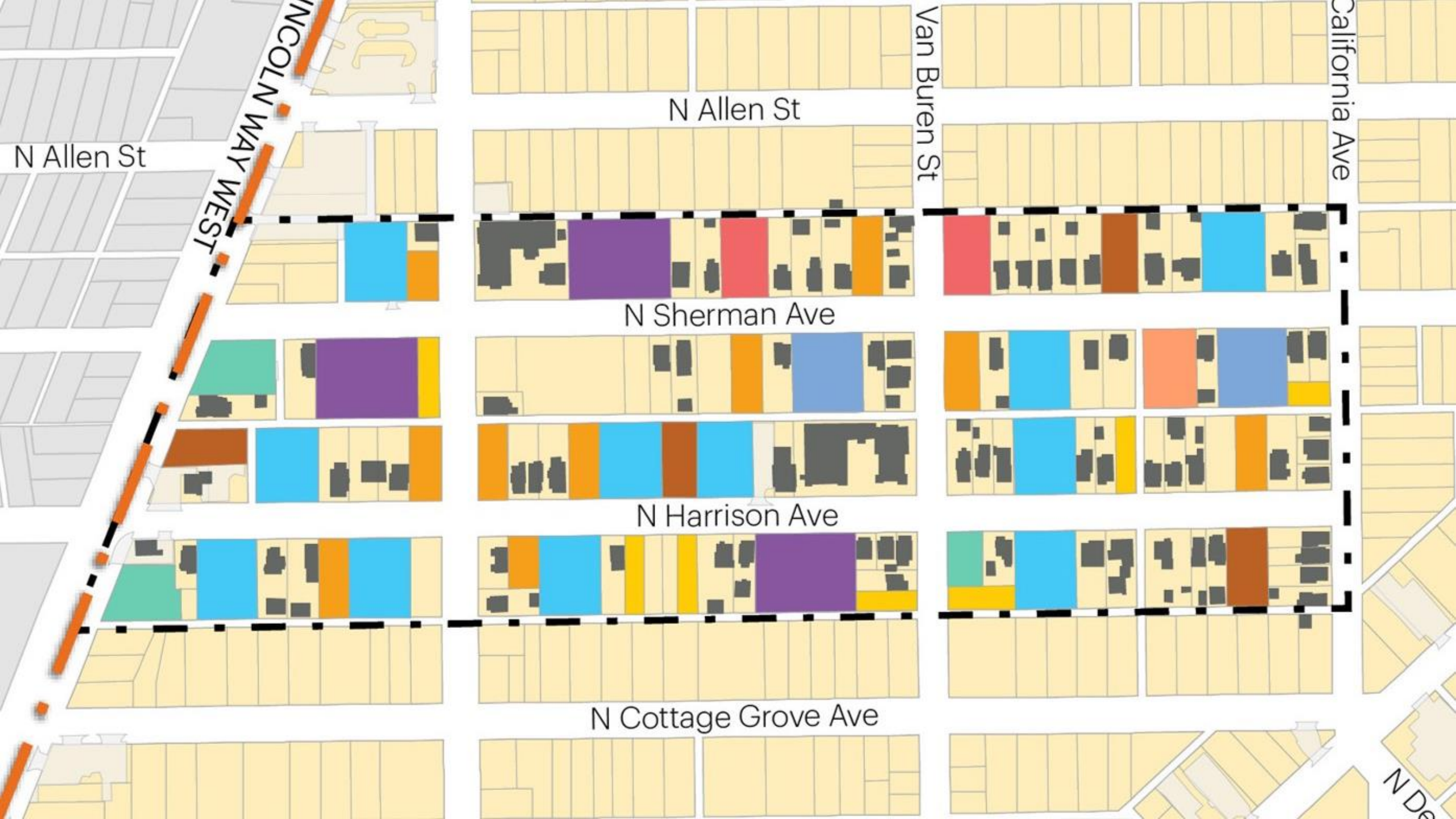


## 133' Wide Lot



## 150' Wide Lot





N Allen St

LINCOLN WAY WEST

N Allen St

Van Buren St

California Ave

N Sherman Ave

N Harrison Ave

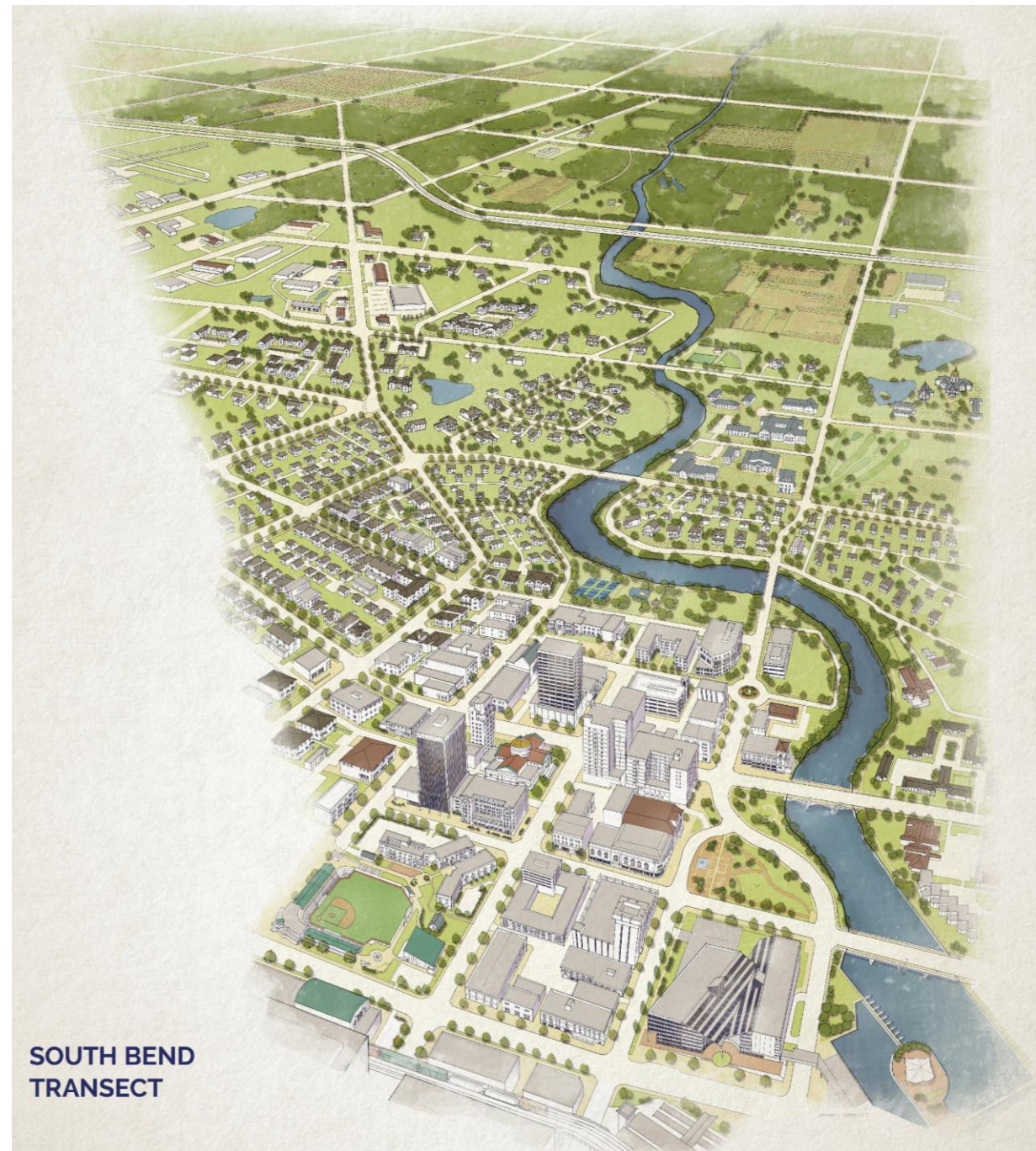
N Cottage Grove Ave

N De...



# Zoning Reform

- Created a new district to enable missing middle
- Permitted ADUs city wide
- Setbacks, minimum lots size
- Eliminated minimum off-street parking requirements
- Eliminated suburban bias
- Democratize development



Indiana News

# South Bend wins award for innovative zoning policy – but what does that mean?

WVPE 88.1 Elkhart/South Bend | By Jakob Lazzaro  
Published October 22, 2021 at 3:55 PM EDT

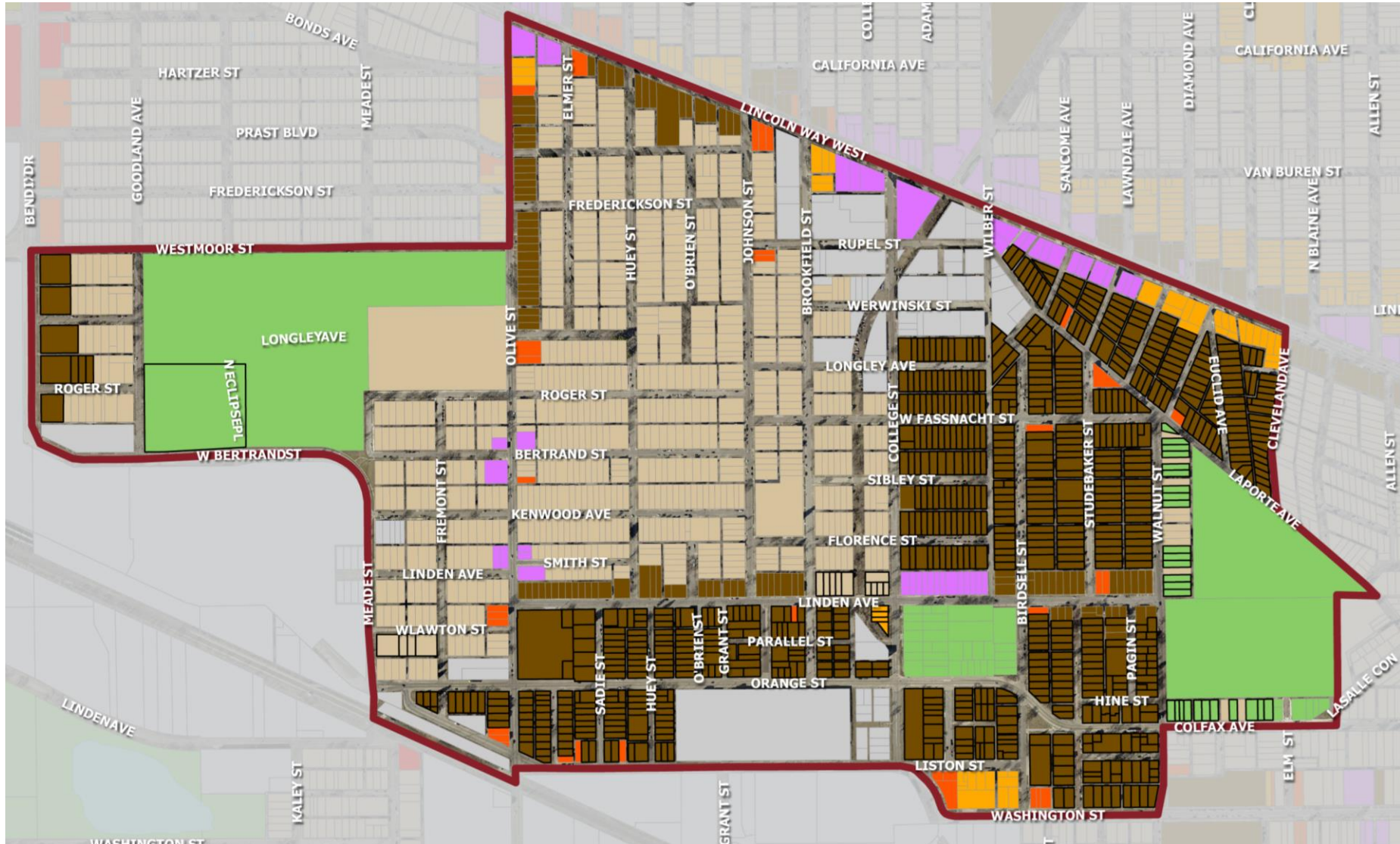
▶ LISTEN • 1:08



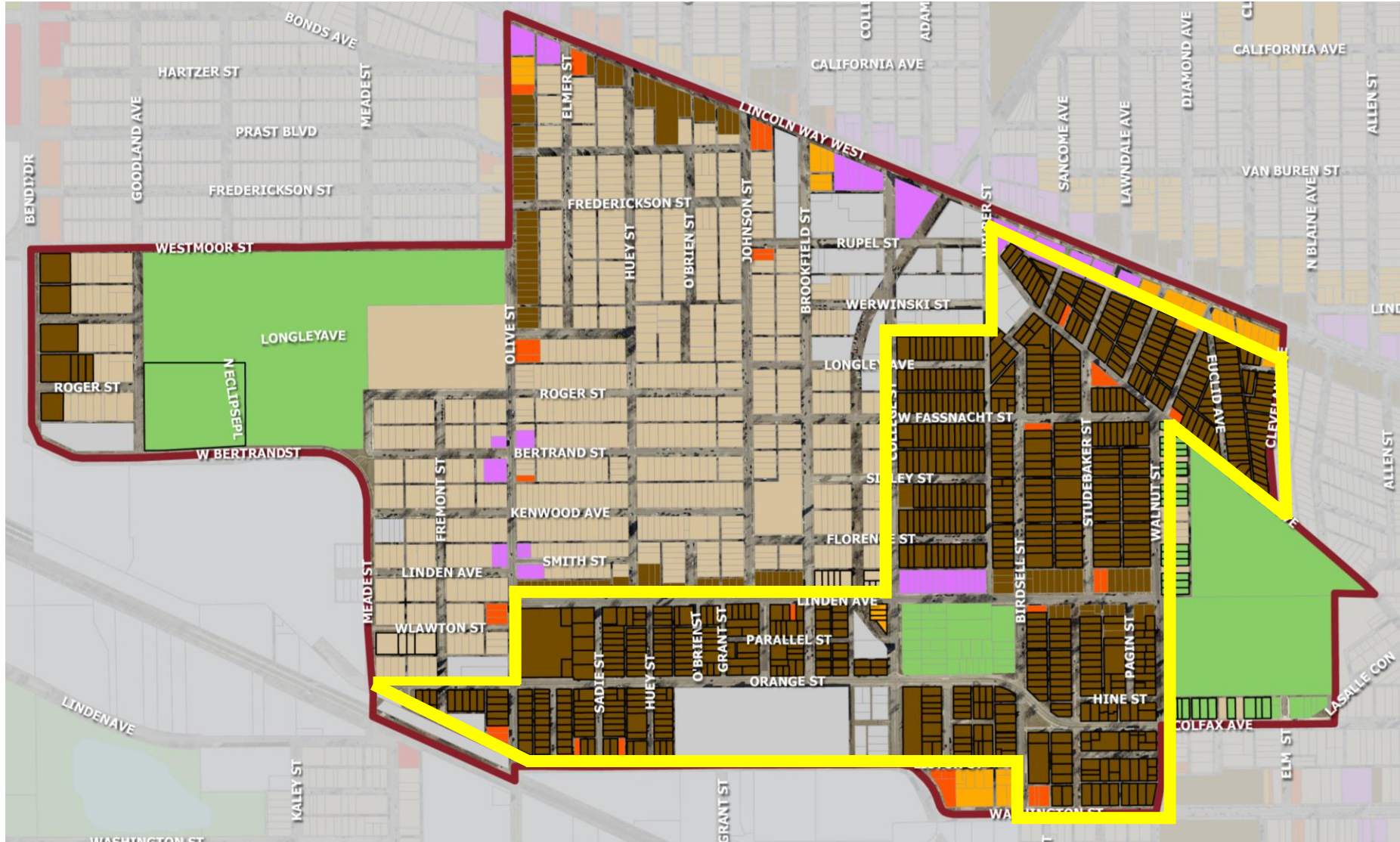




# Neighborhood Planning – proposed land use map



# Neighborhood Planning – enabling missing middle



A Three Part Series

# THE FUNDAMENTALS OF NEIGHBORHOOD DEVELOPMENT

Save the Dates!



**JAN  
21**

## FARMING & SUSTAINABILITY

9 AM-12:30 PM

Learn the fundamentals of dealmaking, development and more, with a special focus on sustainability.

## FINANCE

9 AM-12 PM

This hands-on session will teach acquisitions, finance, using proformas, interviewing banks, and more.

**MAY  
06**



**SEP  
30**

## FORM

9 AM-12 PM

Form will teach zoning, how and who to hire, designing for tenants, and much more.

For More Information, Please Visit

[www.southbendin.gov/bsb](http://www.southbendin.gov/bsb)



**WORKSHOP  
SERIES 2023**



# BUILD SOUTH BEND VIRTUAL TRAININGS 2023

## The 12 Steps of Town Making

led by Neighborhood Evolution - Bernice Radle,  
Monte Anderson, Jim Kumon & Mike Keen

Farming Your Community & Finding Your People

**Steps 1 & 2 | February 15 @ 6:30 PM**

How to ATTRACT Financing and Investors

**Step 3 | March 15 @ 6:30 PM**

Legal & Accounting - You Have to Have It!

**Step 4 | April 19 @ 6:30**

Your First (or Next) Project & How to Start

**Steps 5 & 6 | June 21 @ 6:30**

Building Your Team for a Successful Project

**Steps 7 & 8 | July 19 @ 6:30**

Setting up your Construction System

**Step 9 | October 18 @ 6:30**

Leasing, Property Management & Helping Others

**Steps 10, 11, & 12 | November 15 @ 6:30**

FOR DETAILED INFO & ZOOM INVITATIONS, RSVP  
EEE@SOUTHBENDIN.GOV, OR ONLINE @  
[WWW.SOUTHBENDIN.GOV/BSB](http://WWW.SOUTHBENDIN.GOV/BSB)

# Supporting Development



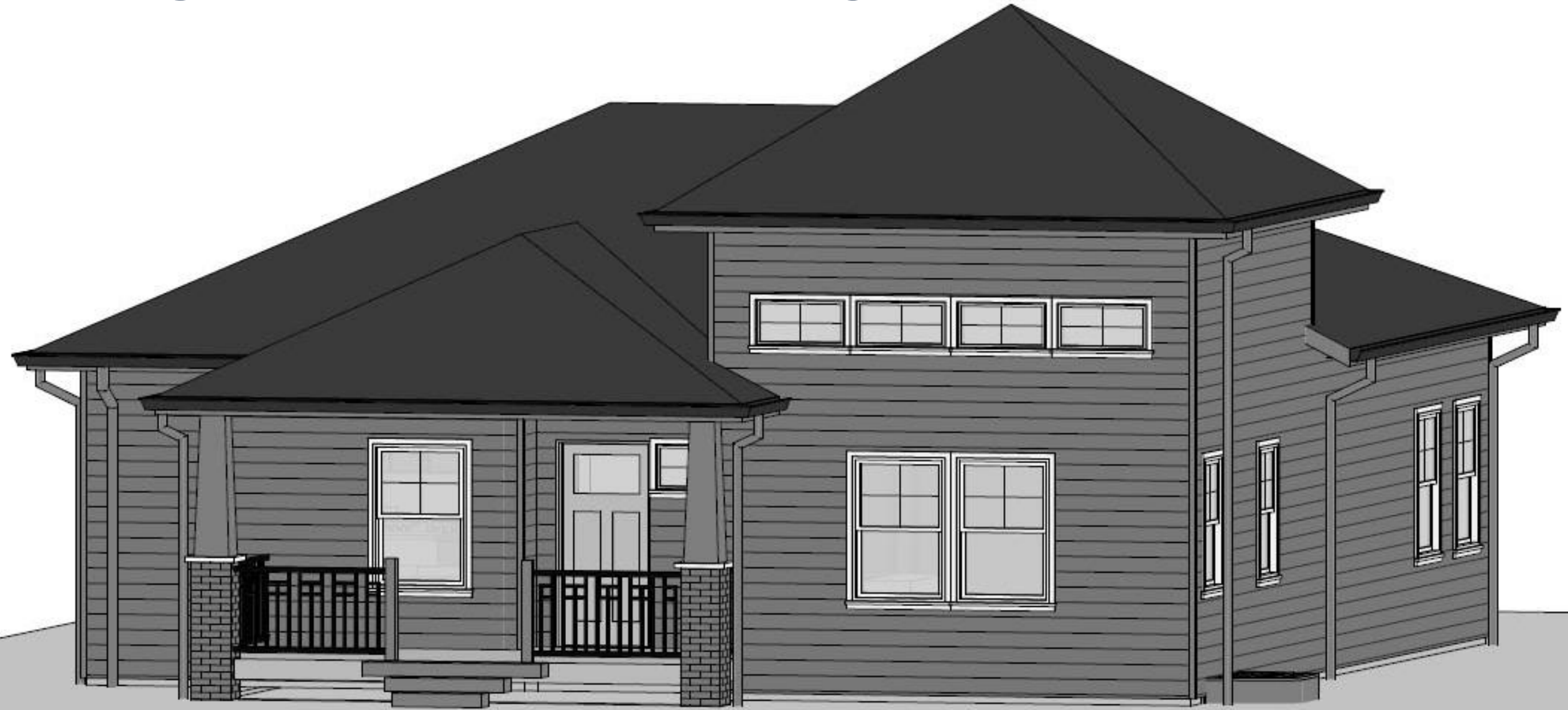
# Design Matters – how South Bend was built 😊



# Design Matters – ingrained bias



# Design Matters – what we got



# Design Matters – how South Bend was built 😊



**Design Matters** – how South Bend was built 😊





# SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to build housing

# South Bend Neighborhood Infill | Pre-Approved Building Types



A typical South Bend neighborhood block showing potential development of vacant lots using the pre-approved building types.

## Neighborhood Infill

The pre-approved buildings are a tool to encourage infill development on vacant lots, calibrated especially for urban neighborhoods where social and economic factors may be unfavorable to new investment.

The architecture and scale of each building is intended to fit seamlessly into existing residential neighborhoods, filling in the gaps created by vacant lots and gently increasing the density where possible. This type of development plays a critical role in supporting locally-serving retail and public transportation options while also providing key solutions for housing affordability.

Recent housing market studies reveal a growing mismatch between the available housing stock of large single-family homes and a shift in demographic trends towards smaller households that prefer walkable neighborhoods. The City recognizes that fostering more diverse housing options can play an important role in meeting these needs and creating a high quality of life for all South Bend residents.

- Small Apartment
- Stacked Duplex
- Standard House
- Narrow House
- Carriage House

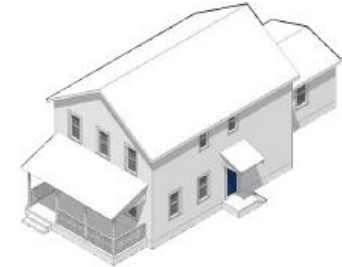
# South Bend Neighborhood Infill | Overview

ALLOWED
SPECIAL EXCEPTION
NOT ALLOWED

S1
S2
U1
U2
U3
UF
NC
DT



ALLOWED IN ALL ZONING DISTRICTS



| Carriage House     |                     |
|--------------------|---------------------|
| Unit Configuration | 1 bed / 1 bath      |
| Unit Size          | 576 ft <sup>2</sup> |
| Optional           | Garage Below        |
| Lot Width          | 34' min.            |

| Cottage            |                     |
|--------------------|---------------------|
| Unit Configuration | 2 bed / 1 bath      |
| Unit Size          | 864 ft <sup>2</sup> |
| Optional           | Cottage Court       |
| Lot Width          | 32' min.            |

| Narrow House - 2 or 3 Bed |   |
|---------------------------|---|
| Unit Configuration        | 2 bed / 1.5 bath +                            |
| Unit Size                 | 1120 ft <sup>2</sup> or 1,390 ft <sup>2</sup> |
| Optional                  | Master Suite                                  |
| Lot Width                 | 30' min.                                      |

| Standard House - 3 or 4 Bed |  |
|-----------------------------|--|
| Unit Configuration          | 3 bed / 2.5 bath +                             |
| Unit Size                   | 1,632 ft <sup>2</sup> or 1,902 ft <sup>2</sup> |
| Optional                    | Master Suite                                   |
| Lot Width                   | 32' min.                                       |



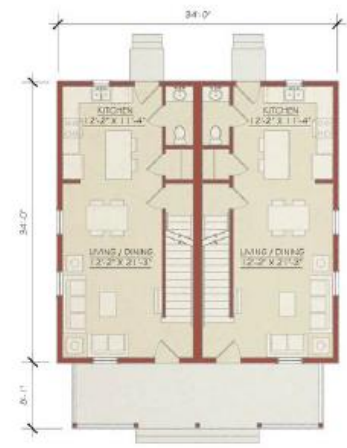
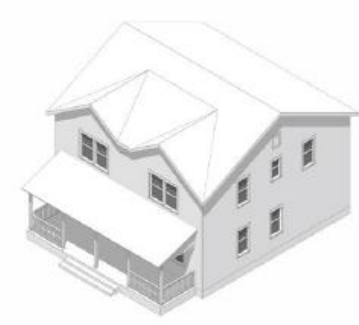
# South Bend Neighborhood Infill | Overview

ALLOWED
SPECIAL EXCEPTION
NOT ALLOWED

S1
S2
U1
U2
U3
UF
NC
DT

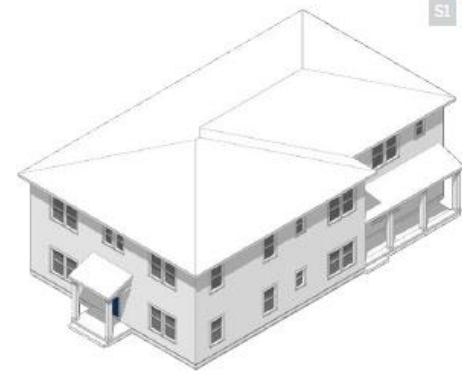


| Stacked Duplex     |                     |
|--------------------|---------------------|
| Unit Configuration | (2) 2 bed / 1 bath  |
| Unit Size          | 880 ft <sup>2</sup> |
| Optional           | Basement            |
| Lot Width          | 32' min.            |



| Side-by-Side Duplex |                      |
|---------------------|----------------------|
| Unit Configuration  | (2) 2 bed / 1.5 bath |
| Unit Size           | 1156 ft <sup>2</sup> |
| Optional            | Basement             |
| Lot Width           | 44' min.             |

S1
S2
U1
U2
U3
UF
NC
DT



| Six-plex Apartment |   |
|--------------------|---|
| Unit Configuration | (4) 1 bed/1 bath + (2) 2 bed/1 bath       |
| Unit Size          | 605 ft <sup>2</sup> - 845 ft <sup>2</sup> |
| Optional           | 4 units                                   |
| Lot Width          | 50' min.                                  |

# South Bend Neighborhood Infill | Carriage House

## The Carriage House

The Carriage House is an ancillary dwelling unit with a private entrance, available to be located in the rear yard of any primary building. The additional unit typically sits above a 2-car garage and provides gentle neighborhood density, flexible living space for multi-generational arrangements, or opportunities for a rental income.



Option A



Option B



Option C



Ground Floor



Second Floor

### ZONING DISTRICTS ALLOWED

- S1
- S2
- U1
- U2
- U3
- UF
- NC
- DT

*In a S1, U1, or U2 district the owner(s) of the lot upon which the carriage house is located shall occupy at least one of the dwelling units on the premises.*

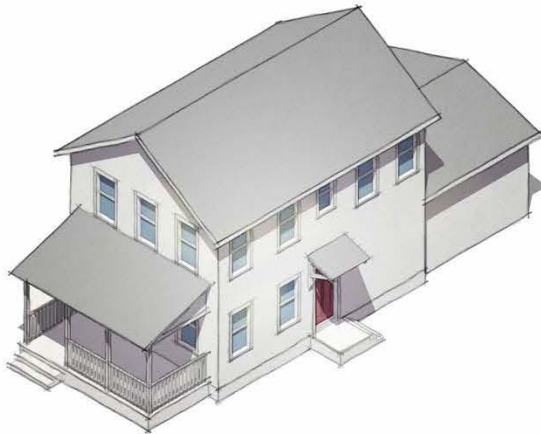
| Building Type Overview               |                       |
|--------------------------------------|-----------------------|
| <b>Building Dimensions</b>           |                       |
| Building Height                      | 2 story               |
| Building Width                       | 24'                   |
| Building Depth                       | 24'                   |
| <b>Program</b>                       |                       |
| Unit Configuration                   | 1 bed / 1 bath        |
| Unit Size (gross building)           | 1,152 sq. ft.         |
| Basement (unfinished)                | None                  |
| Garage (unconditioned)               | 576 sq. ft.           |
| 2nd Floor                            | 576 sq. ft.           |
| <b>Lot Standards</b>                 |                       |
| Lot Width (min.)                     | 34'                   |
| Lot Width (max.)                     | None                  |
| <b>Cost Assumptions</b>              |                       |
| Preliminary Construction Estimates * | \$130,000 - \$180,000 |
| Financing Options                    | Personal Financing    |

*\*Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and are subject to future market variation.*

# South Bend Neighborhood Infill | Narrow House (3-bedroom)

## The Narrow House II

The 3-bedroom version of the Narrow House provides an efficient, yet comfortable detached, fee-simple option that allows development of the city's most skinny infill lots. It maintains the same vernacular elevation options as the 2-bedroom Narrow House, however, a 1-story rear addition accommodates a ground floor master suite. This extension could also be modified into a one-car garage, office/workshop, or attached ancillary dwelling unit.



### ZONING DISTRICTS ALLOWED

- S1
- S2
- U1
- U2
- U3
- UF
- NC
- DT



Option A



Option B



Option C



Ground Floor



Second Floor

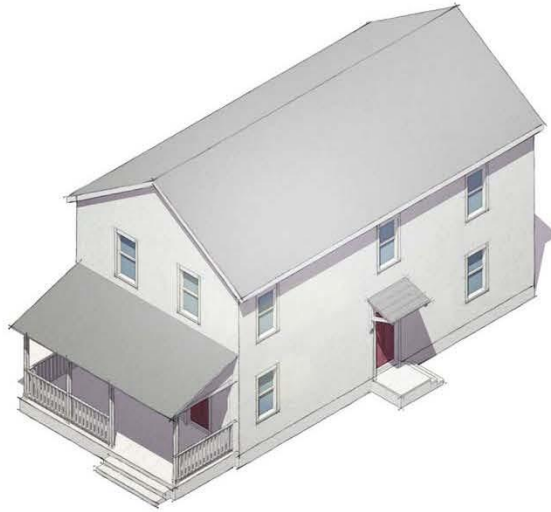
| Building Type Overview               |                       |
|--------------------------------------|-----------------------|
| <b>Building Dimensions</b>           |                       |
| Building Height                      | 2 story               |
| Building Width                       | 20'                   |
| Building Depth (incl. porch)         | 51'                   |
| <b>Program</b>                       |                       |
| Unit Configuration                   | 3 bed / 2.5 bath      |
| Unit Size (finished gross)           | 1,390 sq. ft.         |
| Basement (unfinished)                | 830 sq. ft.           |
| Porch (unconditioned)                | 136 sq. ft.           |
| 1st Floor                            | 830 sq. ft.           |
| 2nd Floor                            | 560 sq. ft.           |
| <b>Lot Standards</b>                 |                       |
| Lot Width (min.)                     | 30'                   |
| Lot Width (max.)                     | 60'                   |
| <b>Cost Assumptions</b>              |                       |
| Preliminary Construction Estimates * | \$220,000 - \$270,000 |
| Financing Options                    | 30-yr mortgage        |

\* Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and are subject to future market variation.

# South Bend Neighborhood Infill | Stacked Duplex

## The Stacked Duplex

The Stacked Duplex provides two identical 2-bedroom units that support a slight increase of density and the development on the city's most narrow infill lots with affordable housing options. The massing and elevation options fit within the scale and vernacular character of South Bend's oldest urban neighborhoods. An optional basement could provide storage or expansion of the ground floor unit.



### ZONING DISTRICTS ALLOWED

- S1
- S2
- U1
- U2
- U3
- UF
- NC
- DT



Option A



Option B



Option C



Ground Floor



Second Floor

### Building Type Overview

#### Building Dimensions

|                              |         |
|------------------------------|---------|
| Building Height              | 2 story |
| Building Width               | 22'     |
| Building Depth (incl. porch) | 48'     |

#### Program

|                            |                |
|----------------------------|----------------|
| Unit Configuration         | 2 bed / 1 bath |
| Unit Size (finished gross) | 1,760 sq. ft.  |
| Basement (unfinished)      | 880 sq. ft.    |
| Porch (unconditioned)      | 176 sq. ft.    |
| 1st Floor                  | 880 sq. ft.    |
| 2nd Floor                  | 880 sq. ft.    |

#### Lot Standards

|                  |     |
|------------------|-----|
| Lot Width (min.) | 32' |
| Lot Width (max.) | 70' |

#### Cost Assumptions

|                                      |                       |
|--------------------------------------|-----------------------|
| Preliminary Construction Estimates * | \$320,000 - \$370,000 |
| Financing Options                    | 30-yr mortgage        |

\* Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and are subject to future market variation.

South Bend Neighborhood Infill | Side-by-Side Duplex



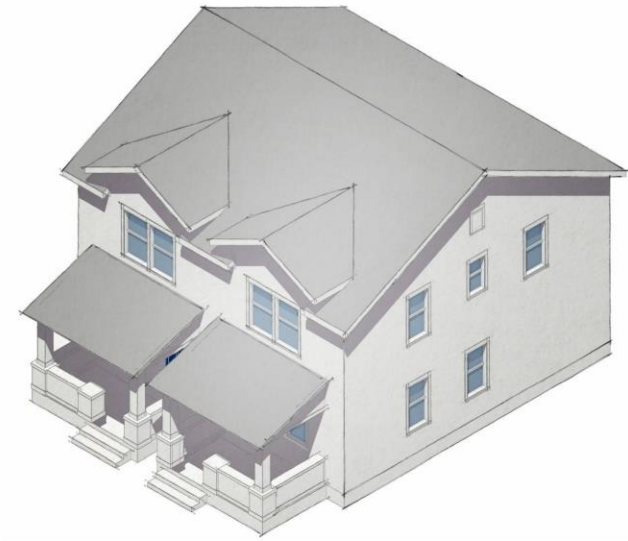
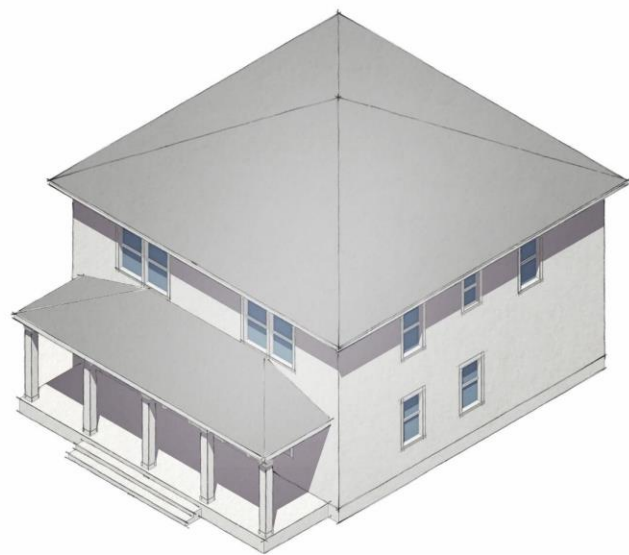
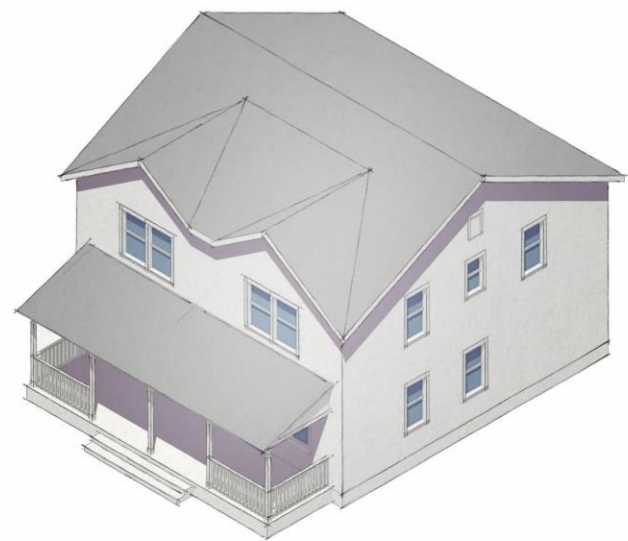
Option A



Option B



Option C



# South Bend Pre-Approved Buildings: Allowed Variations

## Variations to Reduce Construction Costs

**Windows.** The location, proportion, and approximate size of windows may not be changed. However, the following revisions are acceptable:

- ❑ Windows on side and rear elevation that are not required for egress or ventilation may be removed. Windows may not be removed from any front facade or corner facade facing a street.
- ❑ Simulated divided lights (SDL) muntins may be removed or changed as desired.
- ❑ Double-hung windows may be replaced with single-hung. A transom type window may be used in any bathroom location.

**Materials & Details.** All buildings shall install the prescribed trim, eave, and porch details. However, exterior details may be adjusted as followed:

- ❑ Vinyl or cement board siding may be used in any color. Other materials may be approved by staff.
- ❑ Porch columns may be simplified to 6" x 6" posts with no detail.
- ❑ Railing design may be change or removed in accordance with the Building Code
- ❑ Side entry awnings or eave brackets may be removed
- ❑ Rafter tails may be falsely applied (sistered or toe-nailed) rather than an extension of the roof rafter.

**Foundation & Walls.** Any deviations to design or structure must comply with all applicable codes and regulation. Possible adjustments include:

- ❑ Foundation walls left unfinished concrete instead of parge coat
- ❑ Exterior walls may be constructed using 2x4 structure or other pre-engineered wall system that meets design intent
- ❑ Basement may be replaced with a slab on grade foundation
- ❑ Interior layouts may be adjusted if no exterior structure or window location is affected

## Options to Increase Value

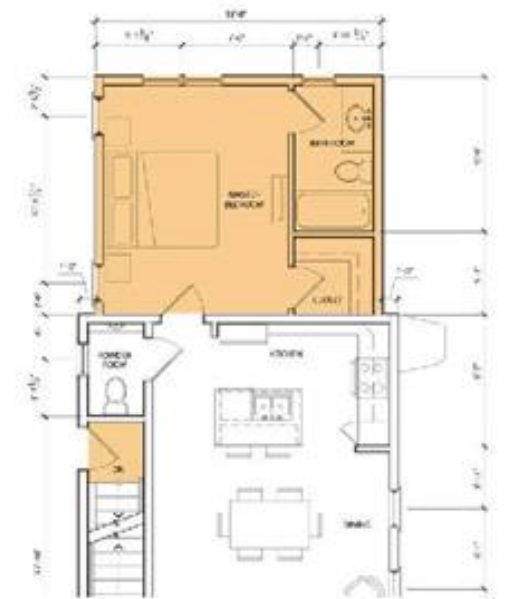
- ❑ **Basement Unit.** To create a lock-off basement unit, an exterior door may be add at the top of the basement stair.



*Optional windows on side facade*



*Porch columns and brackets may be simplified or removed*



*A rear extension or side entrance may be added to accommodate additional living spaces*

# Supporting Development – lateral replacement fund



# South Bend Redevelopment Commission: Request for Proposals

## Purpose & Overview

The South Bend Redevelopment Commission (the "Commission") is soliciting proposals from private developers, including nonprofit entities, for the development of select City-owned parcels shown on the map to the right.

The pages that follow illustrate a vision of one possible way that each of the sites could be developed. Variations that follow the guidelines and general character expressed in this request are acceptable. Applicants may submit proposals for one, multiple, or all of the Development Proposal sites. If submitting proposals for more than one site, a separate proposal should be submitted for each site.

This RFP does not commit the Commission to award a contract or pay costs incurred in preparation of a proposal responding to this request. Proposals are accepted on a rolling basis and will be reviewed as they are received with no end date. For questions or clarifications, please contact the RDC at: [RDCRFP@southbendin.gov](mailto:RDCRFP@southbendin.gov) prior to December 30, 2022.

## Project Requirements

Each submitted proposals shall:

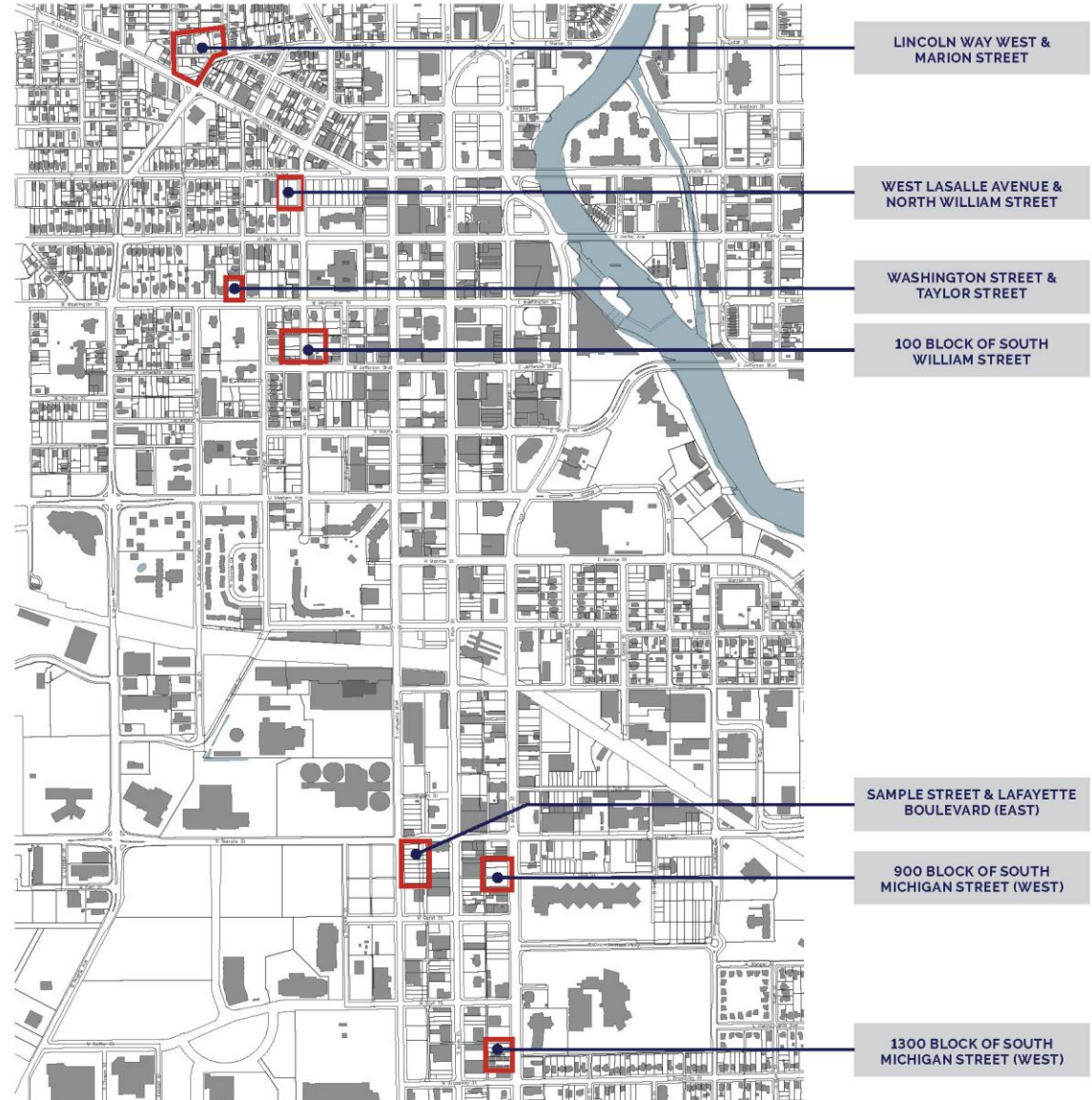
- Adhere to the general design principles outlined in the applicable Development Proposal;
- Meet zoning ordinance requirements;
- Be urban in building design and site layout;
- Reflect the architectural character of surrounding properties and South Bend's architectural history; and
- Feature a variety of housing options (size and price points) if housing is included.

## Developer Requirements

Applicants submitting a proposal shall meet the following eligibility requirements:

- Applicants must be legally incorporated and in good standing or a validly-formed not-for-profit organization capable of demonstrating proof of tax-exempt status under Section 501(c)(3) of the Internal Revenue Code.
- Preference given to applicants with prior experience managing and completing all phases of construction for the building types illustrated in the project proposal.
- Applicants must comply with City of South Bend ordinances and all other federal, state, and local laws and regulations.
- Applicants must agree to hold the South Bend Redevelopment Commission harmless and to indemnify it and the City of South Bend for any damages or costs related to any claim, suit, or demand related to any action occurring as a result of the Applicant's proposal.

The Commission reserves the right to reject proposals submitted by Applicants who are not current on property taxes or utility payments for any properties currently owned, or for any other reason deemed to be in the best interests of the City.





# Development Proposal: Lincoln Way West & Marion Street

## Summary

This project area is located along a major east-west street, at the fringe of downtown South Bend. The following proposal illustrates one successful way to transform a complicated and underutilized site along a mixed-use main street corridor. Variations of this proposal following the guidelines and general character expressed in this request are acceptable. The proposal balances the necessary amount of commercial and residential density while introducing buildings at a proper scale for the neighborhood. The proposal includes a variety of housing options including single family detached, various walk-up apartment house, live/work spaces, and single family detached houses organized in a cottage court community. Cottage court development would require the rezoning of the eastern-most parcels.



| Existing Site Characteristics |                             |
|-------------------------------|-----------------------------|
| Total Site Area               | 1.27 Acres (55,313 sq. ft.) |
| Zoning                        | (INC) Neighborhood Center   |
| Neighborhood                  | Near Northwest Neighborhood |

Looking North toward mixed use buildings in the foreground with duplexes and cottage court in the distance

# Supporting Development – Financing



# Results



*Option A*





726

722





8  
1  
2









1017







705

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# Thank you!

Liz Maradik

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Caleb Bauer

[cbauer@southbendin.gov](mailto:cbauer@southbendin.gov)



# Want to learn more?

**Join us for a virtual South Bend Pre-Approved Housing discussion.**

City staff will talk about our program, why we did it, and what it took to develop.

**Dates:** June 26  
September 25  
December 11

**Time:** 2:00 – 3:30pm (ET)

**Register:** [planning@southbendin.gov](mailto:planning@southbendin.gov)



