

CITY OF GOSHEN

# RIVER DISTRICT REVITALIZATION PLAN

September 8th, 2021

## ACKNOWLEDGMENTS

The River District Revitalization Plan is a collaboration of dozens of individuals and organizations across the City of Goshen. The Planning Team would like to acknowledge their effort and thank them for their time and expertise.

### FOR QUESTIONS PLEASE CONTACT:

---

#### **Becky Hutsell**

Redevelopment Director,  
City of Goshen  
204 E. Jefferson Street, Suite 6  
Goshen, IN 46528  
(574) 537-3824  
beckyhutsell@goshencity.com  
www.goshenindiana.org

## Planning Committee

---

<b>Jeremy Stutsman</b>	Mayor, City of Goshen
<b>Becky Hutsell</b>	Goshen Redevelopment Director
<b>Mark Brinson</b>	Goshen Deputy Mayor
<b>Dustin Sailor</b>	Goshen Director of Public Works
<b>Rossa Deegan</b>	Goshen Assistant Planner
<b>Vince Turner</b>	Goshen Redevelopment Commission
<b>Darryl Riegsecker</b>	Elkhart County Council
<b>Jeff Taylor</b>	Elkhart County Administrator
<b>Nick Kieffer</b>	Goshen Chamber President
<b>Sharon Hernandez</b>	Goshen Communications Coordinator
<b>Julia Gautsche</b>	Downtown Goshen, Inc.
<b>Barb Swartley</b>	Goshen Parks Board Member
<b>Matt Schrock</b>	City Council Member
<b>Megan Eichorn</b>	City Council Member
<b>Steve Oyer</b>	Concerned Citizen

## Consultants

---

<b>Ken Jones</b>	Jones Petrie Rafinski
<b>Chris Chockley</b>	Jones Petrie Rafinski
<b>Josh Barkley</b>	Jones Petrie Rafinski
<b>Shelley Moore</b>	Insight Strategic Concepts, Inc.
<b>Matt Rueff</b>	Thomas P. Miller and Associates

## Stakeholders

---

<b>Jesse Sensenig</b>	Goshen Brewing Company
<b>Maggie Oknonobi</b>	DGI
<b>Justin Bell</b>	The Nut Shoppe & EID
<b>Dan Sink</b>	Goshen Fire Department
<b>John Hertzler</b>	Goshen Historical Society
<b>Elizabeth Richardson</b>	Wooden Wagon Floral Shoppe
<b>Danny Jones</b>	Lincoln Avenue Cycling & Fitness
<b>Loren Eash</b>	Subway
<b>Lowell Vanderveer</b>	Chief Ice Cream
<b>Matthew Lind</b>	Dickerson Landing Neighborhood
<b>Casey Yerger</b>	First Source Bank
<b>Amer Wolfer</b>	Lake City Bank
<b>Brad Husnberger</b>	LaCasa
<b>Dave Wright</b>	Linway Cienma
<b>Tanya Heyde</b>	Parks Department

# TABLE OF CONTENTS

**5**

## **Introduction**

*Project Overview  
Principles*

**12**

## **Revitalization Plan**

*Principles  
Recommendations*

**6**

## **Existing Conditions**

*Planning Area  
Area History  
Area Character  
Market Analysis*

**18**

## **Implementation**

*Overview  
Phase 1 - Setting the Table  
Phase 2 - River District Defined  
Phase 3 - Revitalized River District  
Funding Strategies  
Economic Development*

**10**

## **Community Input**

*Planning Committee &  
Stakeholders Community  
Open House*

**26**

## **Appendix**



## LETTER TO THE COMMUNITY

The River District Revitalization Plan points the way forward for downtown Goshen, toward an even better and brighter future. The characteristics of this future were developed through deliberate conversations between the residents of Goshen, area stakeholders, and the Planning Committee. This work builds upon the significant public-private investments that have occurred throughout the downtown area and will leverage anticipated developments within the planning area. It is anticipated that the proposed catalyst level projects will be an incredible opportunity towards the District's revitalization by leading economic and physical development.

The plan recognizes the complexity of the issues facing the River District as well as the opportunities that the area and its existing infrastructure provides. The plan proposes a set of principles and recommendations that will build on the cooperation and leadership developed within the planning process, and should forge new connections necessary for the realization of the community's goals. The effectiveness of the Revitalization Plan will be measured in the success of its implementation. To that end, the implementation process will identify recommended steps toward development, funding strategies, and phasing.

The process to develop this Revitalization Plan has proven that the people who make up our community care deeply about its future. They want to see a City where they and their children can thrive. They want a District that is unafraid to address its most pressing issues, and is inspired by strong and effective leadership.

We extend our appreciation to all the individuals, organizations and businesses that have supported the plan-making process with their time, energy and facilities. Most of all, we would like to thank every participant who has invested their time and ideas into this important process. A bright future is on the horizon for the City of Goshen.

Sincerely,  
The River District Planning Committee

## Project Overview

The proposal for the River District was established to enhance and celebrate Goshen's downtown character and provide a connection from downtown to the Elkhart River. City leaders and community members understand the importance of being caring stewards of this district and the need to plan for an adaptive district that is emboldened to change with varying circumstances.

A planning committee, consisting of business leaders, developers, residents, and government officials was created to guide the planning process. Area stakeholders were also engaged to gain additional insight from a broader spectrum for the District.

The planning process included a technical analysis of the area's strengths, challenges and opportunities of the district and its adjacent uses. A market analysis was performed with a focus of retaining existing housing as well as performing market forecasting. These findings were utilized by the planning team to inform the planning process and develop recommendations and strategies.

The River District Plan has identified eight principles, eleven recommendations, and eight specific capitol improvement projects. Principles are the statements of intent for the preferred character of the River District. Recommendations are ideas that aim to physically transform and implement those principles. Some recommendations are items that can be immediately implemented in the short-term while others are long term objectives or ways to go about development.

# RIVER DISTRICT INTRODUCTION



## River District Principles

- 1 A unique identity
- 2 An integrated mix of uses both horizontally and vertically
- 3 Diversity of users and residents
- 4 High quality design of both public and private spaces that exemplify place-making
- 5 Walkable, urban, and connected developments
- 6 Provide abundant access to waterways, trails, and open space
- 7 Safe and attractive connections to downtown and adjacent neighborhoods
- 8 Environmental sustainability through the use of green infrastructure and by highlighting the Elkhart River

The River District will be a hub for community activity

# RIVER DISTRICT

## Existing Conditions



Existing conditions within and around the District were evaluated. The information gathered helped frame the proposed design



**Planning Area Map**

### ■ Focus Area

The Planning area is bounded by the Elkhart River, Pike Street, 3rd Street and Lincoln Avenue. The area totals 21 acres. This document focuses on parcels adjacent to the river while also exploring connections into the northern neighborhood and downtown.

### ■ Downtown Connections

Connections to downtown are explored to promote a more pedestrian friendly environment where people can be connected to parking, restaurants, city buildings, ect.

### ■ River Area

The planning document explores the extension of the Maple City Greenway across Lincoln Avenue and how it can positively influence connections of residents and downtown businesses, both existing and in potential investments.



### ■ Area History

With industry employing local residents in the northern and southern parts of the community, downtown Goshen was a place for residents to convene. From the Historic Goshen Theatre, to the downtown shops and city buildings, downtown was a place for residents to come together, invest in their community and local businesses and take part in celebrations and entertainment.

# AREA CHARACTER

The site inventory analysis reviewed various aspects of the district. These aspects were graphically documented into maps and are found in the appendix of this document. These area conditions include:

- Land-use
- Zoning
- Transportation
- Stormwater, Water and Sanitary Utilities
- Parks and Recreation

The information gathered helped to aid in community discussions and ultimately assist in forming a River District Concept that could be presented to the public and city officials.



## Commercial

Goshen's downtown has a variety of businesses from restaurants to office parks. The commercial life in Goshen is viewed as strong.



## Residential

The existing housing market in the county is highly competitive. The statistics highlight the need for additional housing opportunities.



## Downtown

Downtown Goshen has fostered a strong commercial and entertainment presence that has helped to shape a thriving business environment.



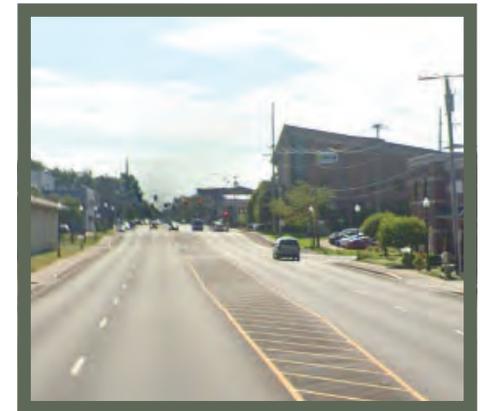
## County Amenities

Approximately 6.4 acres of the River District is owned by Elkhart County including the Parks Department, a maintenance building, the Administration Building and the old county jail site at the intersection of 3rd and Lincolnway.



## Recreation

Close proximity to parks and trails provides the opportunity to expand upon the community's green-space.



## Traffic

The existing traffic grid is expansive and largely favors vehicular traffic. There are opportunities to explore road diets and amenities for multi-modal transportation

## MARKET ANALYSIS

### Overall Economy

Elkhart County is the center of the country's Recreational Vehicle (RV) manufacturing. The county produces about 80% of all new RVs in the nation. The local economy rebounded in 2020 with RV shipments increasing by 6% which reversed a decline that occurred in 2019.

While overall employment is down from pre-COVID levels, the February 2021 unemployment rate indicates that Elkhart County's economy is once again picking up speed as the unemployment rate from February 2020 to February 2021 had nearly returned to pre-COVID levels.

As of February 2021, recent trends and comments from local stakeholders indicate the economy is strong, and this continued economic growth is making some impact on the population within the county increasing from 205,617 in 2018 to about 206,200 in 2021.

### Residential Market

There has been increased demand in for-sale housing product and rental housing product within Elkhart County. For-sale median sales price has increased to \$178,300, up 11% from a year earlier (Source: HUD). The average apartment rent was up to \$806 per month for an increase of 4% from a year earlier. Apartment vacancy rate is low with a vacancy rate of 3.9% in the fourth quarter of 2020 which was down from 6.7% a year earlier (Source RealPage Inc.) The Goshen River District presents several advantages for residential growth which are noted below.

- Interest in multifamily developments within walkable distance of downtown attractions.
- District provides ample space for a variety of for sale and rental products ranging from single family homes, townhomes, condominiums and multifamily apartments.
- For-sale product could range from \$200,000 to \$300,000.
- Rental ranges could be as high as \$1.25-\$1.40/SF on the high end while developers could meld more affordable units into the developments with rents ranging from \$1.00 to \$1.15/SF on the lower end.

### Office Market

The office market overall is still relatively soft for mid to large scale office tenants, but the Goshen River District may present unique opportunities for special office products. These opportunities are noted below.

- There are several locations, primarily along 3rd Street and Pike Street, that would make excellent corporate office headquarters for local firms or businesses.
- Office suite development would provide Class A office spaces for individual proprietors or small businesses with only 3-4 employees. The office suites product could be a part of a larger mixed-use complex with residential and retail/restaurant developments.



## ■ MARKET ANALYSIS (CONTINUED)

### **Retail Market**

While there is a strong desire for retail, it is important to make sure retail/restaurants in the Goshen River District will logically supplement and compliment other downtown retail/restaurants without creating an oversupply in the market. Retail types such as a micro-brewery would compliment but do not necessarily undercut existing downtown businesses. The retail within the Goshen River District would benefit from the immediate residential market of the district, but it could also expand the variety of retail and restaurant experiences of downtown Goshen, which would strengthen existing downtown businesses.

### **Hospitality Market**

There has been interest in a downtown boutique hotel that would bring a new hotel experience to the Goshen hospitality market. While there are many hotels in Elkhart County, these hotels tend to cater to business travelers along the Indiana Toll Road (I-80/90). Goshen has several similar modestly priced limited-service hotels on its southeast side along the US 33 corridor that serve primarily business travelers during the week. A new downtown hotel could cater to a broad business and tourism market with a more full-service hotel experience. A boutique hotel may have 48-60 rooms. It is highly likely that this type of hotel would be successful if an appropriate location could be secured in downtown. This type of hotel would possibly require up to 2-acres of land for the hotel footprint and its surface parking lot. However, if this hotel were part of a mixed-use development within the Goshen River district, then it could possibly have a structured parking garage. This would allow for a hotel with a smaller footprint than 2-acres.

### **Mixed-Use Market**

The Goshen River District has space that could accommodate a larger and denser mixed-use development while still being scaled to the context of nearby residential and downtown development scales. This mixed-use development would likely be anchored by residential development, but could have hotel space, offices, and retail as major components of the mixed-use development. The best site within the River District for this type of dense development that could potentially have a structured parking garage as part of the development is the former county jail site which is within the block bound by 2nd Street, Clinton, 3rd St, and Lincoln Ave. This type of development must be designed to an appropriate scale with the height of nearby structures and be compatible with the historic context of the County Courthouse, downtown Goshen, and surrounding historic structures.



# RIVER DISTRICT

## COMMUNITY INPUT



Meetings with local stakeholders and residents were conducted to gather information and receive feedback during the design process

### Stakeholder Engagement

#### ■ The district will serve as an expansion of Downtown Goshen and its culture

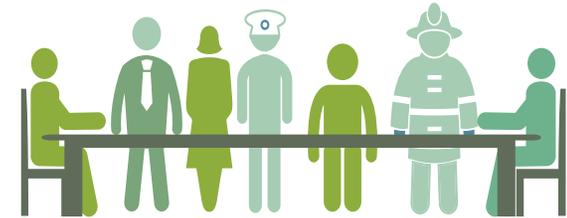
The district should not be seen as a “separate community” but an expansion of a vibrant and healthy downtown. The importance of maintaining access to and from downtown, promoting the movement of people and sustaining a visual and cultural identity was continuously expressed during the stakeholder engagement process.

#### ■ Community health and quality of place

The meetings with community leaders and stakeholders revealed a desire to improve the quality of life in downtown through the availability of retail, green space, entertainment and recreation. There was also interest in establishing a standard of environmental sensibility through the planting of trees, vegetation, use of green infrastructure and green energy practices.

#### ■ Land use needs diversity

Meeting attendees stressed the need to respond to the high demand for residential living options within the district. Throughout the stakeholder and planning committee meetings, ideas were exchanged as to how to meet the demand through housing variety as well as the inclusion of various retail, recreational and green space amenities to support new residents.



### Project Vision / Critical Success Factors

#### SWOT Analysis

##### S STRENGTHS

- Willingness for community engagement
- Creative culture
- Focus on quality of life
- Vision and collaboration among stakeholders
- Commitment to thriving and vibrant downtown
- Commitment for fostering a diverse community
- Strong industry performance
- Goshen College
- Parks and trails
- Diverse, well-trained law enforcement

##### W

- Reluctance of everyone to embrace the community
- Turf wars – all or nothing approach
- Limited housing
- Aging infrastructure and the limited resources for renewal
- Lack of plan to diversify the economy, businesses (beyond RV, healthcare, education)
- Be more reflective of diversity
- Political/cultural divide among residents

##### O OPPORTUNITIES

- Growth, professionals moving from cities
- Expand marketing to highlight bohemian/craft beer segments
- Expand trailways and promote other multi-modal transportation opportunities
- Additional downtown housing
- More vibrancy downtown
- Geographic location
- Blend of industry with artistic culture

##### T THREATS

- Housing availability
- Other communities gaining momentum – Warsaw, Winona Lake
- Lack of economic diversity and the financial dependence on the RV industry
- Limited funding for renewing aging infrastructure
- Battling negative perception of policing
- Effects of economic downturns such as the RV industry
- Trends away from small liberal arts colleges

## Community Engagement Comments

### STREETS



- New Street should be widened and the curb cut onto Pike Street needs to be widened enough to allow ingress and egress at the same time.
- The center left turn lane on Pike Street should be marked to allow a left turn from Pike Street onto New Street heading south.
- Fix cracked sidewalks. Repave our part of 2nd Street. New street trees should be added.
- Sidewalk repairs would be great, especially given somewhat significant foot traffic on Clinton Street
- Traffic safety and congestion are concerns.
- On-street parking for multi-unit properties is needed, specifically, 2nd Street and New Street is a narrow street so it is sometimes congested.
- The corner of New Street and Clinton Street (by the County Court House) needs more parking.

### Land Use



- The Montieth property cannot be utilized properly for a commercial use if the only entrance is New Street.
- There is not enough office space or mixed-use space available in the area. We were unable to find any rentals and this was the only office space that was available for purchase.
- The County-City Building and the oil drums out there need to be addressed.
- The water barrier has bothered us and the flood plain used to be an issue on this property.
- Have more retail space.
- The county maintenance building possibly needs to go.
- We would love to see enhancements that draw more attention and traffic to this area. Our church operates a thrift store from a smaller building on our property, and it is often difficult for folks to find our church or the thrift store. The median along 3rd Street makes it difficult for visitors to turn into our area onto West Clinton Street. Having the old jail demolished has done a great deal to make us more visible. We would love to see some parking remain there, along with any building plans to encourage people toward this area.

### Recreation



- Extend the Bike Path from Lincoln Avenue to the footbridge down to Rogers Park, or better yet, all the way to the bridge at Pike Street.
- Demolition of vacant Monteith Tire building and make grassy, park area or a cute shop or small restaurant.
- A deck overlooking the river where people could watch the sunset would be quite lovely.
- Green space where the jail used to be as well! More trees are always good.
- Add a park area.
- The riverbank area could be cleaned up.

### Neighborhood Improvements



- Not enough parking spaces. Our houses are very close together. There are some beautiful houses in this neighborhood. What can you do to upgrade our house at no cost to us?
- Many neighbors park in the old Monteith Tire parking lot. Perhaps this should become a manicured small parking lot with benches, trees, flowers and trash receptacles.
- No more high-density housing.
- The only issue we have is the limitation of parking.
- I live in a vital area and there are a lot of things that can take place to bring people to the area.



# RIVER DISTRICT

## REVITALIZATION PLAN



Proposed elements expand off the success of downtown Goshen while embracing the district's uniqueness

The design principles of the River District were established with the help of the Planning Committee. These have directed and informed the process throughout the plan's creation.

- 1. An integrated mix of uses both horizontally and vertically**  
The River District offers space for mixed-use facilities containing office, retail, residential and/or civic uses to interact within a mixed-use development. Varying floor plans of private offices and living quarters could be planned on upper floors with the lower floors lending way to retail shops and restaurants.



- 2. Diversity of users and residents**  
Providing multiple forms of housing, retail and office space will help cater to and attract a broader demographic of users. Additionally, designing the district to be walkable/navigable with ADA friendly amenities will help to ensure the district can be enjoyed by all who visit the space.

- 3. High quality design of both public and private spaces that exemplify place-making**  
An emphasis on well-considered and appropriate architecture in the River District is imperative to providing a unique identity to the River District while also maintaining a cultural and visual connection to downtown Goshen. Establishing and maintaining greenspace in public and private places will help to foster a productive and cared for environment in the River District while also offering spaces for gatherings, art displays and passive recreation.

- 4. Walkable, urban, and connected developments**  
The existing transportation grid and local trail network provides an existing framework that can be further developed to foster a pedestrian oriented environment while still considering vehicular traffic. Existing street character should be further amplified with amenities to better attract people to take part in existing and future establishments.

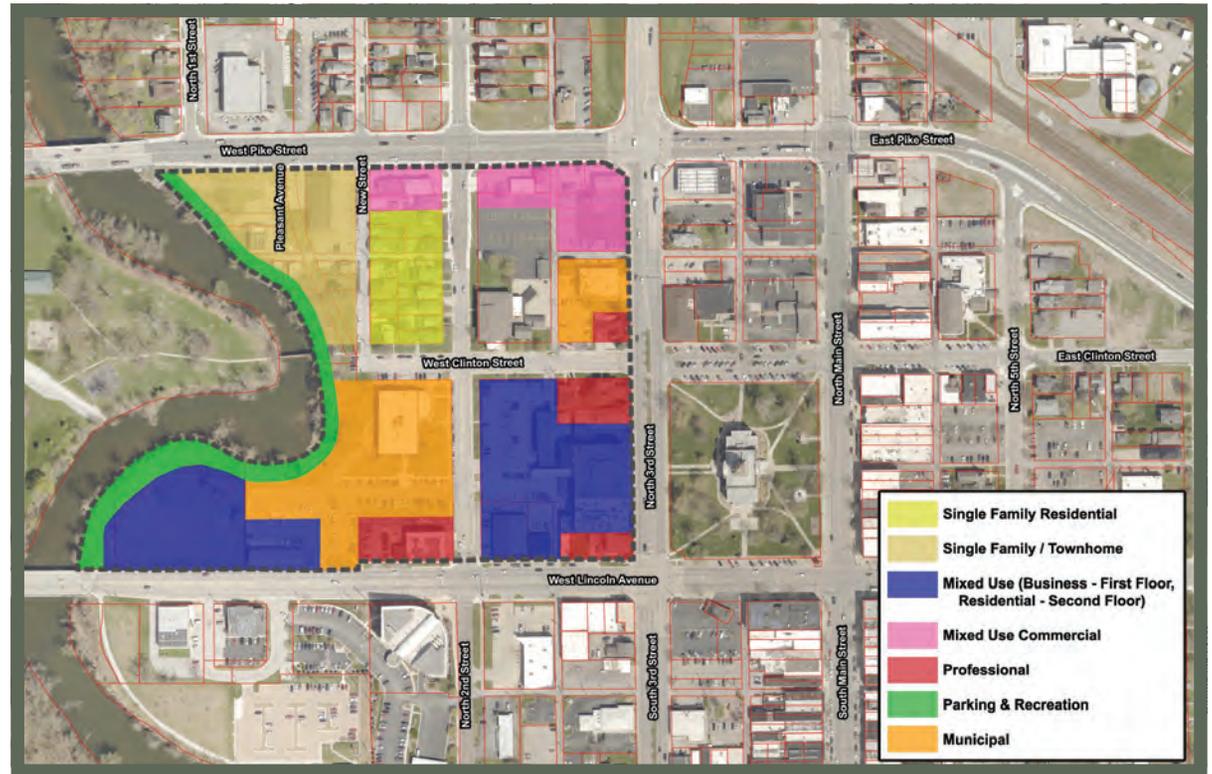
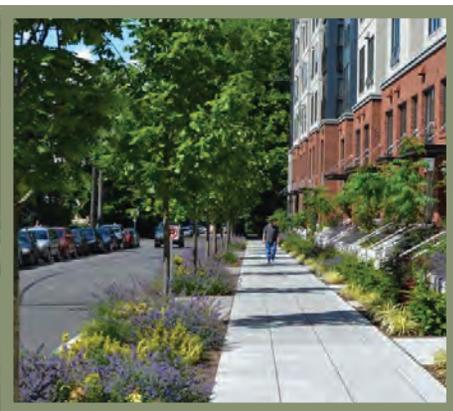


## 5. Provide abundant access to waterways, trails, and open space

With the Elkhart River situated to the west and close proximity to the Mill Race Canal, the District provides a unique space for development. Multiple access points and overlooks to the river should be created to increase interaction with the water. Extending the Maple City Greenway across Lincoln Avenue will connect the district to the greater Goshen area while also celebrating the river.

## 6. Safe and attractive connections to downtown and adjacent neighborhoods

It is important to recognize key transition areas within the district. Scaled improvements along main arterial roads and secondary streets will help move residents and downtown users safely through the district.



**Proposed Land Use Plan**

**7. Environmental sustainability** Environmental sustainability can be incorporated through the use of green infrastructure including on-street bio-retention, permeable pavements and by increasing the urban tree canopy and native vegetation. These features will help to alleviate stormwater stress on the local utility system and the Elkhart River. Green technologies such as green roofs and/or solar panel systems could also add to the overall approach of environmental sustainability.

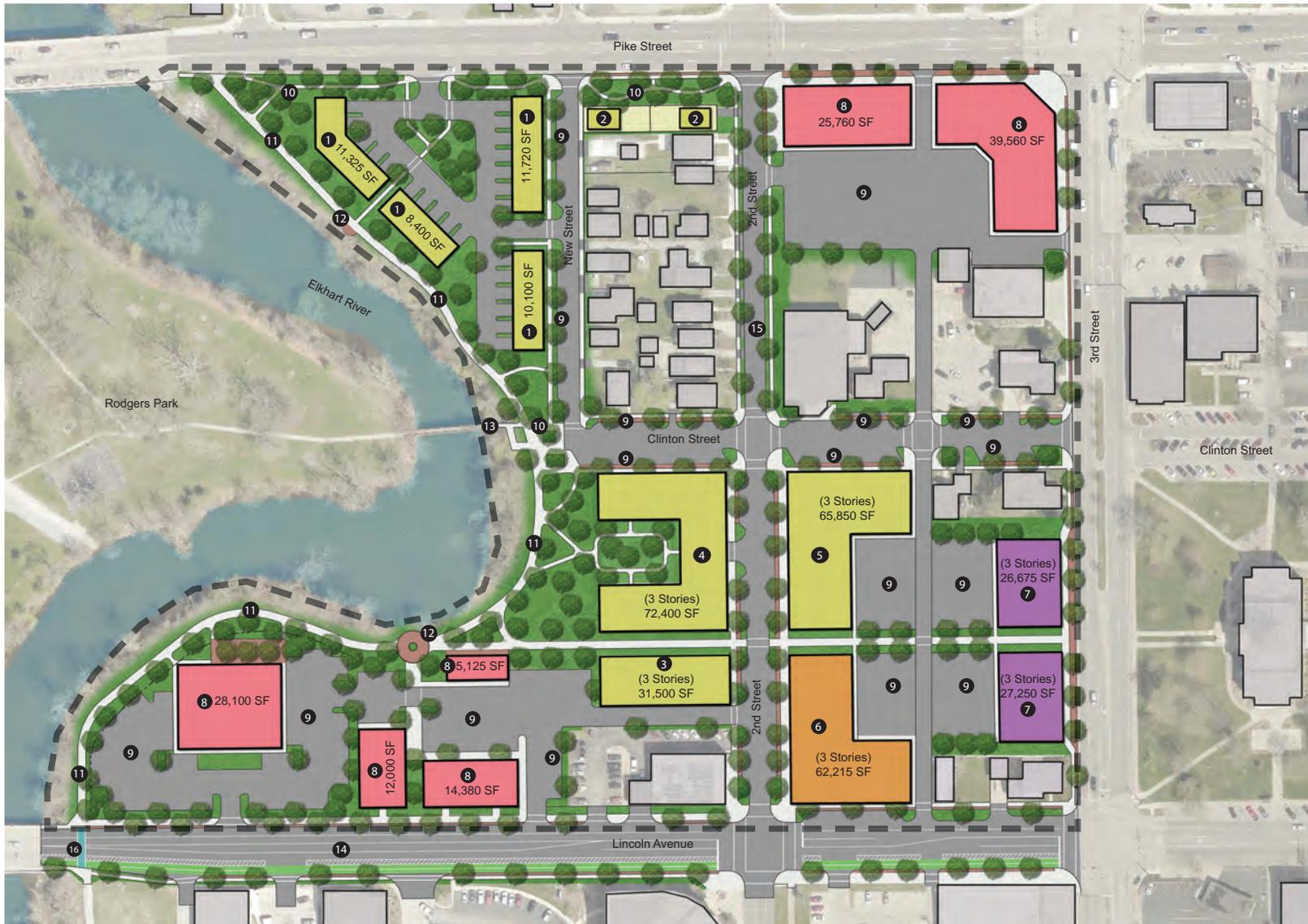
**8. Establish a Cultural Connection** Identifying wayfinding elements and a visual/cultural theme should be considered early on to set the standard for wayfinding and establishing a cohesive connection to downtown Goshen. These features can take form in signage, gateways, furnishings, art and advertising. Additionally, this identity can be carried over into the site and architectural design of residential/commercial developments and green space.

## ■ RECOMMENDATIONS

A conceptual land use concept is depicted in greater detail (page 15), providing a layout of various building types, roads and pathways. As noted throughout this document, the engagement of various uses along the river is imperative to a vibrant River District that connects with downtown Goshen.

- 1. Leverage Riverfront Investment**  
With close proximity to downtown and access to the local trail network, public and private partnerships can be fostered to develop unique opportunities along the riverfront while taking advantage of existing amenities. A well-maintained and attractive riverfront can serve as an attractive and economically viable location for both residential and commercial developments.
- 2. Establish Pedestrian Pathways and Crossings**  
Pedestrian accessibility is crucial to the success of the River District. By promoting safe access throughout the River District and to downtown, residential and commercial developments can achieve a pedestrian oriented environment. Being able to maneuver through the River District is aided in the connectivity of spacious sidewalks and lighted crossings.
- 3. Create Exceptional Access to Waterways**  
Creating opportunities to engage the river is pivotal to the success and identity of the River District. Residential and commercial developments can help draw people to the natural environment by engaging the developments with the river both physically and visually. Additionally, engaging the pedestrian with overlooks and access to the river is just as important.
- 4. Facilitate Strategic Housing Choices**  
The River District should be an attractive place for people to choose to live in. Using the information provided in the market analysis, a variety of housing choices in both style and price points should be provided. Housing varieties will follow the design guidelines and regulations to ensure neighborhood cohesion and connectivity to downtown.
- 5. Wayfinding and Downtown Connectivity**  
The River District will expand upon the branding of downtown Goshen. This connection can be made through the use of signage, pavement options and site furnishings such as lighting and seating. The use of vegetation and architectural style of buildings can also be methods of expanding upon the downtown character.
- 6. Prepare Appropriate Development Regulations**  
A key implementation tool will be to develop regulations that outline expectations for private development and will guide the River District forward in future development. These may outline architectural design standards for future building developments, street dimensions, material usage, stormwater management strategies, environmental best management practices, and more. A design strategy will allow the district to promote a cohesive and functional environment for businesses and residents while also maintaining a visual and cultural connection to downtown.

# RECOMMENDATIONS (CONTINUED)



## Legend

- Mixed Use Commercial
- Mixed Use Residential
- Commercial
- Residential

- 1** Town-home Development
- 2** Single Family Residential Lot
- 3** High Density Residential (3 Story)
- 4** High Density (3-Story) Residential With Below Ground Parking
- 5** High Density (3-Story) Residential
- 6** Mixed Use Development (3 Story)  
- 1st Floor Retail  
- 2nd and 3rd Floor Residential
- 7** Mixed Use Development (3 Story)  
- 1st Floor Retail  
- 2nd and 3rd Floor Office Space
- 8** Commercial (2 Story)
- 9** Shared Use Parking
- 10** Pocket Park
- 11** Maple City Greenway Trail Extension
- 12** River Overlook
- 13** Existing Bridge Connection To Rodgers Park
- 14** Lincoln Avenue Reconfiguration to include 2 way cycle track.
- 15** Road Diet with Tree Lawn and Parallel Parking
- 16** Maple City Greenway Trail Lighted Crossing

Proposed River District Plan

# RECOMMENDATIONS (CONTINUED)

## 7. Strengthen the Supportive Street Network

With residential and commercial development opportunities, streets within and surrounding the River District will have increased vehicular and pedestrian traffic. Primary and secondary streets can be improved to help facilitate increased use and promote commercial and residential investment in the River District.

Spacious right-of-way within primary and secondary roadways can offer space to incorporate wider walkways and bike lanes to help promote multi-modal movement. Additionally, space for tree lawns and/or planters can help scale down the expansiveness of the streetscape. Parking, both angled and parallel, can be included with the streetscape where appropriate.

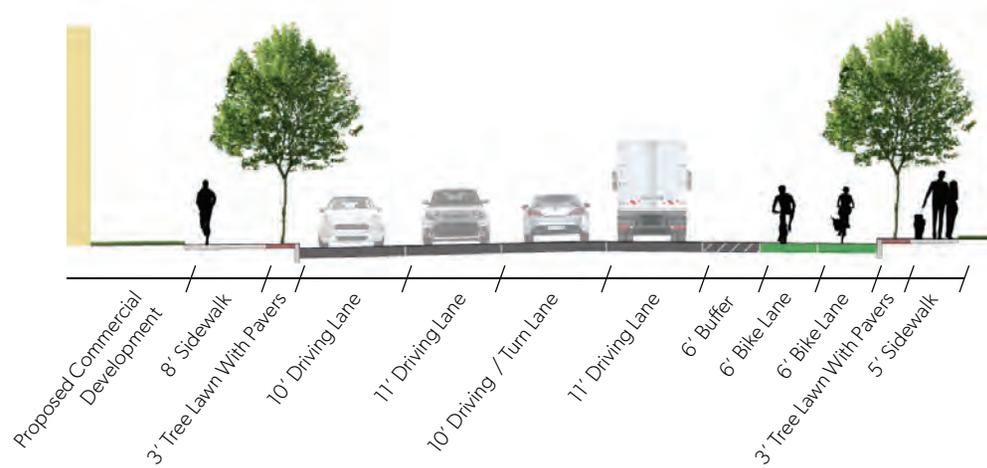
For streets such as New Street that is already congested, sidewalk and streetscape improvements with new developments can help alleviate stress on the pedestrian-vehicular relationship.



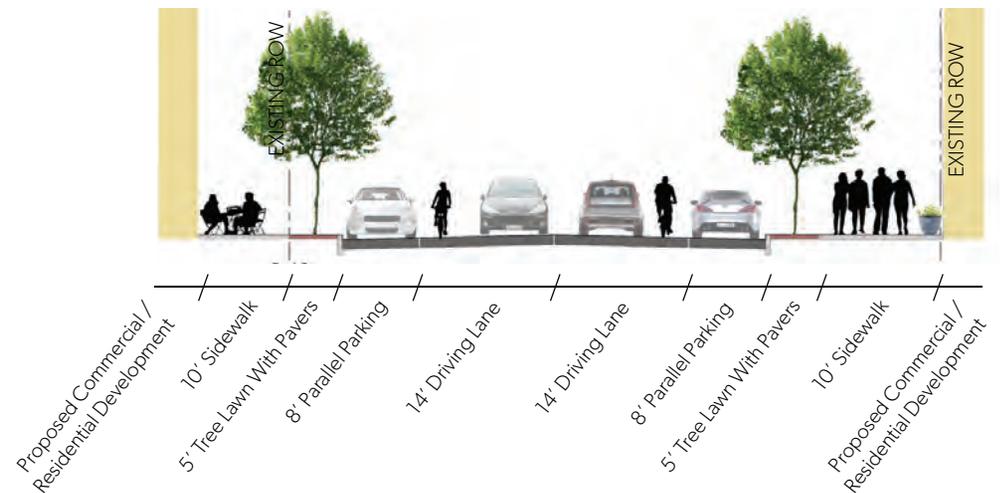
Parking Diagram

- Legend
- Angled On Street Parking
  - Parallel On Street Parking
  - Shared Use Parking
  - Commercial Parking
  - Tenant Parking
  - Tenant Parking / Below Ground Parking

### Section - Lincoln Avenue



### Section - 2nd Street



## ■ RECOMMENDATIONS (CONTINUED)

### 8. Provide Attractive Greenspaces

Existing greenspace and recreation spaces are present throughout the Goshen community. With prominent lot frontages and access to the river, there are opportunities to create a variety of unique spaces to add to the community's overall recreation and greenspace footprint. The district will provide connections to existing trail networks and promote multi-use pathway options that will facilitate movement throughout the district.

### 9. Establish Standards for Green Infrastructure and Environmentally Friendly Solutions

The River District will have the opportunity to promote green infrastructure and environmentally friendly design strategies. Street curb bump-outs can incorporate vegetated rain gardens, designed to temporarily hold and slow down the first flush of stormwater, while also adding an aesthetic green space. Green technologies, such as solar panels and charging stations, could be installed with furnishings such as light posts and benches.

Additionally, programs can be organized to allow existing residents to apply for grants to install rain barrels, solar panels, rain gardens and landscape plants to their property to help improve their environmental footprint. Additional initiatives such as car charging stations could also be planned to help promote alternative energy use.

### 10. Allow for and Encourage Fun and Creative Place Making

The River District will provide opportunities for artistic expression and create ways to add to the character of the area. By expanding the Arts and Culture District of downtown an increased

display area for murals, sculptures and crosswalk treatments can be achieved. There is also an opportunity for the River District to engage in seasonal or temporary art such as chalk art and ice sculptures.

The River District can also be a place for local or visiting artisans to stay within the community to develop their work. Development space not only could be used for building art work but could also be used for artisans to display and sell their work.

There are several areas within the district which would offer unique exposure for works of art. It is envisioned that these areas could serve as "selfie" spots for district tenants and visitors.



### 11. Identify and Initiate Early Catalyst Redevelopment Projects

To cultivate energy and excitement for the River District, several of the large parcels owned by the City and County can be identified as "Catalyst Level" projects to initiate early use within the district and ignite interest in further public and private investment.

# RIVER DISTRICT

## Implementation



A framework was developed to implement the River District in a logical and cost feasible order

### ■ Partners in Revitalization

The River District Revitalization Plan is designed to demonstrate the potential to attract new investment by both the private and public sector. Any investment designed to strengthen the heart of the Goshen Community should ultimately extend the connective influence of downtown and beyond.

### ■ Public Sector Investments.

The public investment focus primarily on three general categories of investment.

- *Upgrading the streetscape infrastructure*
- *Anchoring tenants for residential and business opportunities*
- *Improving multi-modal framework*

	In Years				
PUBLIC INVESTMENTS	1-3	4-5	6-10	11-15	16-20
Way Finding and Downtown Connectivity	P-D	D	D	D	D
Lincoln Avenue Improvements	P-D	D			
Maple City Greenway Extension	P-D	D			
* 2nd Street Improvements	P-D	D			
* New Street Improvements	P	P-D	D		
Clinton Street Improvements	P	P-D	D		
3rd Street Improvements	P	P-D	D		
Pike Street Improvements	P	P-D	D		

\* Catalyst Level Project                      Planning = P    Development = D

### ■ Private Sector Investments

The private sector investments focuses primarily on three general categories of investment:

- *New developments to service existing residents while encouraging growth of city core residency*
- *Expand upon existing business operations*
- *Introduce diverse range of housing*

	In Years				
PRIVATE INVESTMENTS	1-3	4-5	6-10	11-15	16-20
Lincoln Avenue Commercial Center	P-D	D			
* 2nd Street Residential Complex	P-D	D			
* 3rd Street Mixed-Use Development	P-D	D			
* New Street Residential Development	P	P-D	D		
2nd Street Mixed-Use Development	P	P-D	D		
Pike Street Commercial Development	P	P-D	D		
Senior Developments	P	D	D	D	D
Arts and Culture	P	D	D	D	D
Single Family Infill Housing	P	D			

\* Catalyst Level Project                      Planning = P    Development = D

## ■ Phase 1 - Setting the Table

The table below identifies key investments or initiatives to be made by the public and private sectors that are considered essential to the first phase of developing the Goshen River District.

<b>FIRST THREE YEARS PROJECTS</b>						
<b>PROJECT</b>	<b>DESCRIPTION</b>	<b>Est. Cost</b>	<b>Local</b>	<b>Non-Local</b>	<b>NGO</b>	<b>Private</b>
Lincoln Avenue Improvements	Improve Streetscape Conditions	\$1,400,000	Primary	Support	Support	
Maple City Greenway Extension	Extend Maple City Greenway across Lincoln Avenue and connect to Pike Street	\$800,000	Primary	Support	Support	
2nd Street Improvements	Improve Streetscape Conditions	\$1,400,000	Primary	Support	Support	
Lincoln Avenue Commercial Center	Develop a Commercial area along Lincoln Ave.	TBD	Support	Support	Support	Primary
Way Finding	Expand the downtown Goshen brand into the River District and incorporate way-finding	TBD	Primary	Support	Support	
3rd Street Mixed-Use Development	Develop mixed-use buildings with parking	TBD	Support	Support	Support	

## ■ Phase 2 - River District Defined

Phase 1 initial public and private investments largely provide/ improve access to the River District and sets up opportunities for Phase 2. The River District in Phase 2 will focus more on private investment to populate the district with an array of uses.

<b>FOUR TO TEN YEAR PROJECTS</b>						
<b>PROJECT</b>	<b>DESCRIPTION</b>	<b>Est. Cost</b>	<b>Local</b>	<b>Non-Local</b>	<b>NGO</b>	<b>Private</b>
New Street Improvements	Improvements to existing roadway to widen road, replace existing sidewalks, and incorporate new parallel parking.	\$950,000	Primary	Support	Support	
New Street Town Home Community	Develop a residential town home complex	TBD	Support			Primary
2nd Street Residential Complex	Develop a 3 story high density residential building with below ground parking	TBD	Support			Primary
Clinton Street Improvements	Improve streetscape conditions	\$950,000	Primary	Support	Support	
Single Family Infill Housing Program	Add 2 single family residential units. One along New Street and one along 2nd Street.	\$500,000	Support			Primary
3rd Street Improvements	Improve Streetscape Conditions	\$700,000	Primary	Support	Support	
2nd Street Mixed-Use Development	Mixed-use development with parking	TBD	Support			Primary
Pike Street Improvements	Improve Streetscape Conditions	\$500,000				
Pike Street Commercial Development	Commercial complex with parking	TBD	Support			Primary

## ■ IMPLEMENTATION (CONTINUED)

### ■ Phase 3 - Revitalized River District

There are a series of projects that may take time to realize or could be implemented earlier subject to economic conditions and the preferences of community leaders and residents. The table below lists projects that are slated to occur anytime from years 4 through 20. The leveraging ratio on these projects now benefiting from the previous phases of the River District is more attractive to those who wish to invest in the district.

#### TEN TO TWENTY YEAR PROJECTS

PROJECT	DESCRIPTION	Est. Cost	Local	Non-Local	NGO	Private
Senior Developments	Work with investors to develop residential units specifically designed for seniors.	TBD	Support		Support	Primary
Arts and Culture	Program the ability to employ local artisans to populate the district with art.	TBD	Support			Primary

### FUNDING STRATEGIES

#### Innovative Financing.

There are several innovative funding sources that may assist project development in the River District.

■ Tax Increment Financing (City Redevelopment Commission and Common Council)  
A “workhorse” for local funding options that protect existing tax revenues by capturing future tax revenues that would not have occurred but for the improvements and funding provided by TIF funding. City of Goshen could use the funds to match infrastructure and streetscape projects in the TIF District.

■ READI Funds (IEDC)  
Grant funds from the Indiana Economic Development Corporation (IEDC) which may support up to 20% of the total development costs of a private-public partnership. This provides critical gap financing to projects that may otherwise not be implemented or projects that may be implemented at a higher pace than without READI Funds.

■ Indiana Redevelopment Tax Credits (IEDC)  
This program provides tax credits to investors who have Indiana tax liabilities. As the investors purchase the redevelopment tax credits, they receive a reduction in their Indiana tax liability equal to their investment. When investors

purchase the tax credits, they provide equity into a project that covers the IEDC funding gap approved for the developer’s use.

■ Rental Housing Tax Credits (IHCDA)  
The Indiana Housing & Community Development Authority (IHCDA) is the entity that awards federal Low-Income Housing Tax Credits called Rental Housing Tax Credits in Indiana. The tax credits allow private developers to raise equity and are critical to providing households with entry level market housing rates.

■ Qualified Opportunity Funds

## ■ IMPLEMENTATION (CONTINUED)

(US Department of Treasury)

The Goshen River District sits in an Opportunity Zone which qualifies business and real estate investments in the Opportunity Zone to receive investment from Qualified Opportunity Funds. Generally, Opportunity Funds are focused on a particulate type of investment such as affordable housing or a specific geographic area.

■ American Rescue Program Act or ARPA (US Department of Treasury)  
These funds are part of the 2021 COVID recovery funding and may be used to assist communities to recover from economic impacts due to the COVID shut down and COVID expenses that were not anticipated by local governments. These funds may be used for a variety of COVID relief efforts and may assist housing issues caused by COVID impacts and public infrastructure assistance for environmental improvements such as clean water and energy efficiency improvements.

Housing & Urban Development)

The HUD underwriting program relies on the local Community Development Block Grant (CDBG) Entitlement City to guarantee the loan using up to five times its annual allotment to inject into a project development financing. The loan should meet a “but for” funding gap test similar. The loan should be paid back from proceeds from the development project, therefore, the project must still “pencil out” a solid return on investment. These are not easy funds to use but have been identified for innovative funding should a project fit all other priorities of the City of Goshen.

■ Section 221 (d)(4) Debt (US Department of Housing & Urban Development)  
Provides private developers with underwriting assistance for targeted redevelopment projects for a housing and commercial development on lending terms that are much more attractive than a conventional lender may provide.

■ City of Goshen – Tax Increment Financing

■ Indiana Economic Development Corporation – READI grant; Indiana Redevelopment Tax Credits

■ Indiana Housing & Community Development Authority – Rental Housing Tax Credits (4% and 9% Rental Housing Tax Credits)

■ US Department of Treasury – Qualified Opportunity Funds; American Rescue Plan Act (ARPA)

■ US Department of Housing & Urban Development – Section 108 Loan; Section 221(d)(4) Loans

## ■ IMPLEMENTATION (CONTINUED)

### **GOSHEN RIVER DISTRICT - ECONOMIC DEVELOPMENT FUNDING RECOMMENDATIONS**

Given the key project types within the Goshen River District which are a mix between commercial and residential development, the following funding recommendations are made for the City and others to consider to support project development to accelerate economic development within the District with spillover impacts to downtown Goshen.

#### ■ Tax Increment Financing

Use TIF funding wisely as a primary local incentive to support development projects potentially on a project-based option that supports filling a project funding gap that meets the “but for” test. Furthermore, the City should capture future increment when possible to assist it to underwrite the public streetscape and other public improvements in and around the District that will encourage further private investment and enhance business vitality within the District.

#### ■ Establish County-City Consensus

County and City partnership and consensus to support office and related administrative needs of County government. The County may desire to consolidate its administrative offices and could have a private developer create the office space per the County’s requirements. This would allow the County to secure new offices without any debt

or bond financing for a long period of time with potential renewal clauses. This would also allow the County to get the real estate back on the tax rolls, and the County and City could then begin to receive future tax revenues from the private development. This method would allow the County to realize its office needs while not needing to expand its debt capacity which preserves its debt capacity for other critical county needs such as new and repaired bridges, etc.

#### ■ Leverage State and Federal Funding Sources

Use local resources to match or leverage state and federal program financing for private investment projects or other public improvement projects. This could be using TIF financing in a private development project that allows the private developer to secure HUD Section 221 loan funding, as an example.

#### ■ Expand Existing Downtown Business Programs to District

Expand existing small business programs used in downtown Goshen to the River District due to its immediate proximity and economic benefits to downtown Goshen. This would help existing small businesses within the District and it may attract small businesses to the District that together with the private development projects would enhance economic vitality within the District and in downtown Goshen.

#### ■ Local Qualified Opportunity Fund

Create a Local Qualified Opportunity Fund that would be controlled locally and would have a long-term investment horizon. This may benefit existing small businesses within the Opportunity Zone and the River District, but also, help accelerate real estate investment in the District.

#### ■ Elkhart County Community Foundation

This group seeks funding for public investments that are not readily underwritten with local, state, or federal funding sources. These may be public art or other major improvements within the Greenway trail system or the District that would in turn encourage additional private investment and economic activity within the District and downtown Goshen.

# IMPLEMENTATION (CONTINUED)

PROJECT	DESCRIPTION
Lincoln Avenue Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
Maple City Greenway Extension	TIF, Federal Parks and Transportation, Indiana Department of Natural Resources (IDNR)
2nd Street Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
Lincoln Avenue Commercial Center	Private Contributions, Regional Cities, TIF, OZ
New Street Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
New Street Town-home Community	Private Contributions, Regional Cities, TIF, OZ
2nd Street Residential Complex	Private Contributions, Regional Cities, TIF
Clinton Street Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
Single Family Infill Housing Program	Private Financing, HOTIF, HOME, and CBDG, CReED
3rd Street Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
2nd Street Mixed-Use Development	Private Contributions, Regional Cities, TIF,, OZ
Pike Street Improvements	LOIT, TIF, MVH, Major Moves, Various Government Transportation Funding
Pike Street Commercial Development	Private Contributions, Regional Cities, TIF, OZ
Bike / Scooter Sharing Program	Foundation Grants, CReED, EDIT, TIF
Water Activity Sports and Rental Center	IDNR, Federal Parks and Recreation, EDIT, TIF
Senior Developments	Private Financing, HOME and CBDG, TIF
Arts and Culture	Private Contributions
Way Finding and Project Identity	Private Contributions
3rd Street Mixed-Use Development	Private Contributions, Regional Cities, TIF, OZ

## Recommended Funding Resource

Funding for these programs can be derived from EDIT by direct appropriation from the City Council. Further, local banks can assist as well, using low interest packages supported by a guarantee from the RDC through EDIT. Later, the program can be supported by EDIT Fund balances

LOIT - local option income tax  
 TIF - tax increment finance  
 MVH - motor vehicle highway funds  
 Major Moves - city revolving loans  
 EDIT - economic development income tax  
 CBDG - community block development grant  
 HOTIF - housing tax increment financing  
 EDB - economic development bond  
 HOME - Office of Community and Rural Affairs grants  
 CReED-tax capture zone  
 OZ - Opportunity Zone Opportunity Funds

■ Recommended Initiating Budget: \$500,000

# ECONOMIC DEVELOPMENT

## 1) Expanded

Typical practice for initiating the process of revitalization is to concentrate on impactful and valuable projects early following the adoption of the plan. When implementing a Tax Increment Financing District Plan, targeting the development of new increment is all important. The challenge exists to prioritize a single project over others as all are seen to be impactful. Based on the analysis of the recommended projects over \$57M in new construction is possible. This equates to over \$34M in new increment and over \$800K in returned revenue at buildout.

### Recommendations

- Develop a project manager presence through a local development partnership or implementation team of local community leaders. This is to ensure the plans full implementation and proper coordination with city officials.
- Develop a confirmed inventory of partner property owners and their intent/expectations for their businesses or properties within the district.
- Develop an incentive menu. This will require a few selected project types so that the menu can be reviewed by the RDC as to their level of support. The menu will also need buy in from the city officials. Some sample menu items may include:

- TIF supported economic development bond (private issue)
- TIF reimbursement for qualified expenses
- EDIT fund support for gap funding on qualified projects.
- Opportunity fund partnership

## 2) Establish River District Identity Based on the Market Analysis and Demonstrated Demand

The preceding planning document includes a market analysis recommending a mixed land-use plan that provides an opportunity to substantially grow the residential presence in the City's downtown. The City's arts and entertainment regional presence represents an attractive climate for market rate residential offerings.

### Recommendations

JPR recommends the implementation team conduct a place making/branding exercise in cooperation with the Downtown Business Owners Association, the Chamber of Commerce and the City's Development Department. A carefully balanced approach is needed so as to provide a unified support to the existing business district as well as the revitalization area. The outcome will need to clearly represent the opportunities for development and redevelopment that addresses the input from stakeholders and the community.

## 3) Support existing residents, business, faith-based organizations, and municipal sites.

During the process of community engagement planners, city officials and cooperating stakeholders made it clear that displacement of any resident or existing business was to be avoided.

### Recommendations

As a part of this project implementation effort the incentive menu discussed above will need to be made available to existing business and building owners so as to promote and support their continuity and reinvestment. The incentive menu should be made equally available to new and existing businesses alike.

Development agreements within which the developer is to receive an incentive may need to include some requirement for phase-in lease rates for businesses within the River District that may be displaced by new development while also wishing to stay within the District.

# ECONOMIC DEVELOPMENT (CONTINUED)

## 4) Next Steps

60 Days

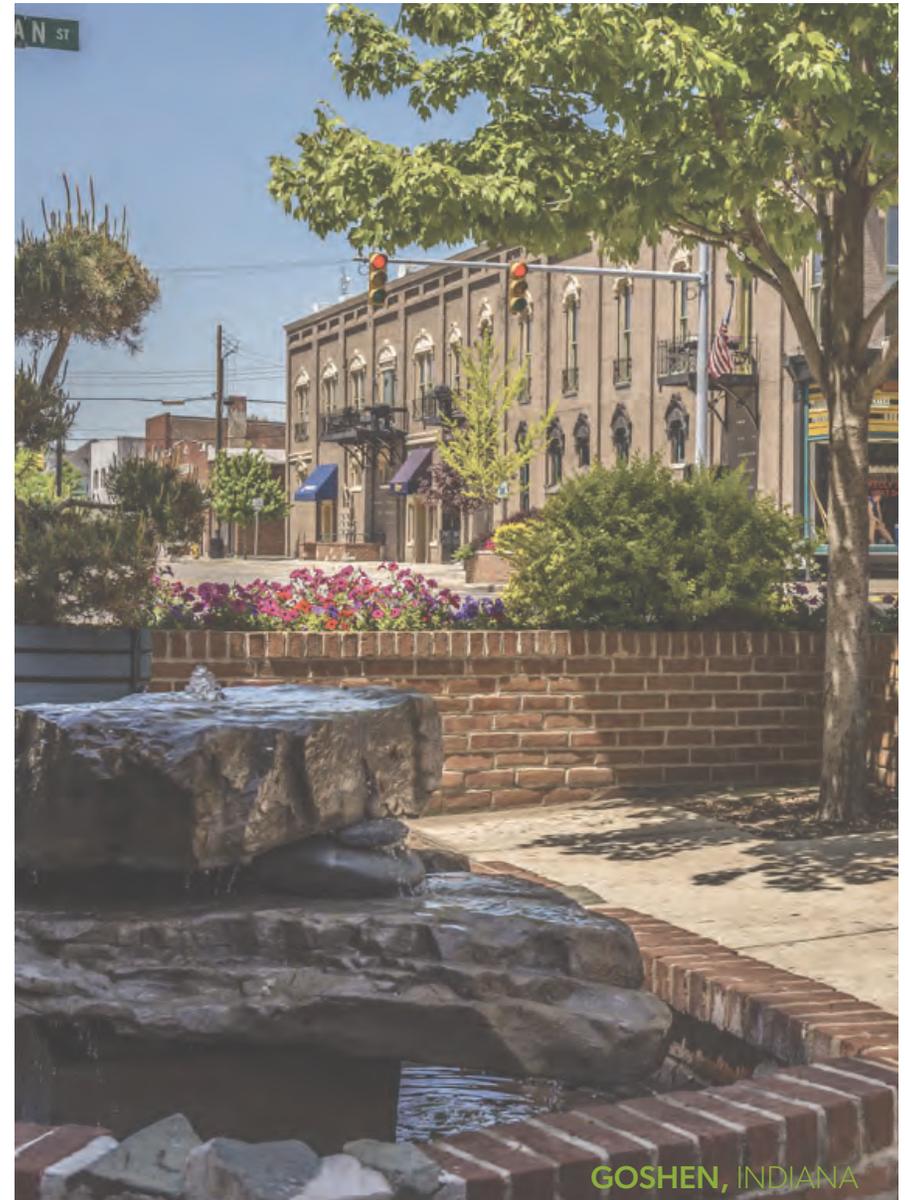
- Review And Adoption of Draft Document
  - Stakeholders
  - City Staff
  - RDC
  - Plan Commission
  - Administration
  - City Council
- Development / populate implementation team
- Complete identity development

60-90 Days

- Develop incentive menu
- Property owner partnerships
- Identify/engage development prospects.

60-180 Days

- Implement initial project



## ECONOMIC DEVELOPMENT

### Economic and Fiscal Benefit Overview

Northwest Quadrant



#### **Residential Use (Const. \$150/SF)**

2-Flrs, GLA SF = 45,575 SF

Commercial = 0 SF

Residential = 45,575 SF

35 Total Units (33 TH, 2 SFR)

For Sale \$250,000 - \$300,000

TH = 1,250 SF; SFR = 2,000 SF

53 New Residents

Est. Construction = \$7.5M

A.V. = \$4.5M

Individual Parking Garages

#### **Existing A.V.**

\$1,805,900

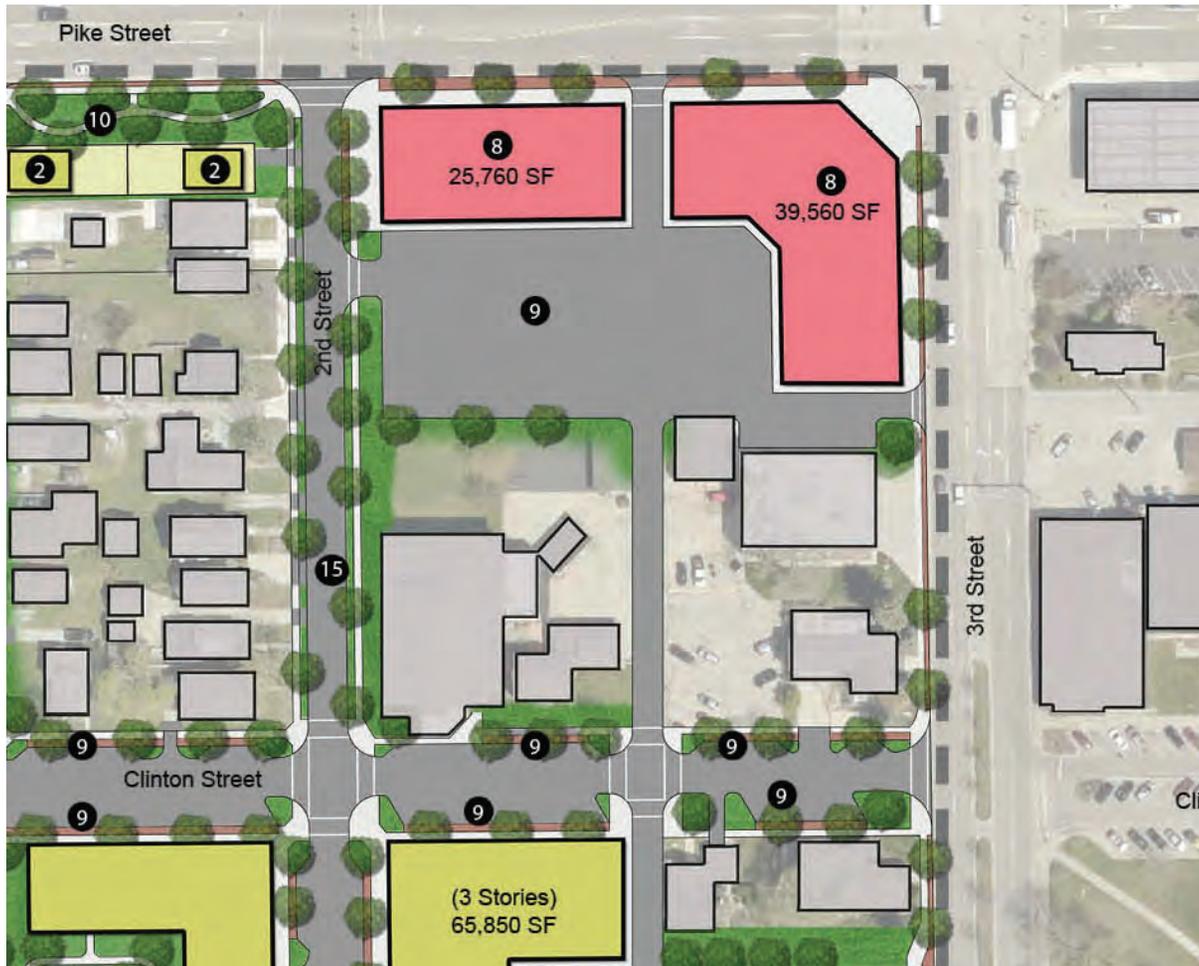
- \$31,000 (County Owned Property)

\$1,774,300

## ECONOMIC DEVELOPMENT (CONTINUED)

### Economic and Fiscal Benefit Overview

Northeast Quadrant



#### **Commercial Use (Const. \$150/SF)**

2-Flrs, GLA SF = 65,320 SF

Commercial = 65,320 SF

Residential = 0 SF

Est. Construction = \$9.7M

A.V. = \$5.8M

Surface Parking (shared)

#### **Existing A.V.**

\$1,914,900

\$481,000 (City Owned Property)

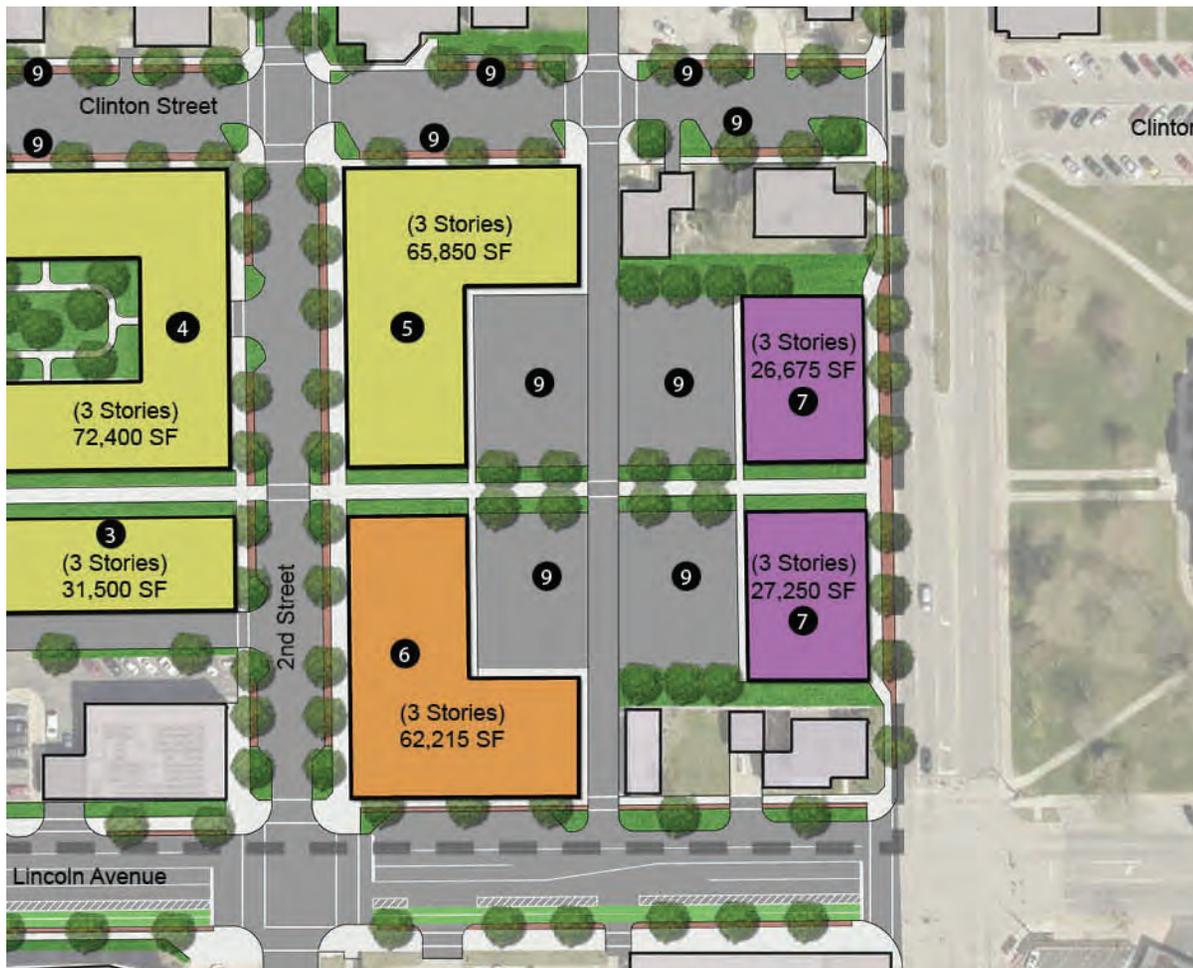
- \$849,400 (Church Owned Property)

\$584,300

## ECONOMIC DEVELOPMENT

### Economic and Fiscal Benefit Overview

Southeast Quadrant



#### **Commercial Use (Const. \$100/SF)**

3-Flrs, GLA SF = 53,925 SF

Commercial = 53,925 SF

Residential = 0 SF

Est. Construction = \$5.3M

A.V. = \$3.2M

Surface Parking (shared)

#### **Mixed Use (Const. \$135/SF)**

3-Flrs, GLA SF = 117,329 SF

Commercial = 20,708 SF

Residential = 96,621 SF

114 Total Units

850 SF/Unit Avg.

\$1.25/SF Rent

171 New Residents

Est. Construction = \$15.8M

A.V. = \$9.5M

Surface Parking (shared)

#### **Existing A.V.**

\$1,308,700

- \$414,300 (County Owned Property)

\$894,400

## ECONOMIC DEVELOPMENT (CONTINUED)

### Economic and Fiscal Benefit Overview

Southwest Quadrant



#### **Commercial Use (Const. \$100/SF)**

2-Flrs, GLA SF = 59,605 SF  
 Commercial = 59,605 SF  
 Residential = 0 SF

Est. Construction = \$6.0M  
 A.V. = \$3.6M  
 Surface Parking (shared)

#### **Residential Use (Const. \$150/SF)**

3-Flrs, GLA SF = 93,510 SF  
 Commercial = 0 SF  
 Residential = 93,510 SF  
 110 Total Units  
 850 SF/Unit Avg.  
 \$1.35/SF Rent  
 165 New Residents

Est. Construction = \$14M  
 A.V. = \$8.4M  
 Underground Parking Garage

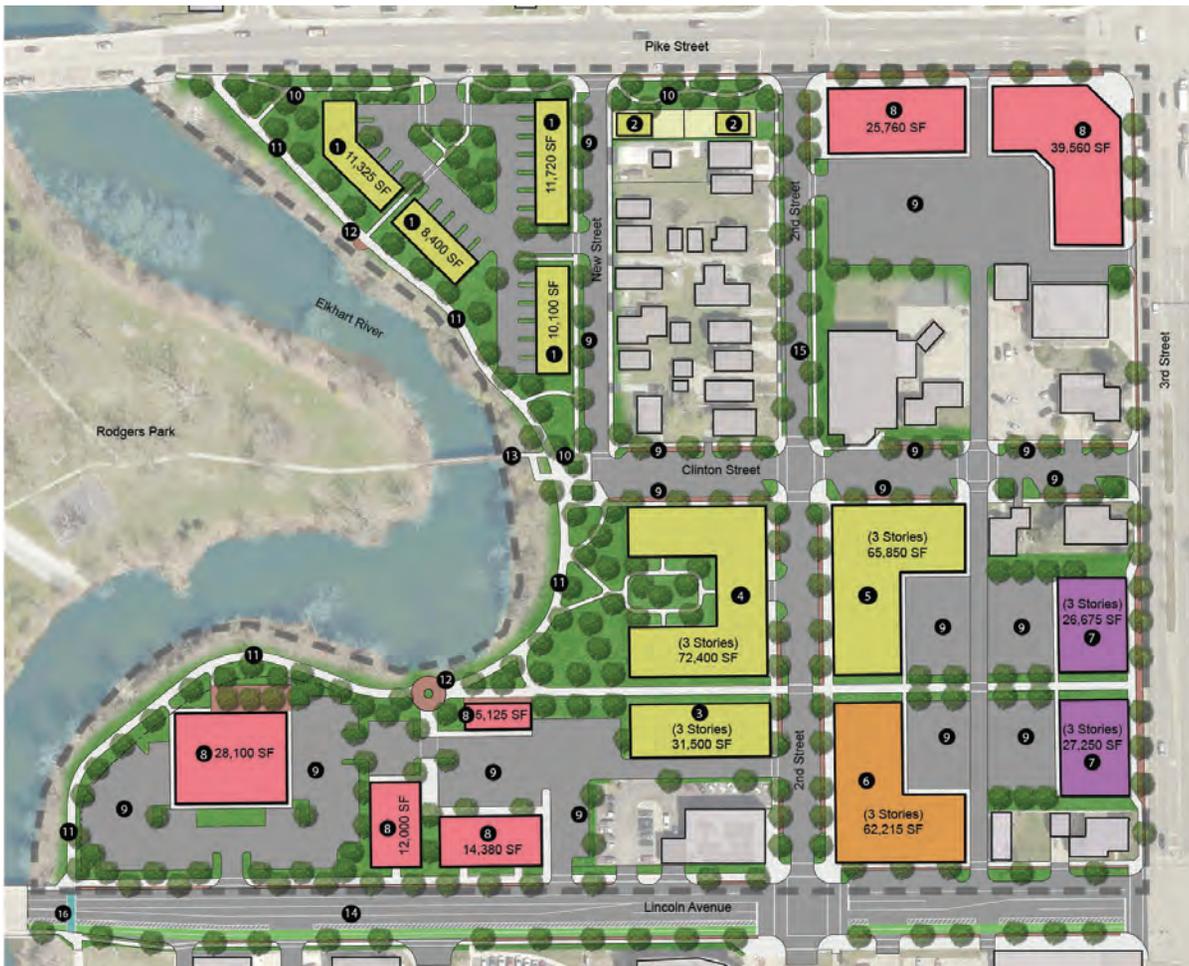
#### **Existing A.V.**

\$880,100  
 \$409,800 (County Owned Property)  
 - \$14,700 (Municipal Owned Property)  
 \$455,600

## ECONOMIC DEVELOPMENT

### Economic and Fiscal Benefit Overview

Goshen River District Planning Area



#### **Totals**

GLA SF = 451,564 SF  
Commercial = 215,858 SF  
599 Jobs  
Residential = 235,706 SF  
259 Units  
388 New Residents

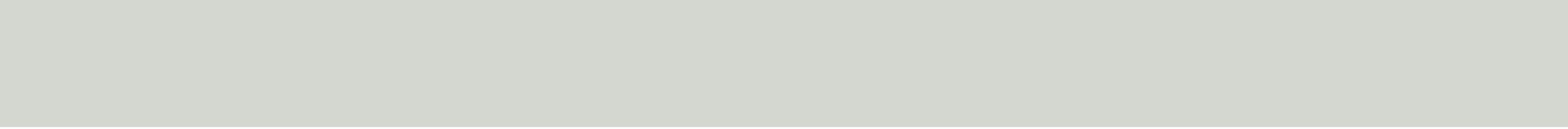
Est. Total Construction = \$57.8M  
Est. A.V. = \$34.7M

#### **Existing A.V.**

\$3,708,600

#### **Estimated Annual TIF (2%)**

\$809,945

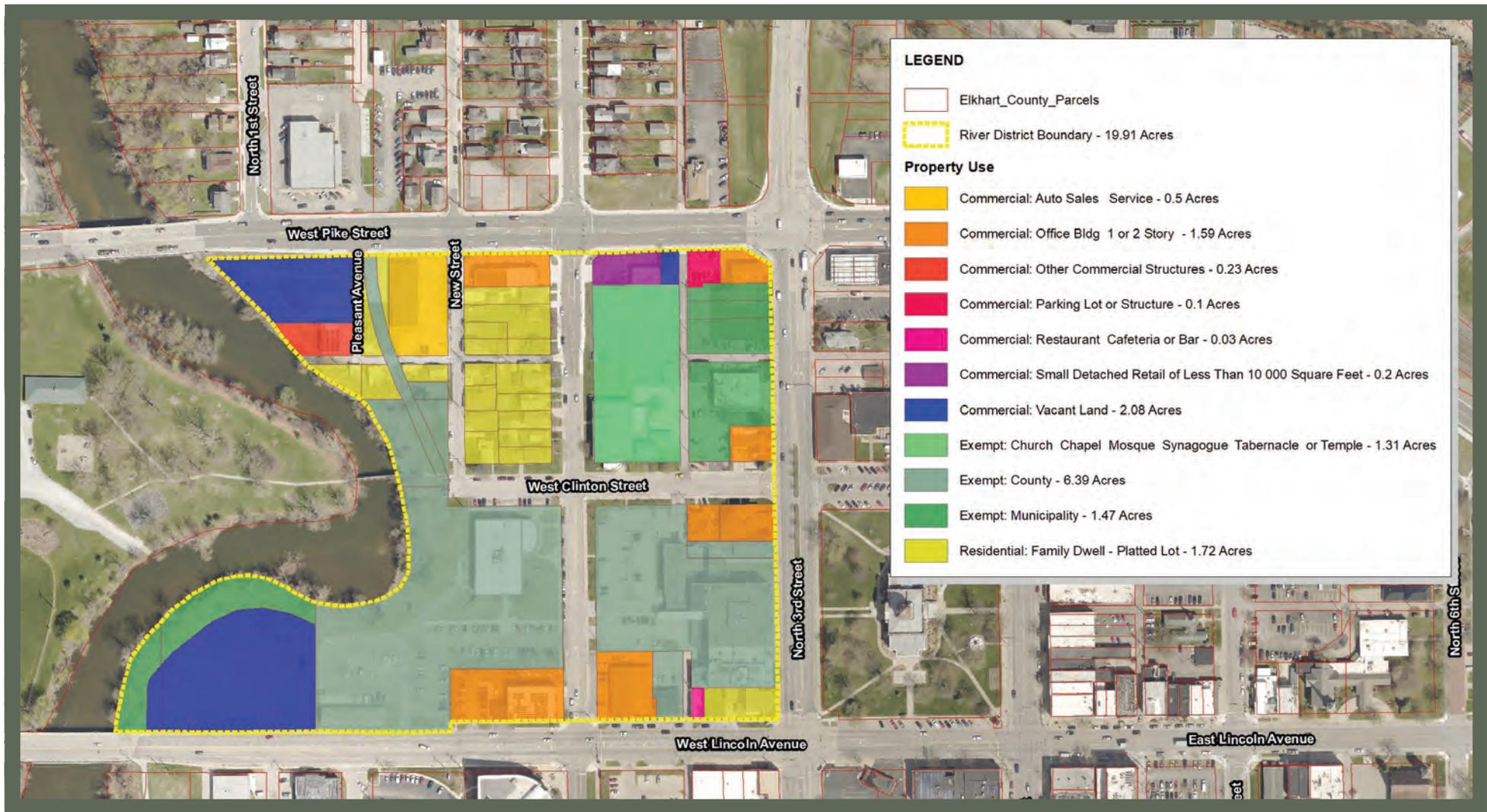




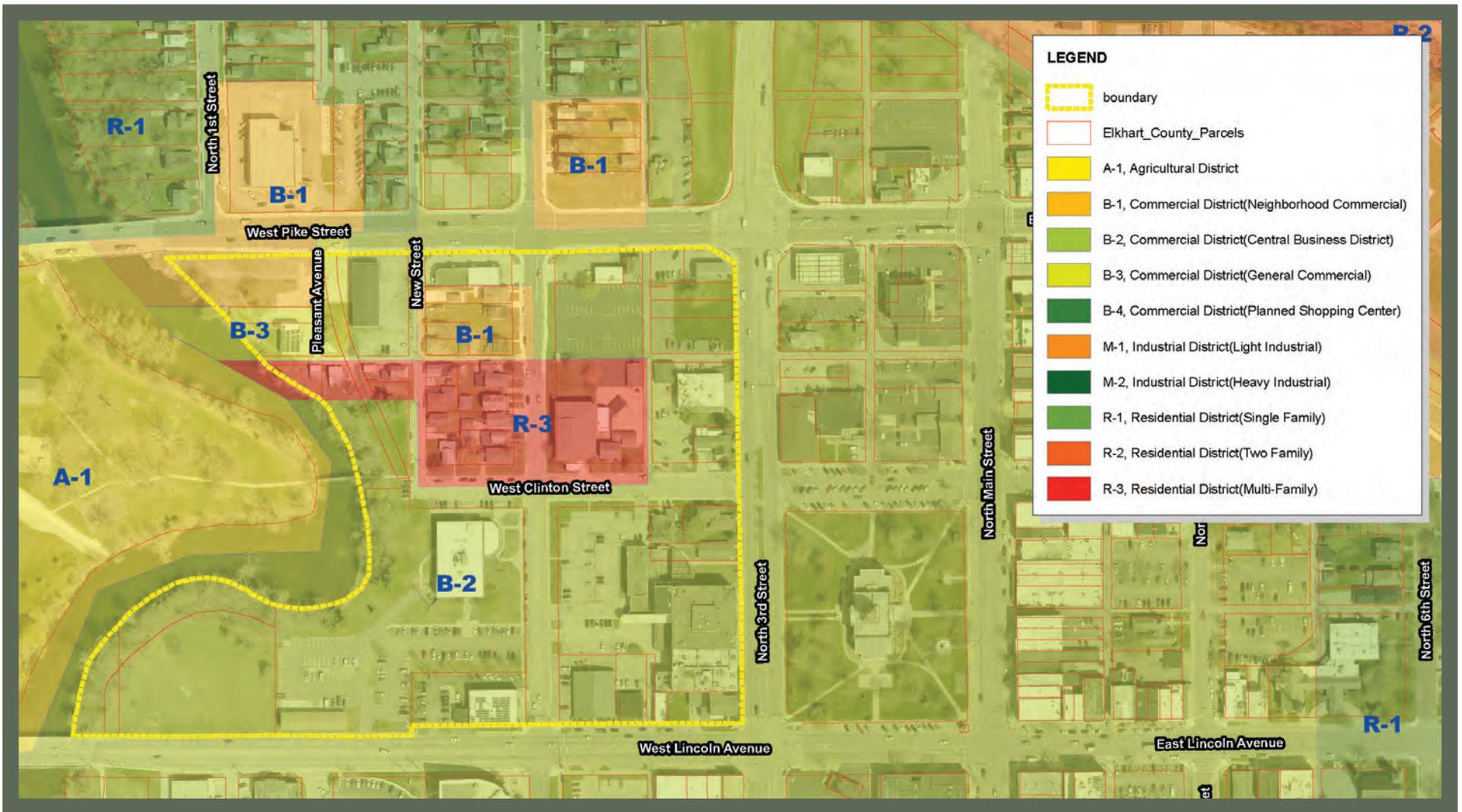
# 6

# RIVER DISTRICT

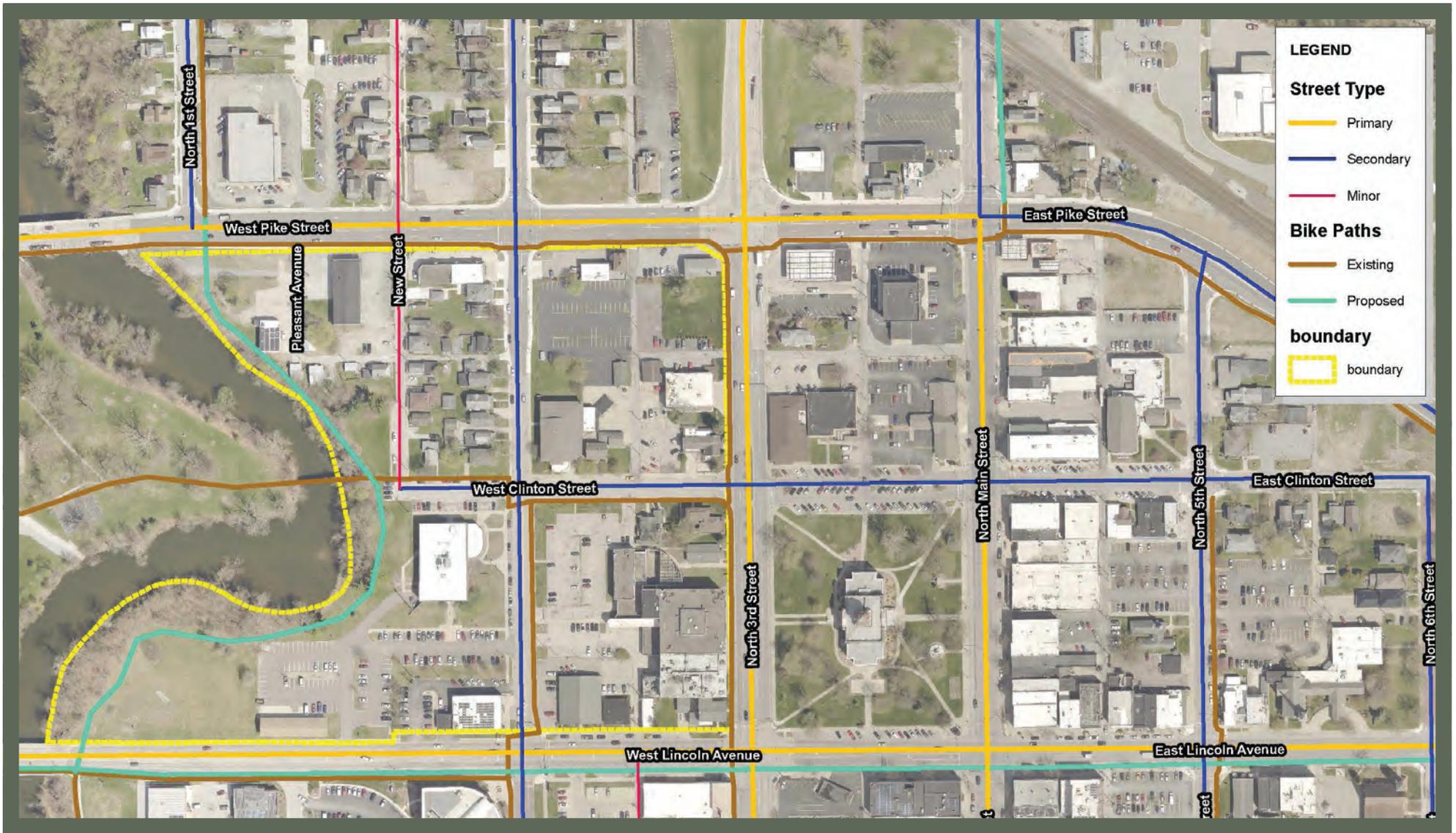
## APPENDIX



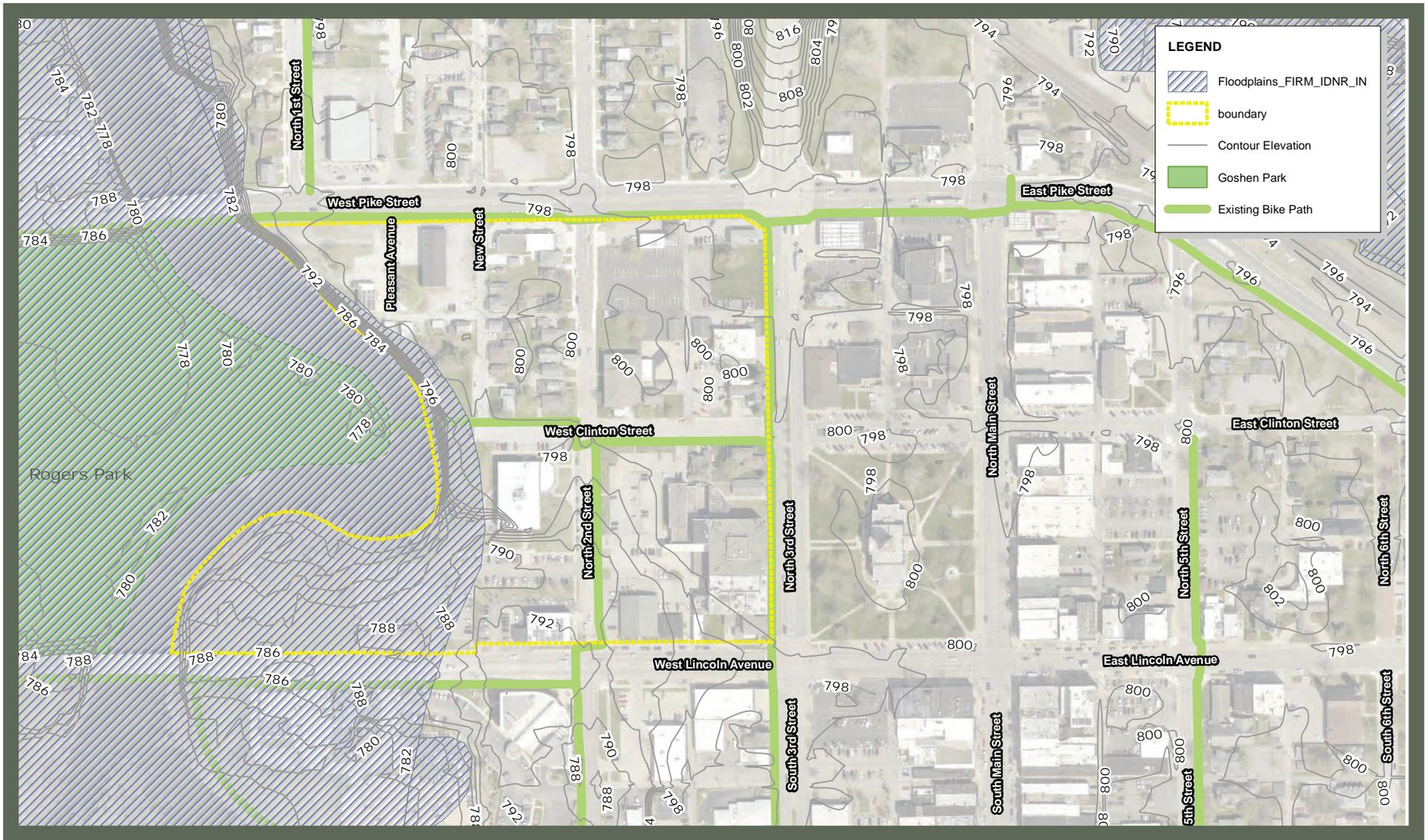
Land Use Map



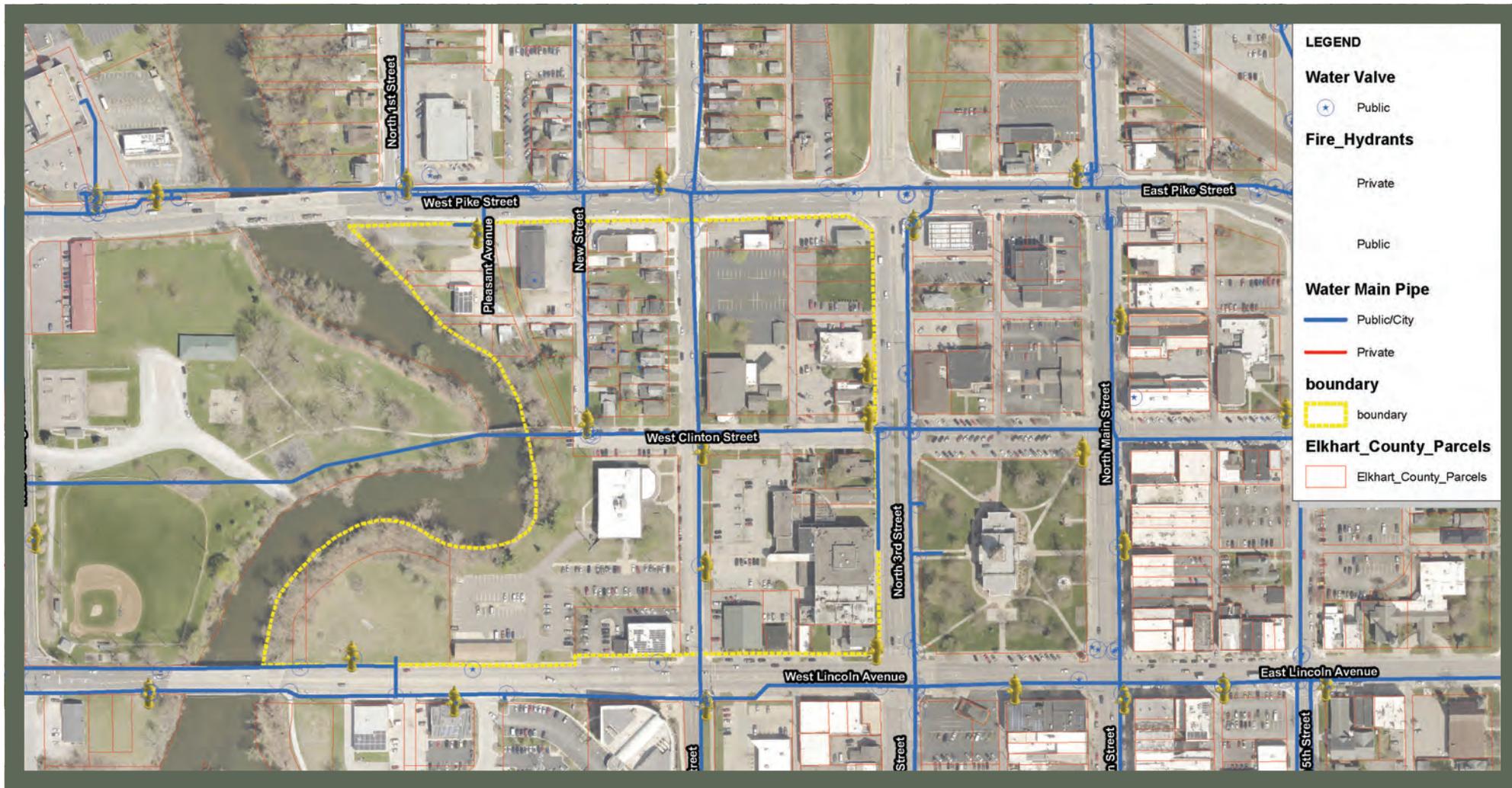
Zoning Map



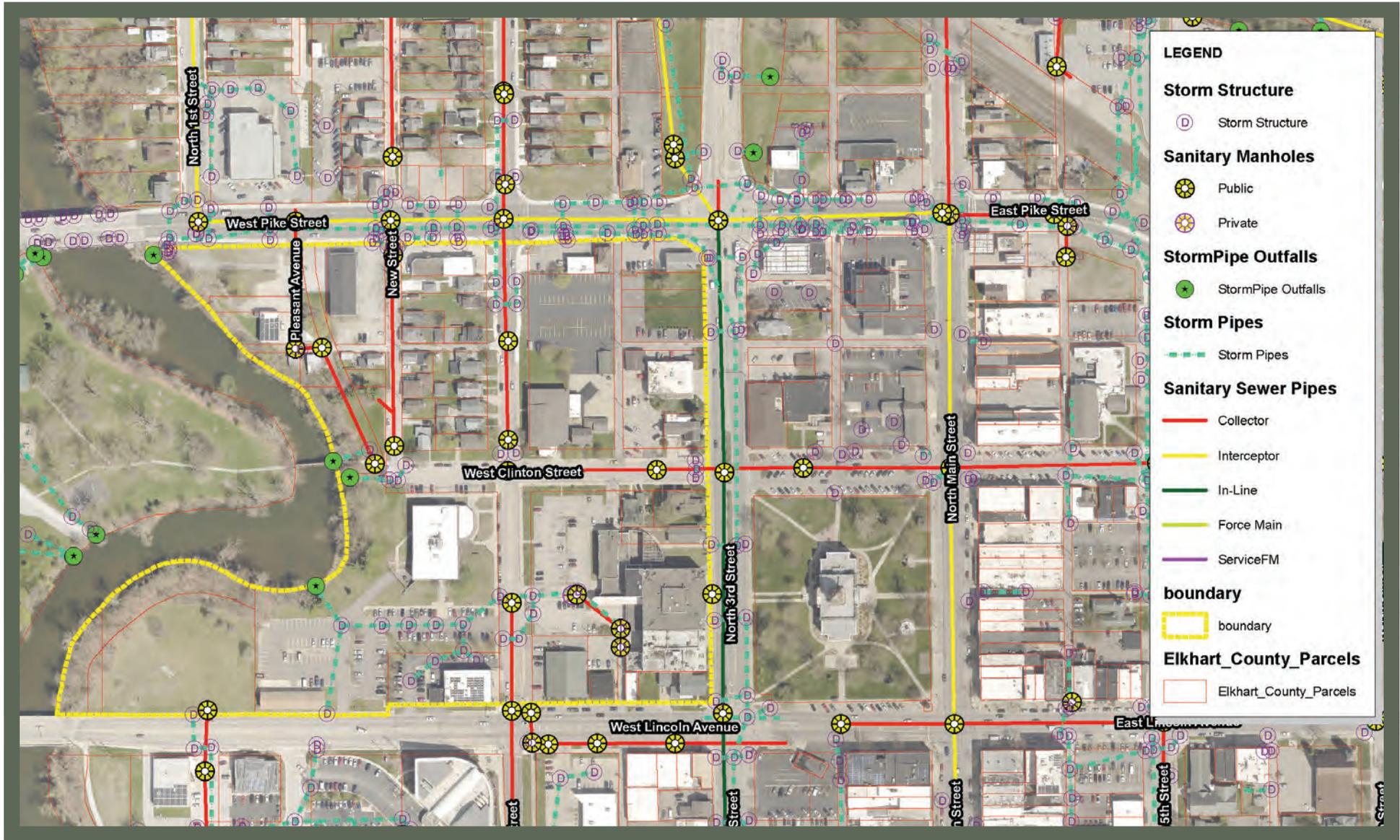
Transportation Map



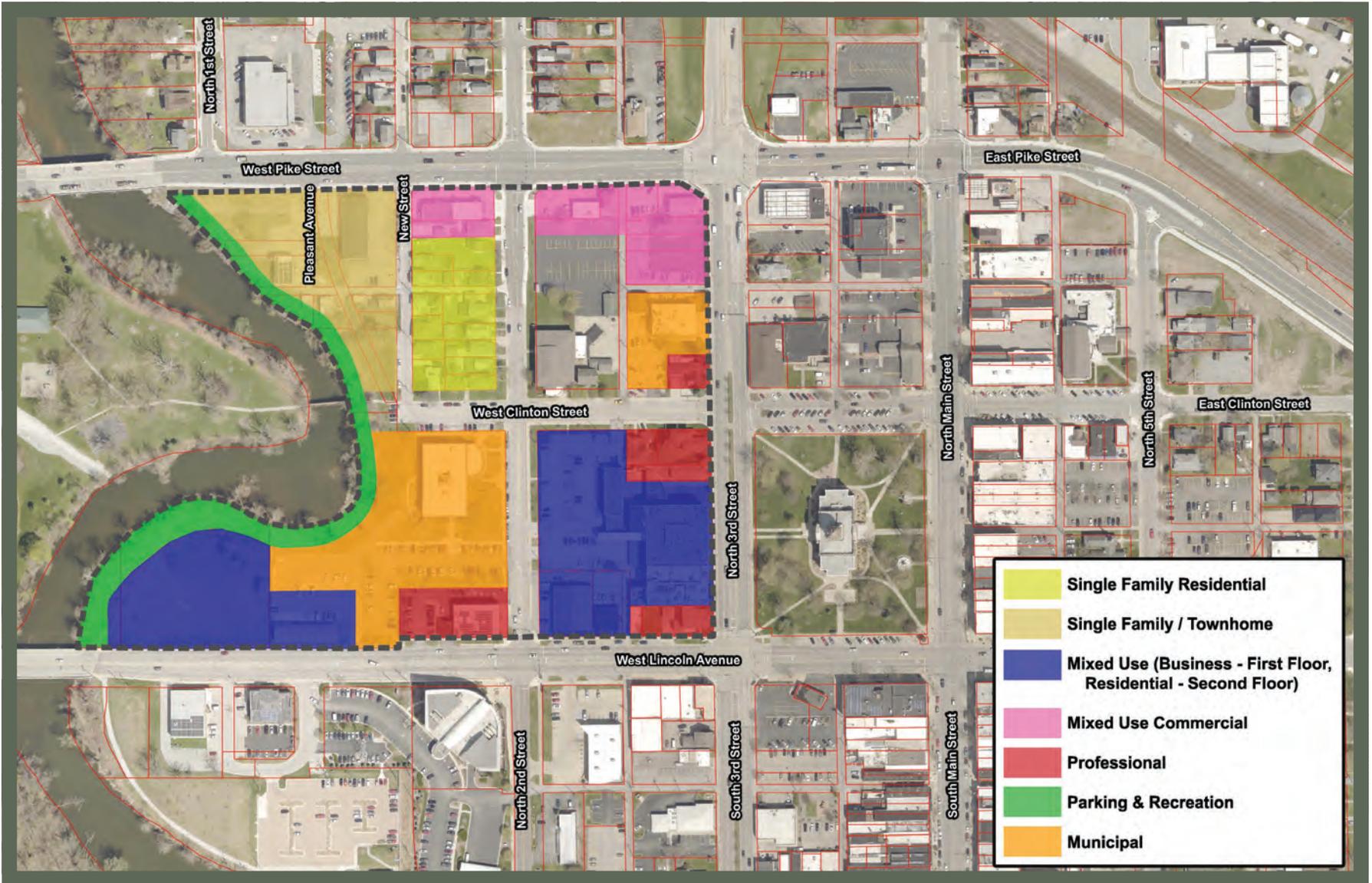
**Parks and Recreation Map**



Water Utilities Map



Sanitary Utilities Map



Conceptual Land Use Plan



**Legend**

- Mixed Use Commercial
  - Mixed Use Residential
  - Commercial
  - Residential
- 1 Town-home Development
  - 2 Single Family Residential Lot
  - 3 High Density Residential (3 Story)
  - 4 High Density (3-Story) Residential With Below Ground Parking
  - 5 High Density (3-Story) Residential
  - 6 Mixed Use Development (3 Story)  
- 1st Floor Retail  
- 2nd and 3rd Floor Residential
  - 7 Mixed Use Development (3 Story)  
- 1st Floor Retail  
- 2nd and 3rd Floor Office Space
  - 8 Commercial (2 Story)
  - 9 Shared Use Parking
  - 10 Pocket Park
  - 11 Maple City Greenway Trail Extension
  - 12 River Overlook
  - 13 Existing Bridge Connection To Rodgers Park
  - 14 Lincoln Avenue Reconfiguration to include 2 way cycle Track.
  - 15 Road Diet with Tree Lawn and Parallel Parking
  - 16 Maple City Greenway Trail Lighted Crossing

**Proposed River District Plan**

