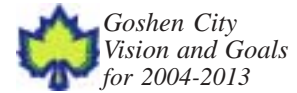


REDEVELOPMENT



VISION

The City of Goshen will place high priority on revitalization and redevelopment. Dynamic and creative approaches will be used to maintain the character of the City, preserve and enhance the vitality of the urban core, address blight, and promote a focus on the community's unique features. Consideration of redevelopment projects will include economic, social, and environmental benefits. These activities can provide a model for future growth.

Introduction

The inclusion of a Redevelopment element in the Comprehensive Plan represents a strong intentional approach to incorporating revitalization strategies into an overall land use planning vision for the community. The partnership represented by the mutual goals of the Redevelopment Commission, the Plan Commission and the City Council offers a powerful, positive, and creative approach to addressing economic, social equity, and environmental issues for the Goshen community.

The definitions and design guidelines presented in this chapter provide a model for the use of similar tools in the areas of housing and buildings, neighborhood empowerment, and the natural environment. The implementation strategies outlined here (defined regions, overlay zones, creative funding and incentives) bring a dynamic character to the whole planning arena and create a foundation for future-focused decision-making and participatory government.

R-1 Goal

Identify potential redevelopment opportunities.

- Opportunities include vacant buildings, empty land, deteriorating structures, high rental ratio neighborhoods, entryways, historically or culturally important structures and districts, etc.

R-2 Goal

Make the community's unique features a priority for preservation and revitalization.

- Treasures to include historic buildings/districts, river and canal fronts, core neighborhoods, downtown commercial district, natural features.

R-3 Goal

Develop design guidelines that respect the character and enhance the potential of each area.

- Guidelines to include considerations of adjacent lands uses, historic uses, architecture, community needs, existing infrastructure, natural features, unique characteristics.

IN THIS CHAPTER

- Vision
- Introduction
- Goals
- Implementation
- The Redevelopment Commission
- Redevelopment Design Guidelines
- Redevelopment Opportunities Toolkit



R-4 Goal

Develop overlay zones to target and promote redevelopment projects.

- Zones to consist of targeted redevelopment areas coded for the types of guidelines suitable to each.

R-5 Goal

Identify redevelopment incentives.

- Use creative funding strategies to redirect development to the center city.
- Assess ordinances for tools or barriers to redevelopment. Make changes as needed

R-6 Goal

Be proactive about improving infrastructure in targeted areas.

- Infrastructure to include water, stormwater, and wastewater utilities, electric and gas utilities, access (roads and sidewalks,) lighting, signage, landscaping.

Redevelopment Implementation

- Develop a partnership between the community, local agencies and organizations, developers and investors, and the Redevelopment Commission with the establishment of and support for an ongoing Redevelopment Advisory Council. The RAC will assist the RC in the pursuit of Goals 1 – 6.

The Redevelopment Commission

The Redevelopment Commission is a body created by the City and defined by state statute (IC 36-7-14.) The Indiana Code states that Redevelopment Commissions may address the following areas:

- Blighted areas; “The clearance, replanning, and redevelopment of blighted areas...are public purposes for which public money may be spent and private property may be acquired.”
- Redevelopment areas.
- Urban renewal projects; defined as “the elimination and prevention of blighted, deteriorated, or deteriorating areas.”
- Economic development areas; “The planning, replanning, development, and redevelopment of economic development areas are public and governmental functions that cannot be accomplished through the ordinary operations of private enterprise...”





Each of these areas must be designated as a specific geographic area and have a plan developed that is subject to judicial review and approved by the unit's legislative body. Further guidelines for appropriate designations are included in the statute.

Goshen's Redevelopment Commission was established in 2002 and has, at this time of this writing, created five Tax Incremental Financing (TIF) districts. (see maps.)

Redevelopment Design Guidelines

Redevelopment Categories

- A. Central Business District
- B. Entryways
- C. Industrial Corridors
- D. Older Residential
- E. Peripheral Retail Corridors (Commercial Strips)
- F. Waterways
- G. Railway Corridors



A. Central Business District

As defined here, the Central Business District is bounded by Pike Street on the north, 5th Street on the east, Monroe Street on the south, and 2nd Street on the west.

B. Entryways

Six City entryways have been identified here. These include:

1. **Elkhart Road** from CR 15 on the west end to Main Street on the east end.
2. **S.R. 119** (Plymouth Ave.) from the city limits on the west end to Main Street on the east end.
3. **S.R. 15 South** (Main Street) from Westwood Drive on the south end to Monroe Street on the north end.
4. **U.S. 33** (Madison Street, Lincolnway East) from College Ave. on the south end to Main Street on the north end.
5. **East Lincoln Ave.** from Main Street on the west end to the city limits on the east end.
6. **S.R. 15 North** (Main Street) from Pike Street on the south to the city limits on the north.



C. Industrial Corridors

Three former industrial corridors have been identified here:

1. **The Mill Race Corridor**, following the hydraulic canal as the west boundary, to Pike Street on the north, with 3rd Street forming the east boundary.
2. **The Ninth Street Corridor**, bounded by 10th Street on the east, the east-west railroad tracks on the north, the north-south Toledo Line tracks on the west and College Ave. on the south.
3. **The Rock Run Corridor** follows both sides of Rock Run Creek from where it crosses East Lincoln Ave. on the southeast to North 1st Street on the northwest.





D. Older Residential

Three comparatively older residential districts are identified here:

1. **West Central**, bounded by Beaver Lane on the west, following Elkhart Rd./Pike Street on the south to the east boundary of 5th Street, with the east/west railroad tracks forming the north boundary.
2. **North Goshen** boundaries follow a line from the intersection of Indiana Ave. and the railroad tracks north to the city limits, following the city limits on the north side to North Main Street, then south to just south of Hackett Rd. and dropping south to line up with Olive Street until it meets East Lincoln Ave. and following Lincoln Ave. until it meets the railroad tracks and following the tracks back to Indiana Ave.
3. **East Goshen** encompasses the area traditionally known as East Goshen from the marshlands along Lincoln Ave. forming the west boundary, using city limits as boundaries on the north and east and dropping south to the marshlands on Blackport Drive.

E. Peripheral Retail Corridors (Commercial Strips)

Two peripheral retail corridors have been identified:

1. **U.S. 33** (Elkhart Rd.) from the city limits on the west end to Rieth Blvd. on the east end.
2. **U.S. 33** (Lincolnway East) from College Ave. on the north to the city limits near C.R. 42 on the south.

F. Waterways

Waterways include the Elkhart River, the Elkhart River Mill Pond, the hydraulic canal (Mill Race) and Rock Run Creek.

G. Railway Corridors

Railway corridors include the east/west (presently Norfolk Southern) line as it makes its way northwest to southeast through Goshen and the north/south (Marion) Line from the Lincoln Ave. crossing south to the city limits.

Definitions and Focus

A. **The Central Business District** is an area defined by historical identity, storefront retail character, pedestrian orientation, front and rear entrances, zero or minimum setbacks, two or three-story scale, tight rhythmic placement, high window coverage, and commercial façades.

Future focus would be primarily on preservation and rehabilitation of existing structures and adjacent redevelopment which matches “downtown” characteristics.

B. **Entryways** depend on instant visual impressions created by signage, landscaping, building scale, proportion, and placement.

Future focus would be primarily on developing transition zones between entryways and existing commercial and residential areas, building orientation, landscaping, reducing any negative impact of signs, parking and curb cuts, zoning for positive visual impact uses, reducing setbacks, and increasing density with infill development.



C. **Industrial Corridors** are defined by present and historic uses that concentrate on manufacturing or storage, utility, transportation access, and production efficiency. Their location within existing commercial and residential zones could make them suitable for increased pedestrian orientation and higher density, mixed use development.

Future focus would be on uses for which the area is presently zoned or on developing integration with adjacent areas by identifying **compatible** uses, emphasizing continuity of character and proportion, developing transitions of scale and landscaping, visually attractive façades, and storefront-style entrances, windows, and façade features and materials.

D. **Older Residential** areas are characterized by varying housing styles, sizes, and affordability. Distinctiveness is created by uniqueness and diversity, attention to detail, and recognition of historic or architectural character.

Redevelopment of residential districts would enhance sense of place by restoring residences, creating and enhancing streetscapes with sidewalks, trees, landscaping, slowed traffic, and rear parking (with alleys,) and developing community gathering places such as parks, plazas, and commons.

E. **Peripheral Retail Corridors** are generally characterized by a combination of higher-speed access arterials, “box-store” retail, expansive parking, large signs, little landscaping, poor pedestrian access and few civic amenities.

As an extension of entryways, potential focus would be to improve visual impression with signage and landscaping, infill development to encourage density and address further sprawl, distinctive facades which match historical community character, attention to building scale and proportion, and reduced curb cuts (combined with interior roads) to reduce traffic congestion. Safe passage for patrons on foot, across parking lots and throughout each complex, should be accommodated through design.

F. **Waterways** provide sense of place, enhance community character, offer recreational opportunities, present natural boundaries and conservation corridors, and represent high potential for community gathering, pedestrian experiences, and protection of natural resources and habitat.

Future focus would be an emphasis on river and canal fronts as public resources with access enhanced by sidewalks, trails, civic spaces and events. Future development would respect the natural and social character of the waterways, improve visual impressions, enhance and improve existing habitat, and match scale and proportion of both waterways and desirable adjacent features. Priority should be given to commercial buildings and enterprises that increase the public use and enjoyment of the river itself. Buildings should be oriented to the river, providing vistas from inside, and visual appeal at water level, if possible.

G. **Railway Corridors** present formidable physical boundaries and are characterized by noise and obstruction of community traffic patterns.

As redevelopment areas, railway corridors provide opportunities to improve neighborhoods by utilizing sound barriers in the form of both public art canvases and landscaping. Intense tree planting would significantly improve visual impressions along large transportation arteries.





Redevelopment Design Guidelines

A. Central Business District

1. Rehabilitation in Redevelopment Districts:

- Maintain historic or architectural integrity
- Preserve or restore distinct architectural features.
- Use materials and colors that match building and district identity
- Preserve or restore decorative details
- Maintain continuity with character of the district (i.e. storefront retail, two-story Victorian)
- Contribute to human-scaled character
- Develop or improve sidewalks
- Develop public spaces
- Maintain or improve interest and appeal at eye-level
- Maintain or expand visual access to building interiors
- Use landscaping to promote eye-appeal, reduce impact of traffic, provide shade and wind protection.

2. New Construction in Redevelopment Districts:

- Preserve existing character
- Use decorative features that match distinctive character
- Use materials authentic to primary styl features of district
- Maintain or establish the rhythmic intervals found in adjacent areas
- Maintain or establish similar building types, façade features, scale, proportions, setbacks, and relationships to existing buildings in the district.
- Non-retail in commercial districts should mimic retail storefronts.
- New construction should complement the shape, roof lines, and color of existing structures.
- New construction should contribute to human-scaled walkways and public spaces with:
 - height, varied planes, and depths of exterior walls
 - articulated façade elements
 - architectural and landscaping detailing at ground level.
- Avoid inappropriate building materials which may include:
 - imitation special 'rock work'
 - imitation masonry of any kind
 - corrugated fiberglass/plastic materials
 - exaggerated texture stucco
 - metal siding
 - imitation wood siding
 - mirrored or reflective glass at the first-floor level
 - coarsely finished, rough-sawn or rustic materials such as wood shakes, shingles, barnwood, plywood
 - 'asphalt' siding
 - antiqued or imitation old brick
 - astro-turf
- Encourage compact, multi-story buildings
- Discourage free-standing signs
- Discourage the use of plastic landscaping materials.
- Contribute to district sense of place
- Establish visual interest, active street frontage and good interior visibility.
- Use exterior lighting to provide nighttime illumination, highlight distinctive features, and create ambiance.
- Lighting should complement building design and be contained or downlit.
- Pedestrian-scale signage providing basic information about products and

services should be emphasized in windows and above doors. Signage should be replaced when faded or discolored by sun, or otherwise worn in appearance.

- Landscaping should match district complementary design concepts.
- Landscape materials should be maintained in good health and encouraged to provide wind protection, shade, sound absorption, dust abatement.
- Planned developments should be encouraged to include designed setback areas of plazas, outdoor eating spaces, landscaped areas.
- Parking should be located to prevent obstruction of streetscape and pedestrian access to primary building facades and entrances.
- A minimum of 5% of interior parking space should be devoted to landscaping. In addition, perimeter parking lot landscaping should be required, not included in the 5%.

B. Entryways

1. Rehabilitation

- Maintain historic or architectural integrity
- Preserve or restore original distinct architectural features
- Use materials and colors that match preferred building and district identity
- Preserve or restore decorative details
- Maintain continuity of the district (i.e. storefront retail, two-story Victorian)
- Create transitions between districts (residential-commercial, rural-urban)
- Contribute to human-scaled character
- Develop or improve sidewalks and bikeways
- Develop public spaces
- Maintain or improve interest and appeal at eye-level
- Use landscaping to promote eye-appeal, reduce impact of traffic, provide shade and wind protection.

2. New Construction:

- Preserve existing character
- Use decorative features that match distinctive character
- Use appropriate materials to remain authentic to primary style features of district or neighboring districts
- Maintain or establish the rhythmic intervals found in adjacent areas
- Maintain or establish similar building types, façade features, scale, proportions, setbacks, and relationships to existing buildings in the district.
- Non-retail uses in commercial districts should closely reflect the nature of retail storefronts.
- New construction should complement the shape, roof lines, and color of existing structures.
- New construction should contribute to human-scaled walkways and public spaces with:
 - height, varied planes, and depths of exterior walls
 - articulated façade elements
 - architectural and landscaping detailing at ground level.

Edgestone Plaza, built by Bail Construction and the new site of its headquarters, was also a bustling location in the 1960s. Patrons of Wilt's grocery store, Pagoda Inn, a furniture store and other shops would back onto a 2-lane US 33 when driving away. The new plaza uses many of the principles of village-style retail, with varying setbacks and rooflines.





- Avoid inappropriate building materials which may include:
 - imitation special ‘rock work’
 - imitation masonry of any kind
 - corrugated fiberglass/plastic materials
 - exaggerated texture stucco
 - metal siding
 - imitation wood siding
 - mirrored or reflective glass at the first-floor level
 - coarsely finished, rough-sawn or rustic materials such as wood shakes, shingles, barnwood, plywood
 - ‘asphalt’ siding
 - antiqued or imitation old brick
 - astroturf
- Discourage the use of plastic landscaping materials.
- Contribute to district sense of place
- Establish visual interest, active street frontage and good interior visibility.
- Use exterior lighting to provide nighttime illumination, highlight distinctive features, and create ambiance.
- Lighting should complement building design and be contained or downlit.
- Landscaping should match district complementary design concepts.
- Landscape materials should be maintained in good health and encouraged to provide wind protection, shade, sound absorption, dust abatement.
- Landscaping should contribute to transitions i.e. larger trees at outskirts, clustered plantings to create natural appeal, smaller materials and linear design as roads get closer to central districts.
- Planned developments should be encouraged to include designed setback areas of plazas, outdoor eating spaces, landscaped areas.
- Parking should be located to prevent obstruction of streetscape and pedestrian access to primary building facades and entrances.
- A minimum of 5% of parking space should be devoted to interior landscaping.
- In addition, perimeter parking lot landscaping should be required, not included in the 5%.

C. Industrial Corridors

1. Rehabilitation:

- Maintain historic, neighborhood, or architectural integrity
- Provide transitional zones to adjacent districts.
- Develop uses that complement adjacent districts.
- Preserve or restore distinct architectural features
- Use materials and colors that match building and district identity
- Preserve or restore decorative details
- Maintain continuity with character of the district (i.e. storefront retail, two-story Victorian)
- Contribute to human-scaled character
- Develop or improve sidewalks and bikeways
- Develop public spaces
- Maintain or improve interest and appeal at eye-level
- Use landscaping to promote eye-appeal, reduce impact of traffic, provide shade and wind protection.

2. New Construction in Redevelopment Districts:

- Preserve existing character



- Use decorative features that match distinctive character
- Use appropriate materials to remain authentic to primary style features of district
- Maintain or establish the rhythmic intervals found in adjacent areas
- Maintain or establish similar building types, façade features, scale, proportions, setbacks, and relationships to existing buildings in the district or adjacent districts.
- Non-retail uses in commercial districts should closely reflect the nature of retail storefronts.
- New construction should complement the shape, roof lines, and color of existing structures.
- New construction should contribute to human-scaled walkways and public spaces with:
 - height, varied planes, and depths of exterior walls
 - articulated façade elements
 - architectural and landscaping detailing at ground level.
- Contribute to district sense of place
- Establish visual interest, active street frontage and good interior visibility.
- Use exterior lighting to provide nighttime illumination, high light distinctive features, and create ambiance.
- Lighting should complement building design and be contained or downlit.
- Signage providing information about products and services should be emphasized in windows and above doors.
- Landscaping should match district complementary design concepts.
- Landscape materials should be maintained in good health and encouraged to provide wind protection, shade, sound absorption, dust abatement.
- Planned developments should be encouraged to include designed setback areas of plazas, outdoor eating spaces, landscaped areas.
- Parking should be located to prevent obstruction of streetscape and pedestrian access to primary building facades and entrances.
- A minimum of 5% of interior parking space should be devoted to landscaping. In addition, perimeter parking lot landscaping should be required, not included in the 5%.

D. Older Residential

1. Rehabilitation:

- Maintain historic or architectural integrity
- Preserve or restore distinct architectural features
- Use materials and colors that match building and district identity
- Preserve or restore decorative details
- Maintain continuity with character of the district (i.e. storefront retail, two-story Victorian)
- Contribute to human-scaled character
- Develop or improve sidewalks and bikeways
- Develop public spaces
- Maintain or improve interest and appeal at eye-level
- Consider allowances for mixed use, cottage retail



- Maintain or expand visual access to building interiors
- Use landscaping to promote eye-appeal, reduce impact of traffic, provide shade and wind protection.

2. New Construction:

- Preserve existing character.
- Use decorative features that match distinctive character.
- Use appropriate materials to remain authentic to primary style features of district.
- Maintain or establish the rhythmic intervals found in adjacent areas.
- Encourage diversity of architectural styles while remaining true to distinctiveness, scale, proportions, setbacks, and relationships to existing buildings in the district.
- New construction should complement the shape, roof lines, and color of existing structures.
- New construction should contribute to human-scaled walkways and public spaces with:
 - height, varied planes, and depths of exterior walls
 - articulated façade elements
 - architectural and landscaping detailing at ground level.
- Contribute to district sense of place.
- Lighting should complement building design and be contained or downlit.
- Existing landscape features should be preserved or duplicated (i.e. street trees).
- Landscaping should match district complementary design concepts.
- Planned developments should be encouraged to include designed setback areas of plazas, outdoor eating spaces, landscaped areas.
- Parking should be located to prevent obstruction of streetscape and pedestrian access to primary building facades and entrances.

E. Peripheral Retail Corridors

1. Rehabilitation:

- Maintain existing historic and architectural integrity.
- Create distinct architectural features that match community identity
- Use materials and colors that match community identity.
- Utilize distinctive decorative details.
- Maintain continuity with character of community commercial districts
- Contribute to human-scaled character.
- Develop or improve sidewalks or bikeways.
- Develop public spaces.
- Maintain or improve interest and appeal at eye-level.
- Maintain or expand visual access to building interiors.
- Use landscaping to promote eye-appeal, reduce impact of traffic, provide shade and wind protection.

2. New Construction:

- Preserve existing character.
- Use decorative features that match architectural character of the community.
- Use appropriate materials to remain authentic to primary style features of the community.
- Maintain or establish the rhythmic intervals found in adjacent areas.
- Maintain or establish similar building types, façade features, scale, proportions, setbacks, and relationships to buildings in adjacent districts.



An unsuccessful family entertainment complex sat empty until it was purchased by a church for services and activities. Because of its considerable interior space, the Maple City Chapel makes it available for community functions as well, such as Goshen's Diversity Day.

- Non-retail uses in commercial districts should closely reflect the nature of retail storefronts.
- New construction should complement the shape, roof lines, and color of existing structures in adjacent areas.
- New construction should contribute to human-scaled walkways and public spaces with:
 - height, varied planes, and depths of exterior walls
 - articulated façade elements
 - architectural and landscaping detailing at ground level.
- Contribute to district sense of place.
- Establish visual interest, active street frontage and good interior visibility.
- Use exterior lighting to provide nighttime illumination, highlight distinctive features, and create ambiance.
- Lighting should complement building design and be contained or downlit.
- Landscaping should match district complementary design concepts.
- Landscape materials should be maintained in good health and encouraged to provide wind protection, shade, sound absorption, dust abatement.
- Planned developments should be encouraged to include designed setback areas of plazas, outdoor eating spaces, landscaped areas.
- Parking should be located to prevent obstruction of streetscape and pedestrian access to primary building facades and entrances.
- A minimum of 5% of interior parking space should be devoted to landscaping. In addition, perimeter parking lot landscaping should be required, not included in the 5%.

F. Waterways

1. Public Access

- Establish, preserve, and/or enhance public access along waterways.
- Enhance and preserve the aesthetic character of waterfronts.
- Provide pedestrian and bicycle amenities along waterfronts (picnic tables, benches, viewing platforms, landscape features, etc.)

2. Buildings and Structures

Consider overlay status for waterway frontage to encourage the following:

- Prevent obstruction of waterway views.
- Create interior and exterior waterway orientation in new and rehabilitated structures.
- Maintain the scale and proportions of adjacent districts.
- Consider building façade from the waterway side.

3. Natural Environment

- Establish, preserve, and/or enhance habitat features along waterways.
- Prevent erosion or pollution of waterways from adjacent uses.
- Landscape using native species and natural orientation of vegetation.

In locations where waterways intersect with any other redevelopment district, all guidelines of both districts apply.

G. Railroad Corridors

1. Improve natural and aesthetic features with landscaping and public art.
2. Reduce negative impacts with sound barriers where feasible.





In locations where railroad corridors intersect with any other redevelopment district, all guidelines of both districts apply.

Redevelopment Opportunities Toolkit

Public/private partnerships

The success of revitalization projects has been shown to require a strong emphasis on partnership between government entities, stakeholders in the community and investors. The development of a working group is usually critical to this approach. The group includes elected and appointed officials, residents, identified stakeholders, neighborhood representatives, architects, engineers, developers, investors, and planners. Challenges to the community are identified, strategies for meeting needs are developed, a plan is written and funding sources are identified. Funding is usually a combination of public funds (generally ownership of the land), grant funds (either government or not-for-profit community development organizations as sources) and private investment.

TIF districts

Tax-increment financing is a system in which property taxes generated by improvements within a specific district are directed back to the district. Goshen uses TIFs to support its growth in specific areas, for new industrial parks as well as urban revitalization.

Community land trusts

Community land trusts are a mechanism by which nonprofit organizations own land and low-income homeowners own the improvements on it, thereby reducing the cost of purchase for targeted homeowners, encouraging the acquisition and rehabilitation of properties, creating a permanent source of affordable housing and possibly allowing the homeowner to capture a share of the appreciation of the house.

HUD grants

- The Section 108 Loan Guarantee Program which, when coupled with Economic Development Initiative (EDI) grants, can provide eligible communities with a source of financing for a variety of economic development activities. Communities are able to take or provide loans secured by current and future Community Development Block Grant (CDBG) funds. Some of the activities that Section 108 money can be used for include:
 - clearance and site improvement
 - economic development activities eligible under CDBG,
 - acquisition of real property.
- The CDBG program provides annual grants to be used for a wide range of community development activities. These activities include those directed toward:
 - neighborhood revitalization,
 - neighborhood development, and
 - improved community facilities and services

DOT grants

The federal Department of Transportation TEA-21 program offers a wide range of funds related to redevelopment. These include:

- National Highway System – highways, roads, or bridges related to redevelopment
- Surface Transportation Program – remediation of contamination related to transportation projects.
- Congestion Mitigation and Air Quality Improvement Program – for transportation projects that reduce emissions.
- Transit Capital Investment Grants and Loans – for construction of new or extended transit lines that stimulate redevelopment.
- Transportation Enhancements – for improving pedestrian and/or bicycle access to stimulate redevelopment.
- Recreational trails – for new trail and trail facility construction that stimulates redevelopment.
- Transportation and Community and System Preservation Pilot Program – grants that directly support projects that will facilitate redevelopment.

Development Incentives

Though incentives can include tangible financial benefits such as tax credits, tax-exempt bonds, letter of credit, loan guarantees, and low interest financing, a balanced redevelopment strategy also includes “appeal” strategies that attract investors. These include:

- Concentrated public investment in infill areas including streetscape improvements, parks and trails, and, especially, transit-oriented development.
- Excellent design with well-developed design guidelines reassure potential developers and investors that the community knows what it wants and can support it.
- Aggressive marketing of infill sites that includes demographic profiles, detailed site plans, ongoing and planned community projects, and commitment to infrastructure.
- Infill zoning, specifically overlay zones, which add speed and efficiency to the design review and approval process and shows a community commitment to revitalization.

Loan funds

By working with local housing organizations, banks and other lenders, some government programs, and redevelopment, neighborhood, or housing foundation sources, many cities have created loan funds used for renovations, rehabilitation, and redevelopment projects. In essence, the city borrows the funds at a low interest rate and then loans them out to qualified recipients at a slightly higher rate.

Property assessment insurance

New or existing property owners can be hesitant to make improvements due to a concern for a direct benefit to the property value of the home. Many municipalities have established a system of property assessment insurance which guarantees that the cost of improvements will be recovered if homeowners decide to sell their property. Research shows that disbursements are only rarely necessary and that such insurance provides strong incentive for community revitalization, automatically raising property values.

Tax credits

Indiana state statute supports the development of Urban Enterprise Zones that are set up to improve quality of life in the following ways;

- foster the formation, growth, and viability of business enterprise.
- advance opportunities for zone residents to find and sustain long term employment and broaden career options.
- stimulate improved housing opportunities within the zone.
- provide leadership in initiatives to implement community-based improvement.
- advocate, stimulate, and coordinate community partnerships that invest in the physical and human resources of the zone.

Funding for Enterprise Zone programs comes from a percentage of tax incentive savings received from Zone businesses. Tax benefits for the Indiana Enterprise Zone program include:

- exempt from Indiana gross income tax on the increase in receipts since property became a part of the Zone.
- state income tax credit for individuals purchasing an ownership interest in an enterprise zone business.
- state income tax credit on lender interest income.
- state income tax credit based on wages paid to qualified employees.
- qualified employees' wages exempt from state income tax.



The Goshen Millrace Farmers Market and its art guilds were formerly a lumber market and had a variety of other uses.

Gap financing options

Infill projects are sometimes difficult to fund based on traditional loan formulas and requirements. Cities can help promote redevelopment financing by participating in the loan process. Options include loan guarantee programs and seeking a combination of non-traditional funding sources. In order to improve lender confidence in revitalization projects, cities can (based on indepth lender interviews):

- demonstrate the strength of the location and neighborhood context, especially neighborhood safety.
- show pent-up demand in the market.
- pre-lease over 60 percent of the project.
- include an experienced developer as a principal in the project team.
- incorporate excellent access to jobs, including transit availability
- show that the city has adopted policies that will support that will support the project.
- incorporate tax incentives.

GLOSSARY

Definitions marked with * reprinted with permission from *The Language of Zoning*, Planning Advisory Service Report No. 322, 1976, American Planning Association, Chicago.

Adequate Public Facilities Requirements (APFs) –

APFs establish criteria for what constitutes adequacy for facilities such as roads, schools, police and fire service and then require developers to demonstrate that adequacy exists before development can occur. Towns can use APFs as a smart growth tool by developing adequate facilities where growth is most desirable.

Building Code Flexibility –

Building code standards that apply primarily to new construction can be a barrier to rehabilitation. The creation and adoption of separate codes to monitor rehabilitation of older buildings can encourage renovation and provide a new source of affordable housing and new investment in existing neighborhoods.

Cluster Development –

Cluster development is a method of focusing development into a smaller areas than conventional zoning allows. Generally, the allowable number of homes on a parcel of land are placed close together to preserve open space. Cluster zoning allows for the relaxation of minimum lot sizes, setbacks, and other requirements in exchange for permanent preservation of open land. It is most effectively applied in areas close to existing city boundaries and can reduce the cost of utility and transportation infrastructure, create densities that allow for transit centers and support of small commercial and employment districts, and preserve existing farmland, wildlife habitat, recreation areas or greenways. In some scenarios, developers are given economic incentives to locate clusters closer to existing town centers

Conservation Corridor –

As growth occurs and gobbles up even the smallest prairie and forest between developments, conservation corridors provide an opportunity for nature to continue undisturbed in our urban areas. Taking advantage of utility easements, railroad right of way, and riverfront terrain, a conservation corridor is often replanted with native vegetation and provides safe haven for birds and animals. It also serves as a vista, or buffer, between diverse land uses, increases property value, and provides a refreshing break from the cityscape for the resident and commuter.





Density Bonuses –

*Density is the average number of families, persons or housing units per unit of land.; usually density is expressed ‘per acre’. Thus, the density of a development of 300 units occupying 40 acres is 7.5 units per acre. Providing diversity and control of densities is one of the basic purposes of zoning.

Density bonuses provide developers with the opportunity to develop smaller lot sizes than zoning usually allows in exchange for other benefits (affordable housing, green or recreation space, amenities.)

Downzoning

*A change in the zoning classification of land to a classification permitting development that is less intensive or dense, such as from multifamily to single family, or from commercial or industrial to residential. A change in the opposite direction is called upzoning.

Enterprise Zones –

Enterprise zones can stimulate local business enterprise, provide opportunities for residents, stimulate housing opportunities, and enhance community partnerships. Funding for an Enterprise Zone comes from a percentage of tax incentive savings received from Zone businesses. Tax benefits are designated by the Indiana Enterprise Zone program and include:

- exemptions from gross income tax on increase in receipts
- state income tax credits on ownership interest and lender interest income
- employee exemptions from state income tax on wages
- tax credits on wages paid to qualified employees.

Fair Share Housing –

Fair Share Housing programs encourage local governments to zone land appropriate for and develop programs to meet the needs of low-income households. Regional funding can be contingent on municipalities establishing their fair share allocation of low-income and multi-family housing.

Growth Management / Land Use Development Management –

*The use by a community of a wide range of techniques in combination to permit it to determine its own amount, type and rate of growth and then channel it into designated areas. Comprehensive plans often form the backbone of the system.

Green Building – Green Housing –

Green building refers to strategies for reducing the impact that human structures have on the environment. These include:

- materials that have been used, made of recycled materials, require less energy to produce, are not toxic in production or disposal, and are not procured from threatened ecosystems.
- construction methods that include energy conservation features and/or employ alternate energy sources.
- building placements that make use of advantageous natural features (solar face, shade trees, hillside wind protection, for example.)
- buildings that preserve the surrounding natural environment.



Housing Trust Funds –

HTFs are used to build revenue to create and preserve the availability of affordable housing. They work by creating a stable pool of dollars for various affordable housing needs. They can include a combination of public and private funds (real estate transfer taxes, property taxes, developer fees) and create relationships between banks, the faith community, the municipality, the business community, and housing advocates as potential supporters.

Impact Fees / User Fees –

Impact fees may be applied to new development to mitigate the effect of increasing population on municipal services and/or facilities. They allow cities to recoup costs associated with development and balance the benefit of new development across the community. They are generally used to fund the costs of new utilities, transportation, parks, and education.

The State of Indiana regulates the imposition of impact fees, and only a few communities use impact fees per se. But as all communities realize the many hidden costs of development to their taxpayer base, there is more interest in exploring greater contributions from those who specifically benefit from services put in place or expanded specifically for them.

In accordance with a comprehensive plan –

*A term from the Standard State zoning Enabling act which requires that the zoning ordinance be “in accordance with a comprehensive plan.” This requirement usually has been interpreted to mean that the zoning ordinance should be applied uniformly, include all private land within the jurisdiction, and be internally consistent; (and that it be) consistent with public policies arrived at through detailed study and analysis, i.e. the comprehensive plan.

Inclusionary Zoning –

Inclusionary zoning is a tool to provide more affordable housing, reduce the concentration of low-income housing in central city neighborhoods, and provide more housing options. A threshold development size must be established and then either voluntary or compulsory guidelines require a certain percentage (usually around 15%) of new homes to be affordable to 80% or less of the Area Median Income.

Land Use Controls –

*A term generally referring to the use of police power techniques to control and guide land use and development. In actual use, the term normally refers to zoning, subdivision regulations, and official maps.

Land Trusts and Land Banking –

Both land trusts and land banking are ways of making land available for the future. Both preserve land for specific purposes or protect it from undesirable uses. Often land trusts are community owned or the rights to development of the land are purchased by a community organization or agency. Land banking is generally used to create an economic resource for low-income members of a neighborhood or community.



Blosser's Park, early 1900s



Location-efficient Mortgages (LEM) –

Developed by the Center for Neighborhood Technology and Fannie Mae, the LEM considers household savings in transportation costs associated with living near public transit or close to work. By including these savings in calculation housing affordability, LEMs enable homebuyers to qualify for higher mortgages, making housing more affordable. Similar live-near-your-work programs can be offered by employers and promoted by local governments as a down payment subsidy or other benefit to employees.

Mixed-Use Development –

Traditional zoning regulations prevent multiple uses in a single development. Mixed use refers to the inclusion of services, shopping, jobs, parks, and recreational opportunities incorporated into residential development. The concept refers specifically to zoning strategies but the result can be similar to village-style development.

Mixed Use Zoning –

*Zoning which permits a combination of usually separated uses within a single development. Many PUD ordinances specify permitting combinations of, say, various residential types and local businesses. More recently the term has been applied in a more limited way to in-town development, often with buildings that may contain offices, shops, hotels, apartments and other uses.

While zoning traditionally has separated land uses, improved performance controls and some rethinking of old values on the part of planners and their critics has led to a loosening up of narrowly defined districts to permit appropriate mixtures, such as local shopping in residential areas, and therefore more interesting, livelier neighborhoods.

Overlay Zoning –

An overlay zone is defined by uniform requirements or uses that are superimposed over existing zoning districts. Overlays may specify a use, relax typical zoning regulations, provide resource or feature protection, vary intensity or character of uses, or be subject to design guidelines or other restrictions, regulations, or opportunities.

Performance Zoning –

Performance zoning is basically another type of overlay that regulates land use patterns based on impact rather than typical zoning requirements. Use of this tool usually requires establishing a set of performance standards or guidelines that make specific uses acceptable within identified districts (i.e. storefront retail in a residential district, cottage industry in an agricultural zone.)

Phased Growth –

Phased growth refers to a system of allocating a limited number of building permits over a period of time or for specifically designated zones. Some permits can be allocated according to the type of development or in order to achieve desired results.



Planned Unit Development (PUD) –

* A technique for establishing guidelines for mixed-use development, typically on large parcels of land. Within a PUD, variations of densities, setbacks and other requirements are allowed. PUDs are most commonly used in undeveloped suburban areas near the metropolitan fringe that have been designated for compact, mixed-use development; large lots within an urban area that have not yet been developed; or urban redevelopment areas. It allows the unified, and hence potentially more desirable and attractive, development of an area, based on a comprehensive site plan.

PUD can have a number of advantages over conventional lot-by-lot development including: mixed building types and uses to create more heterogeneous and “alive” communities; combining often unusable yard space on individual lots into larger common open spaces; offering greater opportunities for incentives to building lower cost housing; lower street and utility costs resulting from reduced frontage; and the possibility of increasing the development while keeping desirable amenities.

Resource-Efficient Mortgages (REM) –

REMs are programs that take into account the impact of utilities as a component of housing cost. The savings generated by weatherization and “green” building techniques (which include energy-efficient design, materials, and construction) lower energy use and result in significant savings over time. Developer incentives can be combined with REMs to encourage affordable housing.

Rhythmic Placement –

Design features of unique and historic buildings are often defined by the rhythmic intervals between features. These occur on a number of scales: the intervals between structural elements such as windows and doors are distinctive in downtown retail districts for their human scale; the primary urban rhythm of a traditional neighborhood is expressed by narrow side yards, shallow frontages and common distances between large street trees; blocks are created by evenly spaced streets at the next level and cities are built of blocks. Tight rhythmic placement is often recommended in revitalization projects to remain consistent with characteristic rhythmic design as opposed to the greater distances between placement and features which typifies more contemporary suburban development.

Transition Zones –

Every built environment is made up of a variety of uses. Zoning regulations over the last fifty years have had a tendency to isolate those uses, often dividing sectors into un-integrated zones. Gradual changes between zones, particularly in areas that may be suitable for a mixture of uses, are more aesthetically pleasing, bring community design features into complementary relationships, and provide better opportunities for pedestrians and bicycles to move from one zone to the next without gaps or obstructions. Typical transition features may include tree clusters or landscaped open space, moderate changes in building sizes and setbacks, or gradual changes in densities from areas closer to city centers to those further away.





Village-style Development –

Similar to the mixed-use concept, a village-style development is conscientious about architecture, layout, design, landscaping, connectivity, and compatibility to result in a village or town atmosphere of walkable streets, community space, attractive and accessible streetscapes, and the quality of life generally associated with traditional neighborhoods. Densities and mixed-use zoning make village-style development less land consumptive, more balanced transportation-friendly, and more environmentally sound.

